

Achieving Development Impact among Pastoral and Agro-Pastoral People: Lessons Learned in Southern Ethiopia, 2000-2009



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**Achieving Development Impact among Pastoral
and Agro-Pastoral People: Lessons Learned
in Southern Ethiopia, 2000-2009**

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Hawaasa horsiisee bulaa fi qonnaa fi horsiiseen bulaa keessatti injifannoon misooma irraa argame: Akka lakoofsa faranjiitti bara, 2000 hanga 2009 ti kibba Itoophiyaatti barnoota hojiirraa barataman

Khibradihii iyo Casharadii Laga Bartay Isbedeladii Horumareed ee Lagaadhsiiyay Xoolo-dhaqatada iyo Xoolo iyobeero dhaqatada Koonfurta Itoobiya Muddadii Mashruuca ee 2000-2009

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Purpose of this Publication: This document provides practical information to development practitioners, applied researchers, and other change agents who are helping rural African communities solve problems. Other PARIMA research and outreach publications are listed at the back of this report. A web site with downloadable PARIMA GL-CRSP research briefs most relevant to this report is found at http://works.bepress.com/layne_coppock. There are also several video documentaries on the PARIMA project. One 15-minute video created by American journalist Robert Caputo in 2010 is available online with either an English narration (<http://www.vimeo.com/12800413>) or an Oromifa narration (<http://www.vimeo.com/20758694>). The English version also appears on YouTube (<http://www.youtube.com/watch?v=6xA6lGyp-y8>). A 32-minute video was created in 2010 by Ethiopian filmmaker Daniel Tessema. This covers the PARIMA story in more depth and offers narration in Oromifa with English subtitles. It is posted online at the vimeo site (<http://www.vimeo.com/21075625>). Contact Layne.Coppock@usu.edu for more information, including how to obtain digital or hard copies of publications and project DVDs.

Cover photo: PARIMA team member Seyoum Tezera with a collective-action group comprised of women and men on the Borana Plateau during 2007 (Photo credit: Claudia Radel).

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Summary (English)

The outreach and action-research component of the Pastoral Risk Management (PARIMA) project began with a focus on the Borana Plateau of southern Ethiopia in 2000. Our goal was to use participatory methods to learn about development needs and apply the knowledge gained to benefit local communities. Today it is clear that the project has had positive impacts on the lives of thousands of people. This report helps tell this story by emphasizing the process we used.

At the start we knew that the traditional pastoral system was under intense pressure as poverty and hunger were common. Community-based problem diagnosis confirmed the need to increase incomes and diversify livelihoods, but the real challenge was how to do it. Further stakeholder interactions revealed that collective action and micro-finance could be important interventions. As collective-action groups formed we responded to new requests to assist with skill development via capacity-building short courses and field tours for group members to see other places and people. We also helped create new livestock marketing channels and provided long-term monitoring and problem solving concerning conflict management. Many specialized collaborators were needed to help us.

In the end, the intervention package was complementary and strong. Group formation and visits with successful peers helped inspire beneficiaries to envision a more hopeful future. Livestock marketing and small-business ventures fueled micro-finance, personal confidence, and generated a new base of diversified wealth that has reduced food insecurity and drought vulnerability. There is considerable evidence of success. One outcome has been the growth and sustainability of 59 collective-action groups created starting in 2001. With 2,300 founding members (76 percent women) and 13,800 direct beneficiaries, not one group failed over eight years. Over 5,360 micro-loans were extended with a value of US \$647,600 (or 6.2 million Birr at the prevailing exchange rate of 9.6 Birr per US \$1). Loan repayments included a minimum interest rate of 10.5 percent and 96 percent of loans were recovered.

By 2009 the groups were merged into government cooperatives. Government was a project supporter and co-owner as PARIMA phased out. In summary, our experience illustrates that an action-oriented project can make a difference in the marginal lands of Ethiopia. We learned some key lessons: (1) Start at a small scale and build trust; (2) encourage authentic participation and aim for impact; (3) build real partnerships with other development actors; (4) focus on women; (5) build human capacity and the ability to see a hopeful future; (6) use innovative peers in the learning process; (7) help establish market linkages and networks; (8) respect local cultures and use culture to integrate new concepts; (9) effectively manage conflicts that come with change; and (10) help create sustainable cooperatives. Other insights are provided in terms of how collective-action groups change over time, details of managing micro-finance activities, and how to overcome common obstacles we encountered in the field.

Creating sustainable impacts via collective action and capacity building requires time, patience, and skill—it is not a quick fix. The process of taking untrained, illiterate volunteers and transforming them into functional and durable collective-action groups took about three years, on average. Many factors needed to come together to allow the project to achieve impact. These included a strong network of collaborators, a traditional production system under pressure, long-term funding support, and devotion among team members to assist the pastoral community.

There are new challenges that threaten the sustainability of progress that has been achieved. Ongoing attention needs to be given to build human capacity at all levels, provide more funds to capitalize livestock trade, and improve access to information concerning livestock prices and drought early-warning. Finally, the process documented here is not a cookbook for ready application elsewhere. Rather, it is an approach that can be modified for other situations in rural Ethiopia and elsewhere.

Ungulaala/Cuunfamaa (Oromifa)

Projektiin balaa tasa dhufu Ittisuu/gageessu horsiisee bulootaa (PARIMA) Kibba Itoophiyaa lafa booranaa irratti xiyyeefate akka lakoofta faranjiiti bara 2000 yoo daabatu hojilee kutaa qorannoo qabataman agarsiifamanii fi hojilee hojjachaa agarsiifamuu (outreach) dhaan eegalamee ture. Galmi keeny kan ture tooftaa hawaasa horsiisee bulootaa fayadmuun hirmaachisiisuu, fedhii misooma baruu fi beekuma/muxannoo argame kallattii dhaan akk hawaasa horsiisee bulootaa fayyaduu godheera. Hardha ifaa ifatti bu'aan projektii kanaa jireenya uummatta kumaatamatti (1000) lakkaawwamu irratti jijjiirama dhugaa ta'ee fideera. Gabaasni kunis kan gargaaru seenaa adeemsa hojii projektichi itti fayyadamee hojjachaa ture ibsa.

Akkuma beekamuutti calgaba irratti beela, Iyyuummaa fi dooffummaan (barreesuu fi dubbisuu wallaaluun), akkasuma sirni aadaa horsiisee bulootaa dhiibbaa cimaa jala akka jiru hubatnee ture. Rakkoolee hawaasa irratti xiyyeefanne mirkaneefachuu dhaan fedhii guddina galii fi qabeenya jiruu fi jureenya hawaasaa horsiisee bulootaa fooyyessu akka dabaluu addaan baafannu illee falmiin dhugaa ofkeessaa qabu - akkamitti hojii keessa seenaa dha. Kanumaan walqabatee qaamoonni dhimmi kuni ilaalu hundi yaada isaanii yoo dhiheessan walda'a hojii gamtaaa fi maallaqa xiqqaa dhaan hojii keessa galuun barbachisaa akka ta'ee himaa turani.

Akkuma waldaaleen hojii gamtaa dhabatanin, wanti ni ka'aa jenne yaadine gaafii gargaarsa misooma ogummaa karaa ijaarsa dandheetii, leenjii yeeroo gabaabaa fi doo'ii dirree miseensootaa walda'aatiif qopha'ee akk iddoo adda adda fi ummata isanin alla jiratan akka do'atan gargaaruu ture. Kana malees gargaarsa qunnamtii gabaa beeyiladaa haar'a uumuu fi haala hordoffii yeeroo dheeraa fudhatu hubachiisuu fi haali rakkoon bulchiinsa walitbu'iinsaa ittiin hiikkamu uumuu dha. Waa'eeloonni ogumaa walitbu'iinsaa furu qaban hedduun kana irratti nugargaaraniiru.

Dhimmi paakeejin hojicha ittiin gageefame kuni kan wal deggaruu fi kan cimina qabu ture. Tuutoota dhaabuu fi iddoo doo'ii ilaalchisuun jajjabeesanii fulduraati fayyadamtoonni abdiin mulata guddaa qabu akka horatan haala mijeesuun gargaareera. Dameen gabaa beeyiladaa fi daldala xixiqqaa,

qusanoo fi liqii, ofiti amanummaa dhaan hojii gaggeessuu fi tooftaa bifa haara'a ta'een qabeenya bifa adda addaa horachuu dhaan rakkoo wabi midhaan nyaata fi balaa oolaa/rooba dhabiinsa hirdhisuu irratti milka'aniiru. Milka'ina hojii kanatiif ragaan amanamaa ta'ee ni jira:

Bu'aan tokko guddinaa fi haala walira hincineen bara 2001 irraa eegalee tuutoota gamtaa 59 yoo ijaaraman, miseensoni tuutichaa 2300 (dhibantaan 76 (76%) dubartoota) fi 13,800 fayyadamtoota kalattii dhaan hirmaatan ta'ee kan gurmeefaman waggaa saddeet (8) keessatti: tuuta tokko illee kufaatii hinqunamne. Waligalatti liqaa xixiqqa 5,360 ol kan doolara Ameerikaa 647,600 gatii qaban (yookiin qarshii milliyoona 6.2 kan yeeroo san sharafni doolara tokkoo sadarkaa Birrii 9.6 ture) dha. Liqaa deebisuu fi kiraayii qarshii liqii dhaan fudhatamee (dhala) sadarkaan kennameen dhibantaa 10.5 (10.5%) fi huwwisan liqaa immoo dhibantaa 96 (96%) ture.

Akka lakoofta faranjiiti bara 2009 keessa tuutooni hundinuu waldaalee hojii gamtaa mootummaa dhaan ijaramanitti makaman. Mootumaan projektoota kana gargaaraa fi ijaaraa waan tureef akkuma PARIMAn hojii keessaa baheen fudhate gaggeessuu eegale. Akkuma ijoo hojjachaa guduunfuu dhaa yaalametti muuxannoon keenya projektii hojiin agarsiisaa hubachiisun lafa Itoophiyaa keessatti jijjiirama misoomaa fiduun akka danda'amu agarsiiseera.

Nus kana irraa barnoota hiika qabu barachuu dandeenyeera: isaanis: (1) Sadarkaa xiqoorraa eegaluu fi fedhii ijaaraa deemuu; (2) Hirmaana dhugaa jajjabeesuu fi jijjiramaf kaayyeefachuu; (3) Tuuta/miseensota/dhugaan hojjatan warra misooma gaggeessu waliin Ijaaru/walqabsiisuu; (4) Dubartoota irratti xiyyeefachuu; (5) Humna dandheetii ijaaru/dagaagsuu fi dandheetii abdiin fuldura ittiin ilaalanin uumuu; (6) Adeemsa irraa barachaa wanta haara'a (innovative) ta'een fayadamuu; (7) Gargaarsa odeffannoo gabaa fi qunamtii hunda diriirsuu (network); (8) Aadaa naano kabajuu fi yaada haara'a aadicha waliin walsimsiisuu; (9) Walitibu'iinsa jijjiirraa waliin dhufu haala gaariidhaan bulchuu/hiikuu; (10) Waldaalee hojii gamta bu'ura qabuu uumuun gargaaruu.

Wanti biroo kan ilaalamani fi kan gumeefaman amoo haala kamiin tuutooni waldaalee hojii gamtaa kuni yeeroo dheeraa booda jijjiirra guddinaa fiduu,hojiilee maallaqa xixiqqaa akkamiti seeran bulfatuu fi rakoollee dirre irrati gufuu ta'uunii nu qunaman akamiti hiikkamu kan jedhu dha. Jijjiirra walirra hincinne uumuu dhaaf waldaalee hojii gamtaa ijaaru fi ijaarsa dandeettii barbaachisa ta'e raawwachuuf yeeroo, obsaa fi ogummaa qabaachuu mala- kuni garuu kanbattalumatti/ hatatamaan hikkamu/rawwatamuu miti.

Adeemsuma dheedhii ta'ee yoo fudhanne illee warren/dooffummaa/ dubbisuu fi barreessuu hindandeenye kan hojii kanaaf fedhii qaban argachuu fi hojicha haala qabatamaa ta'een fooyya'ina agarsiisuu fi tuutoota waldaalee hojii gamtaa cimaa ta'an dhaabuu dhaaf gidugaleesan hanga wagga sadi (3) nuraa fudhateera. Bu'aanii fi Jijjiirraan projketii kanaa akka mulatu sababbi hedduu ofkeessatti qabatee ture.

Dubbiin furtoon isaan ofkeessatti qabatan: Haala waliin hojjachuu cimaa ta'ee diriirsuu, Sirna aadaa hoomishtumma dhiibbaa jala jiraachuu isaa

hubachiisuu, gargaarsa maallaqa yeeroo dheeraaf argachuu,hawaasa horsiisee buloota deggaruu fi miseensotni tuutichaa garakuteenyan akka socho'an barbaachisaa ture.

Injifannoo adeemsa keessatti hojii walirra hincinne galmeessuuf soda mormii haara'a ta'e offkeessatti huamera.Sodaawwan huummaman kan xiyyeefatan: sadarkaa hundattuu dandeettii humana namaa haala ittifufiinasa qabuun ijaaru irraatii xiyyeffana barbaachisa ta'ee kennuu, daldala beeyiladaa irraa bu'aan gahaa ta'ee akka argamu maallaqaa gahaata'ee qopheessuu fi gatii beeyiladaa ilaalchisee horsiisee bultoonni haala odeeffannoo gabaa ittiin argatan fooyyeessuu fi rooba dhabiinsa /oola irrati akeekachiisa duraa kenuu dha ture.

Dhuma irratti adeemsi hojii galmaa'ee kuni akkaata kanan iddoo hundatti babalisuu dhaaf qopha'ee jedhamee qajeelfamaan kan adeemsifamu miti. Karaan irraa caalaa wayya'uu, Iddoo birroos ta'e baadiyyaa Itoophiyaa keessatti haala madaquu danda'uun tooftaa babalisuun fooyyeessaa deemuu dha.

Dulucda (Somali)

Mashruuca maaraynta khatarta saamaysa xoolodhaqatada waaxdiisa gargaarka iyo cilmi-baadhistu markii ugu horaysay waxay ka hawlgashay dhulka boorana ee woqooyiga itoobiya sanadkii 2000. Ujeedada mashruucu waxay ahayd in siwada jir ah oo guud loodarso inta ay le'egtahay baahida horumar ee umadda xoolo dhaqatada ah islamarkaana la jeexo wadadii lagu horumarin laha umadda. Muddadii mashruucani socday waxaa ka faa'iidaystay kumanaan xoolo dhaqato oo noloshoodii iskubadashay. Warbixintan waxay faahfaahinaysaa hawlgalkii mashruuca iyo waxyaalihii lagaga salgaadhay daraasaadkii mashruucan.

Ugu horayntii waxaa la xaqiijiyay in nolol xumo, dhaqaale la'aan iyo gaajo ay hareeraysay xoolodhaqatada aagan uu mashruucu ka hawlgalay taasoo ay keentay habdhaqanka qadiimiga ah ee xoolodhaqatadu ku dhaqan yihiin. Talaabooyin taabo gal ah oo lagu kobcin karo dhaqaalahoodana ay muhiim tahay in la qaado si loogu badiyo ilaha dhaqaale ee xoolo dhaqatada. Daraasaad badan kadib waxaa la ogaaday in nolosha xoolodhaqatada lagu badali karo iskaashi iyo usamaynta illo dhaqaale oo badan. Waxaa la sameeyay iskaashatooyin/ururo xoolodhaqato ah, lagu tababaray xirfado kaladuwan islamarkaana aqoon kodhadhsi loo geeyey deegaano/meelo lamida oo hawlahani ka hirgaleen. Waxaa kaloo mashruuco door muhiim ah ka qaatay samaynta suuqaq xoolo oo cusub si ay xoolodhaqatadani uga faa'iidaystaan.

Talaabooyinkani waxay kudhaliyeen xoolodhaqatada dhiiranaan, kalsooni iyo rajo mustaqbal oo aad u fiican. Waxaana abuurmay iskaashatooyin ganacsi oo ku hawlan suuqgaynta xoolaha iyo ganacsiyo kaleba taasoo keentay iskufilaansho dhaqaale oo katimid ilaha dhaqaale ee u kordhay xoolodhaqatada. Natiijooyinka taabogalka ah ee mashruucan lagu gaadhay waxaa ka mida jiritaanka 59 urur/iskaashato xoolodhaqato oo la'aasaasay laga bilaabo 2001 oo kakooban 2,300 oo xubnood oo ah 76% dumar iyo 13,800 oo sitoos ah ugu dhaqan ama ka faa'iidaysta eyaga. Mudadan oo ah 8 sanno, wax iskaashato/urur ah oo ku guuldaraystay/khasaaray majiro, waxaa lagu maalgaliyay 5,360 ganacsi yaryar dayn dhan \$647,600 oo dollar oo u dhiganta 6.2 million oo birr.

2009 ururada lagu aasaasay mashruucan waxaa laga wada dhigay iskaashatooyin iyadoo lala kaashanayo dawalada. Haddaba, guud ahaan waxaa lagu xaqiijiyay In khibradaha laheloo kadib marka daraasaad hawlgalkan oo kale lagasameeyo oo sideeda loohirgaliyo lagaadhi karo natiijada larabo. Dhinaca kale, waxaan kabaranay daraasaadyada noocan ah marka la samaynayo ay muhiim yihiin arimahan

1. In hawusha seeska/meesha ugu hoosaysa laga bilaabo si kalsooni loo kasbado.
2. In ladardalgaliyo kaqaybqaadasha ummada ka faa'iidaystay mashruuca hawlahiisa lana beegsado sidii isbadalkii larabay lagu gaadhi lahaa.
3. In la adkeeyo wadajirnimada/ lakaashiga dhamaan waaxaha/xubnaha doorka kuleh hawusha.
4. In kaqaybqaadashada iyo kujiritaanka dumarka la xoojiyo.
5. Kobcinta tayada aqooneed iyo muuqashada/tusida rajo mustaqbal oo fiican.
6. In lasuurto galiyo sidii ay aqoontu ugu dhex fidi lahayd kafa'iidaystaytaasha dhexdooda.
7. In la sameeyo xidhiidh suuqayneed oo rasmi ah
8. In lagu xisaabtamo laguna dhaqmo hadba dhaqanka iyo caadada meesha/aaga ka jira
9. In habsami loo maareeyo hadba khilaafka ka dhasha isbedelka yimid.
10. Door ka qaadashada sidii loo samayn lahaa iskaashatooyin waara.

Waxaa kale oo jira caqabado curyaamin kara waaritaanka guulaha/isbadalada laga gaadhay mashruucan hadii aan talaabada ugu dhakhsaha badan laga qaadanin sidii loo kobcin laha tayada aqooneed ee heerkasta, In miisaaniyad badan loo qabto si loosii xoojiyo ganacsiga suuqgaynta xoolaha iyo in sibuuxda loo taabo galiyo sidii loo heli lahaa wixii macluumaad suuqayneed sida qiimaha iwm. Ugudanbaytii, macluumaadka warbixintan ku qoran waa mid loo isticmaali karo meelaha lamidka ah iyadoo lawaafijinyo kolba xaalada meeshaas.

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PROJECT BACKGROUND

Pastoral Development and Some Ideas for Change

In Ethiopia, 90 percent of the population lives in rural areas, and often in poverty. Lack of access to education and other public services have been important constraints that limit prospects for rural poverty alleviation. The pastoral areas, in particular, are poorly served by development. Rangelands are remote, lack development investment, and are subject to dry, harsh environmental conditions. A history of pastoral development in Ethiopia is provided in Coppock (1994).

Traditionally, pastoral people have depended on widely roaming livestock for food production, wealth accumulation via herd growth, and provision of cultural services (Figure 1). In recent decades it has become more difficult, however, for pastoral societies to subsist using traditional means because of many factors that include population growth, loss of herd mobility, and environmental degradation. Drought regularly decimates livestock herds and creates famine risk for people.

Livestock are no longer the only economic engine for all pastoralists. As a result, pastoralists often seek ways to diversify their livelihoods. Cultivation and wage-seeking behavior have increased. Pastoralists have become more interested in livestock marketing and gaining access to education. These efforts can be broadly viewed as attempts by many pastoralists to diversify their incomes and assets. Livelihood diversification is needed not only for a hope of prosperity, but it can also be required for simple survival (Desta and Coppock 2004).

One role for research and development is to facilitate the discovery of sustainable means for rural people to diversify their livelihoods. An important mechanism for assisting people to diversify can be implementation of micro-finance opportunities. Micro-finance can be defined as “the practice of making loans to extremely poor persons to help them rise from poverty through entrepreneurship” (Farlex 2010). Micro-finance can help people learn to manage money, improve their lives, and better engage the outside world (Yunus 1999).



Figure 1. Boran girl milking a cow in southern Ethiopia. Sharing milk between people and young livestock is a key feature of African pastoral systems (Photo credit: Shewangizaw Bekele).

Collective action is another process that can help rural people make progress in their lives. Collective action is defined as “a voluntary action taken by a group to achieve common interests” (Meinzen-Dick and DiGregorio 2004). Collective action can motivate people to come together and solve common social, economic, and natural-resource problems. Collective action forms a natural basis for the establishment of savings clubs and hence grass-roots micro-finance institutions.

Collective action has been more common among settled people—such as farmers and urban dwellers—in the developing world. Pastoralists, with their traditional emphasis on herd-owner independence, as well as family and herd mobility, have not been strongly considered as candidate societies for implementing collective action. In recent decades, however, there has been a growing population of settled pastoralists. This has occurred because of shocks from drought, conflicts, and other pressures that have served to permanently displace large numbers of people from traditional pastoral settings. The effects of shocks have been magnified due to the added vulnerability that population growth brings to rangeland settings in fragile environments. Restocking the poor—in many cases—will only be a solution until the next drought arrives. While some settled pastoralists may still be able to maintain viable links to the traditional world of extensive livestock keeping, many others seem to permanently fill the ranks of the hopeless and destitute.

Pastoral areas in particular have been noted as lacking financial services. Distances are vast, the local populations are spread out, and traditional conditions to support a formal banking sector are lacking. But pastoralists have traditionally used livestock to serve as “walking bank accounts” of sorts. When pastoralists need to buy food or clothing, an animal can be sold and purchases made (Coppock 1994).

The problem is, however, that livestock can suddenly die—and in very large numbers. The pattern for southern Ethiopia has been that about 50 percent of livestock can die of starvation every six to nine years as a result of drought and heavy stocking (Desta and Coppock 2002), and this may be a negative change compared to patterns in previous decades. Many animals die before there is any chance to sell them and gain income, and the likelihood of droughts and

massive livestock die-offs may now be increasing (Coppock et al. 2008).

This situation means that there are times when livestock investment is reliable and profitable and other times when it is not. The gradual increase in the numbers of people in the rangelands, combined with a “boom and bust” pattern for livestock herds, means that livestock assets per person are ratcheting downwards. Poverty and recurrent crisis are the inevitable outcomes.

If pastoralists could invest money in a mix of livestock and non-livestock options, they might be able to better manage risks to their livelihoods (Desta 1999). When times are “good” in the rangelands, they can move money from non-livestock investments to buy livestock; when times are “bad” they can do the reverse. Capital saved in non-livestock investments could be used for a variety of other purposes, such as paying for education or health needs. In its simplest form, this is the risk management concept of PARIMA.

After collective action, micro-finance, and associated inspiration and basic capacity building, there is one more component that is required for effective change, namely access to markets. Pastoralists need to be able to sell livestock because that is their comparative advantage. There have been many positive changes in livestock markets in the past decade in Ethiopia, and when pastoralists are organized they have demonstrated that they will respond to new market opportunities (Desta et al. 2006).

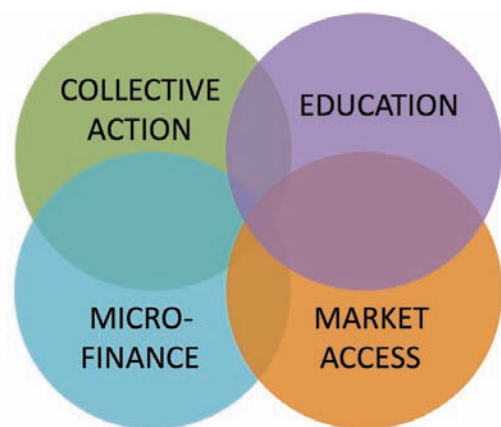


Figure 2. Venn diagram of four development intervention components employed by the PARIMA project for human capacity building. Underlying all is the need for people to be inspired by peers, and in our case inspiration was provided by innovative pastoral women from northern Kenya. (Source: Layne Coppock).

In summary, there are “four legs that hold up the chair” of our development concept. The first is collective action, because collective action can provide marginalized people with a vision and ability to scale-up their ambitions. The second is micro-finance, because micro-finance is a tool that can provide mechanisms to help manage and diversify wealth. The third is other forms of education (including inspiration and skill development) that support collective action and micro-finance. The fourth is livestock marketing, because in the rangelands livestock are the most efficient means to generate wealth that can then be diversified. The four components are illustrated in Figure 2.

Fundamental to this approach is that pastoral development is really about improving the lives of the people living on the rangelands. It is not a focus on livestock production or how to grow more forage plants. Yes, livestock and forage production are important, but the first step needs to be dealing with people’s problems. It has long been recognized that a large gap in the development of human potential exists in Africa’s rangelands (Jahnke 1982). Investing in the skills and aspirations of people in the rangelands likely will yield far greater returns per development dollar than would comparable investments in technical rangeland management. Empowered people having hope for a better future can then become more effective rangeland managers.

History of Collective Action and Savings and Credit in Ethiopia

An understanding of the history of collective action in Ethiopia is important. Collective action goes back at least 100 years, and it has taken a variety of forms in the country. Veerakumaran (2007) provides a review of Ethiopian cooperative movements. Interested readers should consult Veerakumaran (2007) for more details.

Early forms of collective action and savings and credit systems most clearly emerged in Ethiopia during the leadership period of Haile Selassie (1916-1974). Informal cooperatives and savings associations began as one means for some rural people to escape deep-rooted disadvantages concerning their access to markets and capital. These informal efforts were effective in some cases, but not in others (Veerakumaran 2007). The first formal

legislative action authorizing cooperative action occurred 50 years ago (proclamation 94/1960).

During the Derg regime (1975-1991) the socialist cooperative model was widely implemented across Ethiopia under the auspices of proclamations 71/1975 and 138/1978. This implementation of socialist cooperatives was especially intense for communities in the higher potential (farming) regions. Communities in the dry rangelands received less attention in this regard (Coppock 1994). These cooperatives were often established by force and later amalgamated to form cooperative unions. These cooperatives ultimately failed for many reasons (Veerakumaran 2007). These included: (1) Political meddling; (2) high administrative costs; (3) misappropriation of resources; (4) lack of suitable training; and (5) lack of tangible benefits to members. In addition, the Derg regime used cooperatives for promotional purposes rather than allowing them to primarily serve the day-to-day needs of cooperative members. The legacy of this failed effort left bad impressions that often remain in the minds of many people today (Veerakumaran 2007).

Various forms of rural finance schemes were also instigated under the auspices of socialist savings and credit cooperatives by the Derg regime, but these were superficial and unsuccessful as well (Veerakumaran 2007). Other efforts to promote micro-enterprise were undertaken by non-governmental and bilateral organizations. These programs typically focused on providing credit from external sources with little emphasis on pairing savings mobilization with lending (Veerakumaran 2007).

More recently, during the time of the Federal Democratic Republic of Ethiopia (FDRE; 1991-present), there has been a re-emergence of officially endorsed cooperative movements as well as rural savings and credit initiatives. Starting in 1994, various proclamations—focused on poverty alleviation—have been released concerning the establishment of modern cooperative societies. These included proclamation 85/1994 (FDRE 1994) and 147/1998 (FDRE 1998). Proclamation 274/2002 is a report that outlines how cooperative development is connected to sustainable development and poverty reduction (FDRE 2002). These documents describe how elements of cooperative development are related

to goals that include achieving expanded market opportunities, enhancing the savings culture of the population, and reducing the transaction costs for agricultural marketing.

Promotion of micro-enterprise has been given the greatest emphasis in recent years, and related services have been extended throughout the nation. Services

include savings, credit, and insurance. The number of formal micro-finance enterprises has increased to now include millions of clients nationwide. Much work remains to extend such benefits to people in regions that remain underserved. Informal micro-finance is important to narrow this gap, especially by reaching the poor who inhabit remote rural areas such as the rangelands.

PROJECT OBJECTIVE AND OUTCOMES

The main objective of this project was to assist the target population to reduce poverty and better manage risk. The pathways to better manage risk would be identified, in large measure, by the members of the target population themselves. We expected that increasing and diversifying incomes and assets would be one important way to reduce poverty and improve risk management. For example, investment in livestock can be most efficient when rangeland production conditions are favorable. Investment in non-livestock businesses, however, can be most efficient when rangelands are heavily

stocked or drought is underway. Finding a balance between the two options can help people accumulate more wealth and better endure ecological and economic shocks. When we started this activity in 2000, we did not have a clear long-term plan for how the project would unfold—it was impossible to predict. The fact that the project eventually involved collective action, micro-finance, improved access to markets, and leadership from women simply evolved over time. The story of PARIMA in southern Ethiopia now begins. A map of the entire study area is shown in Figure 3.

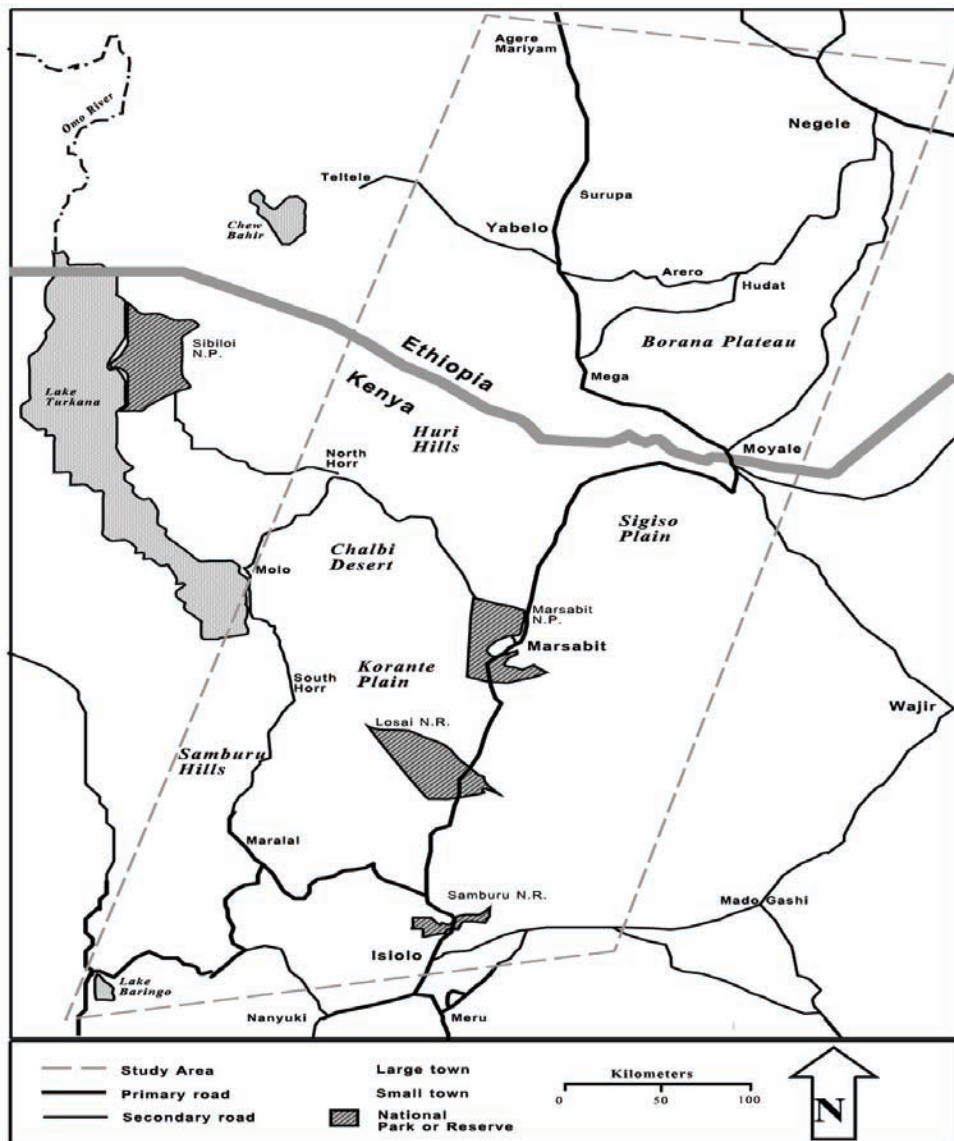


Figure 3. Map of the PARIMA study area in northern Kenya and southern Ethiopia (Source: Coppock et al. 2009; reproduced here with permission from Earthscan, London).

Discovery of Women's Groups in Northern Kenya

We began with the discovery of dynamic women's groups in the arid zone of northern Kenya in 2000 (Figure 4). This happened during routine driving trips between Isiolo and Moyale. We visited some small towns and learned about the success of women's groups, just by talking with people. These women—mostly illiterate Kenyan Boran—had begun to form collective-action groups in the 1990s in response to poverty and drought. We first studied a selection of 16 groups across northern Kenya to confirm their success and document their stories. Summary points here are from Coppock and Desta (unpublished).

The idea to form self-help groups and pursue collective action either came from development organizations or the women thought of it themselves. All groups have been voluntary and democratic in nature, with constitutions and bylaws committed to the memories of the members. Members have specific rights and responsibilities when they join a group. New applicants were carefully screened by members for suitability and complementary skills. The women started mandatory savings associations

and slowly accumulated considerable sums of money. They debated and voted on all kinds of group initiatives. The groups invested their savings in a wide variety of small businesses and other service-providing ventures. Funds were used to establish shops, build livestock herds, help pay for important social events, improve housing, develop water systems, and send children of members to all levels of formal schooling (elementary, secondary, and tertiary). Funds used in this manner were self-generated.

Loans were given to members—especially poorer members—with flexible terms. Women reportedly blossomed from charcoal sellers and wood collectors into entrepreneurs. They appeared well-dressed and healthy. They learned to rely on each other to achieve goals. We realized upon meeting these women that great things were indeed possible using local talent and resources. The environment of northern Kenya is very hot and dry. The infrastructure is very limited, and the threat of violence is common. If local people could make impressive achievements under these conditions, they could do it almost anywhere.



Figure 4. Members of a Kenyan women's group with visitors from the PARIMA project at Kulamawe, northern Kenya, during 2000 (Photo credit: Solomon Desta).

Linking Ethiopians with the Kenyans

The next step, in early 2001, was to bring 15 Ethiopian women and five development agents to meet the Kenyan women's groups as part of a cross-border tour (Figure 5a,b). The 15 women were chosen because they had emerged as natural leaders from several communities across the Borana Plateau that had just initiated Participatory Rural Appraisal (PRA) exercises with PARIMA staff; these will be described shortly. The five development agents were representatives of governmental and non-governmental institutions who had also participated in these PRAs and exhibited keen interest in the process.

In contrast to the Kenyans, the Ethiopians still practiced a much more traditional lifestyle. Ethiopian women spent their days cooking, rearing children, milking animals, collecting fire wood, hauling water, and mending huts and utensils. The Ethiopians were poorly dressed and gaunt. They lacked the inspiration evident in the Kenyans. Living only 100 km apart in some cases, the Ethiopians and Kenyans seemed to differ by 100 years in terms of outlook and ambition. Women in this region rarely travel across the international border, so despite similarities in culture and language, the two communities had been very isolated from each other. We picked up the Ethiopians from various locations in project vehicles, crossed the border at Moyale, and began the tour.

The Ethiopians were shocked by their visit to Kenya. Interviews of the Ethiopian women revealed their astonishment at how women—so similar to themselves—could have such different lives (Coppock et al. 2009; see a selection of stories in Annex A). The Ethiopians were impressed by the unity, courage, and hard-working spirit of the Kenyans. One respondent noted that she felt that her former life had been aimless; what little discretionary spending money she had was spent carelessly. The Ethiopians quickly learned that they could improve the quality of their lives in many simple ways, like buying a plastic wash basin and a mattress to sleep on instead of sleeping on an animal hide. They also observed the value of sending their children to school. The Ethiopians were suddenly able to envision an alternative and more hopeful future. Given the more favorable natural environment of southern Ethiopia, the Ethiopians felt that they could exceed the achievements of the Kenyans if given the chance. Upon their return to Ethiopia, the women wanted to emulate the Kenyans in many ways, and they unleashed a tidal wave of change that led to the cumulative impacts we still see nine years later. The cross-border tour was one example of how peers can have a dramatic influence on each other in terms of inspiring change. Details of peer-to-peer processes are described later in this report.



(a)



(b)

Figure 5. (a) An Ethiopian extension agent assembles Ethiopian pastoral women leaders in Moyale, Ethiopia, during 2001 in preparation for the first cross-border tour to northern Kenya, and (b) the Ethiopian travelers visit a water project in northern Kenya that was conceived and funded by a Kenyan women's group. The Ethiopians were amazed by the achievements of the Kenyans (Photo credit: Seyoum Tezera).

Stakeholder Problem Diagnosis and Capacity Building in Ethiopia

The cross-border tour occurred at the same time that several PRAs were being conducted across the Borana Plateau. The PRAs were conducted by the PARIMA team and various partners (Desta et al. 2004). The PRA process is a diagnostic tool that is used to rank community problems and possible solutions. The PRAs will be described in more detail later.

Results from the PRAs revealed many similarities in problems and possible solutions among the Boran. The main problem that communities faced was a lack of food and water. The solutions in Community Action Plans (CAPs) created as a result of PRAs focused on helping communities improve skills to diversify their incomes and assets. This meant community members needed to learn how to read and write. It meant they needed some business and livestock marketing skills. It meant that they needed to generate funds to help capitalize livestock trade. The women who returned from Kenya would form the pilot communities involved with the PRAs. The desire to bring collective action and micro-finance into the development picture also affected local project priorities. The initial outcomes for various PRAs were similar; efforts began to implement non-formal education to build literacy and numeracy skills.

Within three years most of the 59 collective-action groups had formed, with a founding membership of 76 percent women. The decisions made by the Ethiopian women to embark on collective action as a development process mainly came from the examples they observed of the successful women's groups of northern Kenya. Collective action was also stimulated by the initial creation of savings and credit groups in Ethiopia, which required new forms of cooperative behavior. The initial activities of the Ethiopian groups involved establishing group constitutions and bylaws. This was followed by a regular pattern of savings accumulation and engagement in a wide variety of other self-help activities, modeled to a large extent after what the Kenyans had done. Then the groups began to ask for additional inputs from PARIMA. These inputs included access to training in a wide variety of practical topics.

The last piece of the puzzle was assisting groups to become connected to livestock marketing opportunities. In this regard the project was lucky, because major changes in the livestock sector began to occur in the late 1990s (Desta et al. 2006). The former system of socialist cooperatives had been dismantled earlier, and many aspects of livestock industry had been privatized and modernized. Several private livestock abattoirs were created with an objective to export livestock and livestock products. The main destinations of these exports would be the Gulf States. This development eventually led to high interest by abattoirs in establishing market chains from the Ethiopian rangeland areas to Addis Ababa. Because the Borana Plateau had long been recognized as a productive and secure rangeland area—offering valuable breeds of cattle and small ruminants that had high export value—the abattoirs primarily looked to the south for their animal supply.

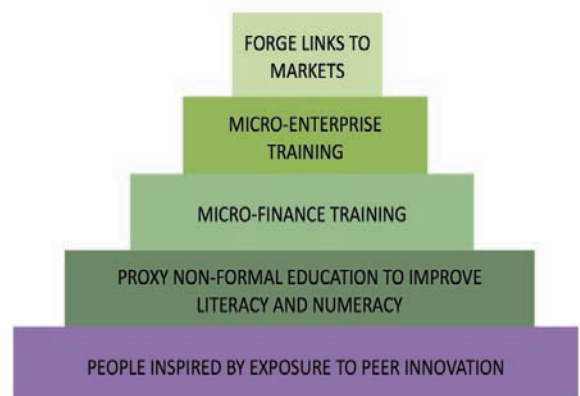


Figure 6. Step-wise process of capacity building for pastoral collective-action groups in Ethiopia. The process started with exposure to innovative women in northern Kenya. (Source: Modified from Coppock et al. 2009; reproduced here with permission from Earthscan, London).

The PARIMA project, working with various partners, helped establish connections among pastoralists, traders, abattoirs, and policy makers through a series of forums (Desta et al. 2006). In these meetings needs of buyers and sellers were clarified. The need for supply to meet demand was a key point. Animals in demand by foreign countries had to meet certain criteria for size and quality. Plans were then made to create new supply chains running 700 km from the Kenya border north to Addis Ababa. The northward flow of commercial stock occurred for the first time; previous supply routes tended to go southwards to Nairobi, Kenya, where demand was greatest.

Prices created incentives for a responsive supply situation. We monitored 11 of the collective-action groups, and it was documented that they traded tens of thousands of animals starting in 2003. Many of the small ruminants that were traded originated from northern Kenya, so the collection area was vast (Desta et al. 2006). Interestingly, most groups had insufficient animals to sell themselves. Rather, they procured larger numbers of stock from elsewhere. Some groups were awarded loans from the African Union/Inter-African Bureau for Animal Resources (AU/IBAR) to capitalize this trade. Most of the groups made profits from their initial involvements in livestock marketing, but risks were encountered, especially in the form of death losses of animals when timely transfers failed to occur, or when occasional difficulties occurred in receiving payments from buyers. In a few cases groups had to deal with established individual traders who supplied misinformation in attempts to destabilize collective action efforts. Some of these individual traders viewed the collective-action groups as new competition.

In summary, the pyramid in Figure 6 shows how the intervention package came together. Built on inspiration fueled by the first cross-border tour to Kenya, the remaining interventions had to be coordinated in a general way. Beneficiaries needed to have at least some minimal skills to sign their names and use simple numbers, hence the second level concerning non-formal education. These skills were needed to begin to use bank account booklets associated with micro-finance activity. Subsequent levels involved exposure to concepts concerning micro-enterprise, group dynamics, and livestock marketing. The top of the pyramid was finished when groups were connected to the livestock exporters.

Outcomes for Collective-action Groups

Evidence that the collective-action groups in Ethiopia were successful comes from many observations and studies (Desta et al. 2006; Coppock et al. 2007a; Coppock 2010; Rubin 2010; Rubin et al. 2010; Tezera et al. unpublished data). Before some of the outcomes documented in these studies are briefly summarized here, it is helpful to describe what the human situation was like prior to the project being started.

The people who initially volunteered to join the groups were largely poor women. They lived sedentary lives in villages (ollas) that were often within a day's walk of larger towns such as Moyale, Negele, Yabelo, Mega, and Finchewa. Most of these women were married and had children. They typically had a few sheep or goats, but little else in the way of tangible assets. They worked hard to maintain the home and spent long hours fetching water, tending children, cultivating small plots of maize, milking animals, and collecting firewood. A few made money by transporting contraband across the Ethio-Kenya border. What income they could gain for themselves might result from selling small quantities of dairy products, firewood, or charcoal in town. They had little or no exposure to education and were illiterate. As a result of hard work and malnutrition, these women often appeared frail and lethargic. Not all women volunteers were poor, however. A few came from middle-class or wealthier categories, mostly distinguished in terms of having access to larger numbers of livestock. There were a few men that initially joined groups, especially in the Moyale area. The overall pattern of group composition was similar to that observed for Kenya, namely a mixed recruitment of women who were mostly poor. However, in Kenya all collective-action groups we surveyed were exclusively for women.¹

Outcomes of the intervention package have included the following:

- **Not one of the 59 collective-action groups failed over the eight years since the project was started in 2001.** Once cooperatives were formed starting in 2007, many former group members have continued to successfully receive loans through 2009. The process has thus been sustainable.

¹ Results from PARIMA studies on the gender dimensions of collective action in southern Ethiopia are now being summarized. Some highlights can be mentioned here. The Kenyan women reported that they do not allow men to join their groups. They see men as risky participants that can undermine group efforts. Ethiopian women, however, have adopted a more flexible approach as some groups are for women only and others have women and men. Ethiopian women have been in group leadership roles in nearly all cases for mixed groups, but men have proven especially important in terms of their ability to provide special services, such as the ability to effectively negotiate animal sales with livestock buyers. There have been other instances where men have provided critical leadership for groups by identifying new opportunities for livelihood diversification. Finally, women in southern Ethiopia have proven to be more reliable recipients of micro-loans than men; over eight years most (90 percent) of the 214 defaulters on 5,360 micro-loans have been men, despite that the men comprised only 24 percent of the founding members.

- **Considering that the 2,300 founding members had an average of six dependents per household, the total number of direct beneficiaries grew to 13,800.** This is probably an underestimate of the numbers of people affected by the project, however. In several locations we observed that the collective-action approach had diffused to communities where the project did not operate (Coppock et al. 2007b). Others were able to adopt the collective-action approach after receiving instruction and encouragement from people who had been formally trained by PARIMA and her partners.

- **Savings and credit activities were successfully implemented among all of the collective-action groups.** Details as to how micro-finance was structured and managed are given in a later section of this report. Some beneficiaries decided to have personal savings accounts, while others shared group accounts. For 59 collective-action groups with 2,300 founding members over eight years, the total savings accrued was the equivalent of US \$93,000 (or about 0.9 million Birr at the prevailing exchange rate of 9.6 Birr per US \$1) from an initial base of zero. Over 5,360 micro-loans were extended with 96 percent repaid at a minimum interest rate of 10.5 percent. The cumulative loan value was over the equivalent of US \$647,600 (or 6.2 million Birr).

- **Micro-loans averaged the equivalent of US \$120 (or 1,152 Birr) and have been used in many different ways.** Most of the loans (57 percent) were used to support small-scale livestock trade; a common example is when a person would buy a thin animal prior to a rainy period and then fatten the animal and sell it for profit several months later. Other loans were used to support businesses such as shops, small restaurants, bakeries, butcheries, donkey rentals, as well as cash crop production involving vegetables and processed dairy products. Loans have been used to help build houses (over 400 built in local towns by 2009; these houses have been used as primary or secondary residences and also to generate income via rental purposes). Loans have been used to capitalize trade in commodities such as seeds, poultry, cereal crops, honey, and khat. Overall, the cumulative loans

for investment that did not involve livestock trade added to 32 percent of the total. The remaining 11 percent of loans were not used for investment but rather for consumption (Tezera, unpublished data).

- **Early on, collective-action groups were more motivated to improve their level of consumption, reduce risk, and stabilize income rather than devising ways to invest in income growth.** Financial returns to investment thus declined in the initial years because loan products were used more for dealing with sickness in the family, purchase of clothing, purchase of essential household goods, etc. As time passed, however, this pattern was gradually transformed into reinvestment of loan proceeds as people's business skills improved, whether this directly happened from capacity building or indirectly by learning from others.

- **The trend has been for both individuals and entire groups to focus on livelihood and enterprise diversification.** Of 120 randomly selected respondents who were group members, 63 percent said their personal plans involved diversification. Some groups have made large strides to diversify away from a too heavy reliance on drought-vulnerable livestock production. The most impressive effort may be exemplified by a livestock cooperative in the Moyale area that has become heavily involved in supplying sand, gravel, and stone in support of private and public building projects that include a hospital and a military base.

- **Project participants have been observed to diversify their livelihoods in ways that improve preparation for drought as well as their response once drought has occurred.** Examples of pre-drought preparation include engagement in savings behavior, sales of livestock well before crisis and investing the proceeds in non-livestock business opportunities, as well as adding camels and goats (that feed on the leaves of shrubs and trees) to augment their herds that have been traditionally dominated by cattle that exclusively feed on grass. Examples of drought responses included purchasing hay and water for livestock as well as paying to truck animals to less affected areas. The use of income and savings by pastoralists to subsidize or move

animals had never been observed on the Borana Plateau prior to 2005.

- **To illustrate the local impact of opening new livestock marketing channels in a northerly direction to Addis Ababa, eleven groups sold over 25,600 head of sheep and goats to two export firms during 2004 and 2005.** Smaller numbers of cattle and camels were also traded. Much of this trade has continued since.

- **The combination of collective action plus micro-finance and access to livestock markets improved people's lives in many ways compared to peers who had never joined groups.** A few of these research results based on interviews of 180 randomly selected people are shown in Table 1. They included enhancement of skills and knowledge, human health, quality of life, confidence in the future, ability to solve

problems, and cash income generation. Over 81 percent of sampled respondents who were in groups felt that their lives had improved over the previous few years while only 16 percent of non-group respondents felt the same way.

- **Other research indicates that people in groups had a higher level of food security and were better able to cope with drought, compared to those who had never joined groups.** Much of these effects are simply attributable to having more income when you are very poor.

- **Assets of people involved in the project have grown and diversified in many ways when compared to their prior circumstances.** Information based on interviews of eleven people indicate growth in livestock numbers, physical structures such as homes and shops, cell phones, and plots of land in nearby towns (Table 2).

Table 1. Percentage of respondents from collective-action groups or from among traditional peers perceiving changes in their lives during 2005-2008 on the Borana Plateau.*

Circumstances	Collective-Action Groups			Traditional Peers (Controls)		
	Positive Change	No Change	Negative Change	Positive Change	No Change	Negative Change
Skills/Knowledge	90	6	4	12	88	0
Human Health	87	5	8	52	40	8
Community Reliance	82	8	10	15	53	32
Cash Income	72	13	15	7	78	15
Personal Confidence	83	3	14	22	62	16
Ability to Solve New Problems	82	7	11	17	68	15
Access to Credit	85	7	8	5	93	2
Home Comfort	80	9	11	12	57	31
Access to Livestock Marketing	70	9	21	8	87	5
Involvement in Small Business	78	13	9	10	80	10
Interest in Educating Children	74	20	6	23	47	30
Quality of Life	85	3	12	12	50	38

*Sample sizes were 120 for group members and 60 for traditional peers. People were selected on a stratified random basis for interview. Respondents represented households. The sampling frames included 372 households of group members and 1,450 households of traditional peers living in the same locations. Data were collected evenly from the Negele and Moyale areas (Source: Coppock 2010).

Table 2. Changes in the livelihood situations for women and men as a result of the PARIMA project.*

Women's Situation Before Project	Women's Situation After Project
Small grass-and-mud (unimproved) hut	Thatched-roof house, tin-roofed house, cattle, and a plot of land
Husband owned 1 cow and 2 goats, 100 Birr in cash	Tin-roofed house, shop, 11 cattle, 30 sheep and goats
Tej seller, owner of a small, unimproved hut	Shop, cell phone, grain store, tej seller, beer wholesaler, 20 cattle, 25 goats, 1 camel, tin-roof houses, plot of land in town for building rental property
Income from transporting goods on foot and firewood sales, small unimproved hut	Livestock, cell phone, shop, improved house
No ownership of property or livestock	House in Moyale town, cell phone, livestock, grain
No ownership of property or livestock	Water purifying tablets, cell phone
Income from transporting goods on foot and firewood sales, small unimproved house	Livestock, cell phone, shop, improved house

Men's Situation Before Project	Men's Situation After Project
Small unimproved hut, wages from casual labor (about 15-20 Birr/day)	12 cattle, 5 camels, 10 goats, plot in Moyale, cell phone, tin-roofed house
One heifer, small unimproved hut	Shop, cell phone, 70 head of cattle, grain mill, 80 goats, donkeys
Livestock, unimproved hut in village	House in Moyale town, cell phone, TV, DVD player, electricity, livestock, bank account, 700 Birr/month from rent of town property
Small unimproved hut	Livestock cooperative dividends, cattle, goats, cell phone
* Each row represents one person interviewed. Respondents were not selected randomly, but were interviewed on an opportunistic basis (Source: Adapted from Rubin et al. 2010).	

Although more research results remain to be finalized, indications are that the project has led to important changes in the relations between women and men. Initially, stress in the home was reported when Ethiopian women began to assert themselves in the process of forming collective-action groups. Some of the husbands were concerned that traditional duties in the home could be neglected. A few men responded with

violence towards their wives. The Kenyan women had predicted this tension, many of whom had experienced this transition themselves. The Kenyans offered advice on coping strategies to be used by the Ethiopian women. This advice prominently included how the Ethiopian women should “manage” their spouses during this time of change. It appears that rapid changes in gender relations have occurred, and that the vast majority of conflicts have been peacefully and productively settled. In fact, an improved economic status for women seems to enhance their status among men. Wives often have become money managers in the households and have a larger voice over livestock transactions that have traditionally been in the exclusive realm of men.

- **The costs of the entire intervention package, including cross-border tours, PRAs, CAPs, capacity-building short courses, and connecting various players in the marketing chain have been estimated at US \$1 (or 9.6 Birr) per person per month or US \$34 (or 326 Birr) per person assuming an average investment period of three years and a target population of 13,800 people.** Not every person in the target population is directly reached by each element of the package, however. This varied from three to 17 percent of the population, and gaps in exposure were expected to be filled via diffusion among peers. For example, only three percent of the target population directly participated in short courses while 17 percent directly benefitted from loan capital augmentation. Costs are summarized in Table 3.

- **Numbers tell part of the story of what happened, but some of the most interesting information was obtained in stories and quotations from the women and men who experienced life changes** (see Annex A for highlights of interviews conducted between 2001 and 2010).

In summary, we have no doubt that collective action has been a success in this situation. The benefits are not simply in terms of economics. Benefits have also included intangibles in terms of giving people more power to shape their lives. Collective action has given people a chance to learn about leadership, governance, and how to build human and social capital. Collective action, whether in the form of

informal groups or formal cooperative structures, is not an end in itself, however. It is expected that there are periods in a person's life when she or he benefits most from collective action, as well as other times when there are more benefits from solitary, personal endeavors. Thus, collective action is only one phase of several in the growth and development of a rural community.

Transformation of Collective-action Groups into Cooperatives

The process we initiated, however, never really stops. By 2009 all of the collective-action groups had been merged to form legally sanctioned cooperatives. Group members volunteered to join cooperatives in their home areas; the 59 groups were merged to form 37 cooperatives (Gebru et al. 2009). Many of the people trained by PARIMA emerged as important

leaders of the cooperatives by virtue of their skills and experience. The cooperatives also absorbed large numbers of other people who had never joined the collective-action groups.

There were several advantages to cooperative formation, and aspects of the process are described later in this report. One advantage is a benefit of scale. Cooperatives were larger than groups in terms of membership, and this potentially brings more resources to the table. Other benefits include exposure to a greater array of services. These prominently include improved access to bank loans, adding value to agricultural production, and provision of regulatory functions such as standard auditing of cooperative accounts. Yet another benefit is legal status. The provision of legal status provides protections to individuals should cooperative funds be misused, for example. These protections were lacking in the informal collective-action groups.

Table 3. Summary of costs required to build capacity for a target population of 13,800 beneficiaries in southern Ethiopia (Source: Tezera et al. 2009).*

Category:	Total Cost	Cost per Person Based on 2,300	Cost per Person Based on 13,800	Percent of Target Pop. Reached Directly (2300; 13,800)	Percent of Grand Total Cost
PRAs and CAPs	\$7,200	\$3.13	\$0.52	26%; 4%	1.4%
Training					
Short Courses (total of seven)	\$55,618	\$24.18	\$4.03	17%; 3%	18.5%
Tours (total of four)	\$63,864	\$29.27	\$4.63	31%; 9%	13.5%
P-NFE	\$13,650	\$6.57	\$0.99	50%; 16%	3.0%
Seed Funds	\$137,500	\$59.78	\$9.96	100%; 17%	27.5%
Monitoring and Evaluation	\$10,074	\$4.38	\$0.73	17%; 3%	2.0%
Technical Implementation and	\$185,350	\$73.91	\$13.43	100%; 17%	34.1%
Column Totals:	\$473,256	\$217.12	\$34.29	--	100.0%

*Where PRA and CAP are Participatory Rural Appraisals and Community Action Plans, respectively. The P-NFE stands for proxy non-formal education. Costs based on a conversion rate of 9.6 Birr per US \$1.00 that was in effect for the project period. The 2,300 people represent the founding members of the collective action groups. The 13,800 people include households of the founding members. The percentage of the target population reached with various interventions varies. For example, about 26 percent of all founding members participated in PRAs and CAPs, but this translates to 4 percent of all household members. Seed funds augmented personal savings. See text for more details.

There have also been challenges, however. Government cooperative promotion offices typically lack the access to donor funds that characterized the PARIMA project. There are fewer resources to train

members or extend services. The government staff has a high rate of turnover, as will be described, and this leads to some instability and difficulties in making progress because new staff lack experience

and need to be trained. All group formation processes are dynamic over time. Membership in group activities climbs and falls as individuals grow, learn, and reach different stages of their lives (Forsyth 2006). As can occur in any situation, some members have left cooperatives to go it alone or form new private groups where they can exert more personal control.

Cooperative members have also reported that they still lack ready access to market information or early warning systems for drought and conflict. They also lack access to sufficient capital that could be used to promote livestock trade (Gebru et al. 2009). Connections between pastoral producers and

exporters have become more dynamic in recent years, and demand for animals has become less predictable. There is no certainty that cooperatives will always prosper in the future.

So, in a nutshell, this is the story of PARIMA on the Borana Plateau. Many other people and institutions have observed what has happened and have attempted to replicate aspects in other regions of Ethiopia. Some of our most successful group leaders have been taken elsewhere by change agents to be ambassadors for hope and change. Several have won major awards and recognition from local, regional, and national government (Figure 7).



Figure 7. Women and men who were trained by the PARIMA project and her partners received outstanding achievement awards on behalf of their cooperative associations at a regional gathering in Negele, Guji Zone, during 2008. Women comprised 76 percent of all founding members of the PARIMA collective-action groups (Photo credit: Getachew Gebru).

REVIEW OF THE PROCESS

We gained valuable experiences in southern Ethiopia over nearly 10 years that we have organized here into five sections. These include: (1) Lessons learned concerning the processes of capacity building and group formation; (2) long-term observations on the dynamics of the group formation process; (3) critical factors in the organization of micro-finance and related activities; (4) important challenges that we had to overcome to find success; and (5) examples of how we helped manage four serious conflicts that threatened group sustainability. These examples may give practitioners ideas as to how they might tackle similar challenges in other rural regions of Ethiopia. It is likely that no one solution will address all problems and that methods described here would need alteration for adaptation elsewhere.

Lessons Learned: Group Formation and Capacity Building

For self-help groups to be sustainable and meet their goals, the following principles were found to be very important in our situation. These have been previously highlighted in Tezera et al. (2008).

Start at a Small Scale and Build Trust

We began to form collective-action groups by establishing small primary cells of five to seven members each for the initiation of savings and credit activities. The need for savings and credit had been established through use of Participatory Rural Appraisals, or PRA, previously introduced and described in more detail below. The first people joined these cells voluntarily. Five to seven of these cells, in turn, were then aggregated into secondary groups for a total of 25 to 49 members overall. It is these secondary groups that became the focus for collective action. These secondary groups were thus the basis for several years of strategic investments and training by PARIMA. The secondary groups were merged to form legally recognized cooperatives during 2007-2009, a process that is also described in a later section.

We have observed that small units are adaptable, self-replicating, cost-effective, and more likely to sustain themselves in remote places. By starting small, larger associations can be built-up in a step-wise process. In addition, associations begun under previous

initiatives that have deteriorated or become dormant can be renovated using small-scale rebuilding efforts. Small groups are encouraged to include a few friends or relatives deemed trustworthy; memberships are thus voluntary and new members are carefully screened. Membership must never be dictated from the top-down. The formation of small groups has occurred throughout our project area. This process was not facilitated by the project but rather was spread by the beneficiaries themselves (Coppock et al. 2007a).

Group formation needs to be a gradual process. It should not be pushed too quickly by change agents. It takes time for group members to get to know one another and build trust. Having a solid foundation of trust is the most important attribute of successful groups. Groups need trust and a variety of skills to cope with the inevitable challenges—both internal and external—that affect groups over time. Groups formed too quickly may disintegrate when large problems confront them. Overall, it took us an average of two to three years to take untrained, illiterate volunteers and transform them into strong, durable groups (Tezera et al. 2008). This time frame is broken out into several phases, including an establishment phase (3 to 6 months), a growth phase (8 to 12 months), and a maturation phase (12 to 16 months).

Groups often rely on bylaws that structure group activity and governance. The bylaws describe processes that must be adhered to, and thus gives the justification for the ways and means of problem solving. Chairpersons and other officers are typically democratically elected for set terms at the start.

The main document that governs group formation and operations is called the bylaws. In the case of Ethiopian cooperatives, the overall framework for cooperative action and the critical content of bylaws is provided by the Cooperative Promotion Bureau. Parts of the bylaws may be altered and democratically endorsed by each cooperative. An outline of content for bylaws is found in Annex B.

Some of the bylaws first adopted by collective-action groups in southern Ethiopia were initially copied from women's groups in northern Kenya. It is

common that many members of groups are illiterate. Thus, bylaws are often committed to memory by group members. Written versions of bylaws were created later after groups had gained experience and were ready to codify the process. The written versions of bylaws can include amendments to the memorized versions. Bylaws are written in Oromifa and can exceed 40 pages in length. Copies are kept at Cooperative Promotion Offices at the woreda (district) level.²

Change agents need to facilitate process, not dictate outcomes. It is important that group members have a sense of ownership of their group and group assets. A sense of ownership conveys a sense of personal responsibility for group success and failures. Groups must become less dependent on outside inputs and advice over time, not more dependent.

The initial pool of volunteers for group formation was typically dominated by illiterate people who also lacked special skills for managing groups and conducting small business activity. As will be shown, these skills can be developed with training and mentoring. We have seen, however, that certain people have extraordinary potential for self-organization, personal growth, and motivating others. We have been surprised at what our target population has been capable of accomplishing. It is thus important to recognize the vast potential that the rural poor possess and not focus on what they lack.

Encourage Authentic Participation and Aim for Impact

We used a genuine participatory approach, called Participatory Rural Appraisal or PRA (Lelo et al. 2000), that empowered communities to identify felt needs and develop community action plans (CAPs) to guide their development efforts and provide a basis for self-ownership of problem-solving activities. In this process we undertook a diverse and catalytic role as project facilitator, donor conduit, and technical advisor (Desta et al. 2004). The PRA process is a community problem-solving tool. The PRA protocol involves change agents meeting with communities to help them articulate and rank problems and propose sustainable solutions (Figure 8).

We did not undertake PRA to advance our own agenda. This is a big reason why PRA allowed us to have impact here. We suspected that the pastoralists and agro-pastoralists in our project area needed to increase their incomes and possibly diversify income sources and assets. However, we did not know how this could occur. Each PRA was implemented in a potentially unique community that could come up with different local solutions for problem solving depending on access to resources and felt needs.

Participatory approaches are relatively new in Ethiopia, but they have been extensively used for a decade or more in other developing countries. To our knowledge, PRAs had not been previously attempted on the Borana Plateau prior to our project. We learned about the use of PRA from colleagues in Kenya. Kenya is a good example of a country with a long history of PRA use. But simply using PRA does not ensure that beneficial outcomes will occur for communities, and this can be observed in Kenya. Sadly, rural people have often been voiceless in their development processes. This is beginning to change in some situations.

Overall, the PARIMA project began by bringing communities, development agents, and donors together to conduct PRAs on the Borana Plateau in 2000-2001. Our PRAs took about a week for each community. They employed a series of daily, step-wise discussions at the village (olla) level covering about a week. Each PRA was chaired by a trained PARIMA staff member in conjunction with a local pastoral leader and a local development agent. The village residents had open invitations to join in the process each day as possible. The discussions moved from descriptions of local livelihoods to perceived problems and how problems were linked to the larger production and social system. The process ended with a focus on possible problem solutions and what could work best under local circumstances with a minimum of dependence on outside support. The format moved from reliance on conversation to use of other communication techniques such as village mapping (using a stick to draw maps on the ground of local resources and issues) and ranking problems and solutions on matrices drawn on flip charts. Our perception, remarkably, was that the PRAs were the first time that these communities had openly discussed major problems confronting them and how they might proceed on a pathway of community problem solving.

² Readers wanting to see bylaws should contact a regional or local Cooperative Promotion Offices or the federal Cooperative Promotion Bureau.



Figure 8. Participatory Rural Appraisal (PRA) requires stakeholders to share information and devise locally sustainable solutions to important problems (Photo credit: Seyoum Tezera).

The first few PRAs we used were started merely as a training exercise for staff of governmental and non-governmental organizations at several communities. We were the trainers, and our partner staff comprised the students. We all quickly realized, however, the high value of the PRA approach. It was effective, and results from one community were remarkably similar to those from another. We expanded the PRAs to a wider geographical area that included 12 more communities. Again, the PRA results were similar across the board. Once word spread that community voices were being listened to, many other communities began to volunteer for PRAs. We had difficulty keeping up with demand.

The space created for community participation with the use of PRA enhanced a sense of community ownership of the process and started to build local capacity of the people to address their problems. It is very important to note here that a well-conducted

PRA is not simply a change agent conducting a one-hour group interview with a community that ends up with a laundry list of development ideas. Rather, it is a lengthy engagement of detailed analysis conducted among facilitators and community members. It takes time to build communication channels and trust. The facilitating agency also needs ready access to ample funds to support CAPs so that a tangible outcome occurs.

The CAPs that formalized problem-solving frameworks were developed from each PRA by community members working together with local change agents (from governmental and non-governmental organizations) and PARIMA project staff. The CAPs consisted of a document, five to 10 pages long, that outlined the problem to be addressed and the best means to solve it. Rights and responsibilities of various collaborators are laid out. Communities provided the content for the document

by talking with change agents, and the change agents wrote each CAP. The CAPs were reviewed by a small, independent panel of volunteer experts that PARIMA assembled. Changes were often suggested for each CAP and incorporated in the final version. This process could take a few months.

Once the final CAP was approved, it was quickly funded and work started. On average the time between the initial PRA and on-the-ground implementation of the CAP was six months. In our case we were able to use funds provided by the USAID Ethiopia Mission. The community was required to provide a 25 percent match against the total cost, and this was usually in the form of labor. The use of match is important because it helps clarify the true commitment that the beneficiaries have for a project. If a community is unwilling to provide any form of match, they probably do not have a keen interest in the activity. If a project was implemented for a community by a donor without any community obligations, the local ownership, and hence sustainability, of the project is open to question. If there is no cost to a community, almost any project is acceptable, regardless if it meets priority needs.

For example, our CAPs often involved construction of a school room, a meeting room (tukul) for women, and/or a model home using local labor. The school rooms (Figure 9a,b) were used to provide training in rudimentary literacy, numeracy, micro-finance, collective action, and small-business management. Shops for petty trade (Figure 10) were commonly

built by entrepreneurial individuals. In some cases, a model home was built that emphasized features observed in women's homes in northern Kenya on the first cross-border tour. This model home could have walls of mud plaster rather than walls of grass with a frame of wooden sticks. The model home could have a roof of tin sheeting rather than a grass roof, a bed comprised of a simple straw or foam mattress rather than a dried cow hide, and a greater emphasis on cleanliness and orderliness. A comparison of traditional versus model home exteriors is shown in Figure 11(a,b). A common follow-up activity was also construction of large, underground water cisterns.

There is little doubt that the priorities of the Ethiopian CAPs were strongly affected by the exposure of the Ethiopian women leaders to the success of women's groups in northern Kenya. The best example is the focus on creating the meeting rooms for women that allowed them to create a "new space" for themselves in the local society. This illustrates the impact of peer-to-peer learning, a topic that is discussed more fully below.

Although many change agents may say they use PRA, it is often used improperly. The change agent can structure a PRA so that an outcome occurs that the change agent wants. This may not be what the community wants. Trust is destroyed in the process. Communities have a right to a proper diagnosis of the priority problems that affect them, and they need to be informed of this right.



(a)



(b)

Figure 9. (a) Interior and (b) exterior of a locally constructed school room at Dida Hara that was used for non-formal education as part of a Community Action Plan (CAP) (Photo credit: Layne Coppock).

Development organizations can have their own agendas for procuring funds or constraints in how to best utilize the technical capabilities of their staff. For example, a change agent may really want to improve access to health care, but the people may really need clean water. When interests of the donor or change agent and those of the community do not correlate, bias can result. Change agents must be flexible in dealing with a wide variety of CAPs that might emerge from open-ended PRAs. Problem-solving capability for CAPs can be broadened when more technical partners are brought into the process (see below). Sectoral PRAs can be used in some cases to allow a sharper focus on certain types of issues. This can be centered on almost any topic. This includes crop production, women's health, animal production, or natural resource management.

The PRA process is also abused if promises for change are made, but CAPs go unfunded and communities felt as though they wasted their time and effort. Trust is lost in this case as well. The way to stop this problem is to have funds on hand to implement CAPs.



Figure 10. Typical petty-trading shop started by a group member on the Borana Plateau. Note the use of the cell phone. Cell phones were widespread by 2009, and both women and men use them to conduct livestock trade (Photo credit: Seyoum Tezera).

A change agent may rightly ask, “What happens if a community asks for an input for a problem solution that is unrealistic? This possibility justifies that PRA be strongly shaped by the change agent.” The answer to this question is simple and illustrates why PRA training is needed for change agents. One of the critical processes of PRA is the ranking of priority problems by communities according to the feasibility

that they can be solved in a sustainable fashion, and this involves a large focus on the use of local resources.

Ideally, change agents who implement PRA should receive formal PRA training. There are manuals available (see Lelo et al. 2000) as well as short courses. The Internet can also be a source of valuable information on PRA.

Each collective-action group managed internal saving, seed money, and interest collected from members' loans, and the overall loan process by itself. The basic idea here is that the beneficiaries themselves have to do it and own it for themselves. The local leadership helped the process and, as a result, strengthened social capital and improved governance.

Finally, it is helpful if the CAPs include the goals that community members are striving for. This makes progress much easier to track and assess impact. Collecting some baseline information at the start also helps change agents record progress. Impact, whether it is in terms of improved quality of life, higher incomes, increased food security, or other outcomes for the project beneficiaries, is important to aspire to.

Build Real Partnerships with Other Development Actors

The PARIMA team was small—only a few staff members and two vehicles. In order to achieve impact across the large project area, we needed to collaborate with other organizations if we hoped to be truly successful. We therefore worked with over 40 partners in eight years.

Different teams of partners were created in different locations. This allowed us to achieve impact under conditions where project beneficiaries were widely dispersed and development actors few in number and had limited resources. The roles of these collaborators markedly varied. Some were donors, some assisted with research, some assisted with capacity building, some assisted with policy matters, and others implemented development interventions. These included 15 international or regional members and 31 local or district members. To illustrate the diversity of these relationships, members included the traditional Borana leadership (Aba Gaada), international and local non-governmental

organizations, leaders of Kenyan and Ethiopian collective-action groups, a Kenyan university, the USAID Ethiopia Mission, the African Union/Inter-African Bureau for Animal Resources (AU/IBAR), national immigration offices, Oromia state research and development agencies, Ethiopian federal marketing entities, and private Ethiopian livestock exporting firms.

The partners learned to share experiences, knowledge, and resources to maximize return per unit of investment. To illustrate, partners included governmental and non-governmental agencies as well as private sector players. Sustaining such partnerships is difficult, but necessary. Credit for success must be widely shared to encourage stakeholders to share ownership of outcomes.

PARIMA staff members thus believed in the importance of organizations working together in the development process, as the contributions of each partner are vital in the big picture. Learning from each other and adjusting to change is an important capability and an essential aspect of knowledge management for development actors. Some refer to a network of partners united in a cause to solve development problems as an innovation system (Coppock et al. 2009; Sanginga et al. 2009). This is founded on a culture of collaboration, not a culture of competition.

In reality, PARIMA encountered many difficulties in creating true partnership environment which encompasses elements of shared vision, joint decision making, mutual priorities, collective duties, responsibilities, and mutual respect of every partner's knowledge skills. The transaction costs were high. Prominent challenges in creating sustainable partnerships included sudden shifts in collaborative roles, incompatible modes of working (even on the same topics), having a short- versus a long-term view on problem solving, intrusion by donors having different agendas, personality conflicts, and power struggles. Challenges are described more fully elsewhere in this document.

PARIMA gave due emphasis in building partnerships with local government institutions; they are vital because they are the ones who stay very close to communities over long periods of time. Despite that government partners have bureaucratic hurdles and a chronic lack of resources, whenever possible PARIMA turned over project implementation to the appropriate governmental organization. This eventually created a situation where government was a co-owner of the activities and was well-placed to take over when the PARIMA project phased out by 2009.



(a)



(b)

Figure 11. (a) Grass and wooden-framed hut traditionally used by pastoralists on the Borana Plateau – note the plastic tarp to exclude rain; and (b) a typical dwelling with mud-composite walls and a tin roof that was often built in local towns by group members starting in 2001. Such a dwelling could be used as a temporary or permanent residence or used for commerce such as a petty trading shop or rental property. The desire for improved living conditions among the Ethiopians was first inspired by the visit to northern Kenya, and then it spread quickly across the Borana Plateau (Photo credit: Seyoum Tezera).

The reality is also that some partnerships are easy to achieve while others are difficult. Some occur for only brief periods out of project necessity while others are long-term. Making partnerships work is often like the work that is required to keep a marriage thriving. Both partners must compromise, and both bring complementary attributes to the table.

Despite the challenges, we think it is important for every development actor to focus on building true partnerships in the development process, draw lessons from working in teams, and overcome the inherent barriers of duplication and resource wastage by making the best use of our limited resources. We recognize that the problems in rural areas are multifaceted and demand interventions at various fronts; it is only through strong partnership efforts that the complex development problems can be solved and the intended goals achieved.

Focus on Women

We gave special attention to actively involve female beneficiaries in all phases of our efforts. The clear majority of founding members of the collective-action groups were women. Some groups have become mixes of women and men, while others remain 100 percent women (Figure 12). As

collective-action groups have been merged into cooperatives, more men have become involved in recent years.³

We are still studying how gender composition has influenced success of collective-action groups. Different levels of success have been observed that appear to be affected by the gender mix of group membership. For example, women-only groups appear to be more cohesive under times of stress, even when they possessed a high level of ethnic or religious diversity. Such groups have demonstrated a high level of mutual respect and support. They also have played significant roles as “peace makers” during times of local conflict. In our situation, women have often been seen as more creative, responsible, and entrepreneurial than men in terms of their micro-finance and small-business activities. Rates for micro-loan repayment of women have been higher than those of men. Women use savings to help send children to school; this includes female children.

³ *Government policy regarding cooperative formation supports the idea that membership cannot be restricted on the basis of gender, so having women and men work together becomes inevitable in this process. Privately operated, informal groups can still include only women, however.*



Figure 12. A women’s collective-action group on the Borana Plateau in 2007. (Photo credit: Claudia Radel).

Moreover, women have typically used the proceeds from their investments to improve the well-being of their families and reinvested the balance in productive outlets. They are “fighters against family poverty.” Overall, the program has helped to empower women and bring gradual change to the household decision-making structure. Women’s position and visibility in the communities has improved tremendously. Men have had important roles in some groups for a number of years. Men have aptitudes and knowledge that complement women; this has been observed in cases, for example, where men negotiate with (male) traders on behalf of pastoral producer groups concerning livestock marketing.

Despite the growing stature of males in some collective-action groups, women appear to retain important roles in the group decision-making structures and an increased access to assets such as livestock. Women are typically assigned the duty of serving as treasurer for the savings held by collective-action groups. This has contributed to more careful handling of money. Women who have become successful in generating wealth have gained more respect from men in their communities (Rubin et al. 2010).

In the last years of PARIMA, a new initiative was undertaken to address health issues among pastoral women. A prominent priority that emerged was the need to give more attention to the reproductive health of women. This effort relied on PRA and included taking female leaders and health givers on a tour of modern facilities in Addis Ababa such as the famous Fistula Hospital (<http://www.hamlinfistula.org/our-hospital.html>). This work is reviewed elsewhere (Tezera and Desta 2008; Tezera et al. 2008).

Build Human Capacity and an Ability to See a Hopeful Future

Capacity building is the third key component of the PARIMA model (Figure 2). Various educational, inspirational, and training sessions were conducted to build capacity among thousands of beneficiaries. These were dominated by community members, but the front-line staff members of many of our development partners were included whenever possible. Members of collective-action groups needed a variety of training to become effective and efficient in their undertakings. Training is an endless and

lifelong process which should be provided for community members to enable them to make significant changes in their personal and community development processes. The training topics were demand driven.

The process began with the CAPs where lack of practical education was identified as an important constraint that limited people from increasing or diversifying their incomes. Over 95 percent of our target population was illiterate. The first step was provision of a way to improve basic literacy and numeracy skills; these would prove to be especially valuable for success in the savings and credit and small business activities. But how might such education be provided?

Enrolling project beneficiaries in formal education programs was one possibility, but this was impractical for several reasons. Formal programs were only offered in major towns, and these were long distances from pastoral settlements. The standard formal curriculum for primary or secondary school—inflexible in many respects—was too involved and did not serve the immediate needs of adult pastoralists. They no longer had the time to invest in a general education.

Because formal education was not a solution, we helped launch a non-formal education (NFE⁴) program for adults and children in response to the CAPs. The NFE program was designed to enable community members to begin to read and write at an elementary level, sign their names, and do simple arithmetic; no other subjects were offered as these were the essential skills to begin micro-finance and small-business management.

The NFE process was implemented at some PRA sites like Dida Hara where groups had constructed mud-and-thatch school rooms at their settlements as part of their community match in supporting the CAPs. The project provided a few start-up materials for the school rooms such as blackboards, chalk, kerosene lamps, and small cash incentives for teachers selected by the communities from among local residents.

⁴ *Non-formal education has more recently been referred to as participatory education (Rogers 2004).*

In contrast to a formal education program, an NFE program could be temporarily stopped at any time conditions were unfavorable for attendance by adults, youths, or children. This could occur during periods of peak labor demand. For the southern rangelands this included the late dry season (February to March) when extra labor was needed for herding and watering animals, or during the short planting season (April to May) following the advent of the long rains where cultivation was practiced. An NFE school could also be closed when the lack of resources did not allow a local population to be maintained. For example, there were cases where entire communities had to relocate for a few months because of a temporary shortage of drinking water.

The NFE program emphasized a set calendar of classroom exposure and was offered during daylight hours. The NFE program was implemented among a number of communities during 2001-2008 and ultimately served about 336 people, with 90 percent children and youths and the remainder adults. Both males and females participated equally. Oversight for the NFE program was later transferred to woreda (district) education offices. The NFE program still continues today in three of the original locations. A recent review of NFE efforts across Ethiopia is provided by Anis (2007).

The NFE program had problems, however. One constraint was the cost of instruction over time, which could be difficult for a community to bear. Another challenge was related to seasonal and unpredictable fluctuations in natural resources that communities depended upon to survive, as mentioned above.

Eventually we helped create an educational program with similar content to the NFE program that was less expensive and even more flexible in terms of delivery. We refer to this program as proxy non-formal education (P-NFE). Eventually we helped create 32 P-NFE centers by 2008. These were established at each site where we had a collective-action group present. While the P-NFE program was similar to NFE in terms of the teaching emphasis on elementary literacy and numeracy, the P-NFE program differed from NFE in that P-NFE offered classes for adults at night. Night classes were especially useful for adults because night classes conflicted less with their daytime work activities.

Night classes for children, in contrast, compromised their sleep more and thus children would be less attentive as herders the next day. In the P-NFE system, children therefore received schooling during daylight hours.

Even the P-NFE program, however, had limitations. It still was only able to serve 800 adults, or roughly 35 percent of the 2,300 founding members of the collective-action groups. This was mostly due to the erratic schedules of adults that limited their sustained attendance.

It may be a concern that 100 percent of adults were not reached in the NFE or proxy-NFE programs. However, in subsequent research we have found that illiterate adults increasingly rely on their children (who have begun to attend primary schools) for literacy and numeracy services. The respect for the value of education appears to have dramatically increased in our target population.

In addition to strengthening basic literacy and numeracy, a broad range of other training was offered in the form of short courses including group dynamics, leadership skills, principles of cooperative development, bookkeeping, financial management, loan appraisal, small-scale business development, entrepreneurial skills, marketing concepts, value chain analysis, and various other offerings that were specifically designed to meet the needs of particular groups. The training helped to overcome constraints such as lack of awareness, lack of a savings culture, poor accounting, etc. A summary of short courses and their content is shown in Table 4.

Field staff of partner organizations benefitted from some of the short courses listed above. One constraint, however, was the high turnover of these people. Ultimately, the greatest emphasis was given to training community members who always remained in the locality.

We also had an emphasis on enhancing the entrepreneurial skills for individuals. An entrepreneur is defined as “a person who organizes and manages a business while assuming the risk for the sake of future profit.” Entrepreneurs are typically also creative and visionary. Entrepreneurial attributes can be nurtured or extinguished by factors in the larger environment. Entrepreneurs can be vital in the rural development process as catalysts of change.

The previously described capacity-building activities were usually targeted at large numbers of people. This prominently includes NFE, proxy-NFE, and short courses such as group dynamics, small-scale business development, and principles of cooperative development. However, individuals with the interest and capability of becoming entrepreneurs require some special attention. This special attention was given in the form of several short courses such as the ones on entrepreneurial skills and loan appraisal. One overall purpose of capacity building is to forge a balance between individual competitive motivations versus the collective capabilities and responsibilities of belonging to a group. Individuals may dominate

group activities in some cases, while in other cases group efforts can weaken the basis for individual incentive.

Use Innovative Peers in the Learning Process

It is common that the people who influence us the most are our peers; the strong influence of peers in facilitating the diffusion of innovations among farmers, for example, is well known around the world. Farmers who test new ideas on their own land are often more trusted as advisors to other farmers than are extension agents or scientists (Rogers 2003). The same principle applies to our experiences in Ethiopia.

Table 4. Short courses implemented by the PARIMA project and her partners in southern Ethiopia. (Source: Seyoum Tezera, unpublished).

Title of Course	Duration of Course	Content of Course	Instructors
Group Dynamics and Managing Cooperatives	One week	Characteristics of effective community groups; understanding group processes; stages in group development; effective decision making in groups; cooperative principles, bylaws, and proclamations	PARIMA Staff and Partners
Group Leadership	One week	Leadership styles, roles; self-motivation, self-esteem; self-discovery, self-actualization; assertiveness; and guidelines for facilitative leaders	PARIMA Staff and Partners
Small-business Development	One week	Selection of viable businesses; identification of key activities; criteria for selection of priorities; developing a business plan	PARIMA Staff and Consultants
Conflict Management	One week	Conflict management and peace-building strategies; how to deal with different behaviors; conflict management styles	PARIMA Staff and Partners
Book-keeping	One week	Daily money management practices; planning for the future; savings and investment; borrowing and loan management; financial analysis, financial statement balance sheet; statements of income and expenditure; budgeting processes; developing a budget	PARIMA Staff and Partners
Livestock Marketing and Value Chains	One week	What is a value chain and why it is important; types of value chains; making the best of globalization; importance of competitiveness; key elements of value-chain analysis and mapping; livestock marketing	PARIMA Staff and Partners
Entrepreneurship	One week	Defining an entrepreneur; key skills and behaviors; sustainable approaches to enterprise development; identification of key activities; criteria for selection; improving products and services; income and expenditures; marketing processes; role of the middleman	PARIMA Staff and Consultants
Livestock Products and Processing	One week	Livestock production, products, processing, and value addition	PARIMA Staff and Training Consultant
Participatory Rural Appraisal (PRA) Training	One week	Differences between participatory and externally driven development; Participatory Rural Appraisal (PRA); why participation is important; common threads of participatory processes; role of the outsider; tips for PRA facilitators; social networks; social capital; participatory tools	PARIMA Staff

Perhaps the biggest impetus for change in southern Ethiopia came from the week-long cross-border tour we conducted in 2001 when 15 women leaders and five development workers from across the Borana Plateau were taken to meet successful Boran women's groups in northern Kenya (Figures 4 and 5a,b). Kenyan locations included Sololo, Bedahuri, Kalacha, and Marsabit. The Kenyan groups had been encountered by PARIMA the previous year and were found to be very successful in terms of asset accumulation, livelihood diversification, poverty mitigation, and drought management. Making contact with the Kenyan groups had a large effect on expanding the worldview and ambitions of the Ethiopian women, who had been relatively isolated from the outside world. The interaction facilitated "peer-to-peer" learning that led to quick and lasting impacts on the attitudes of the Ethiopians towards many endeavors. Some of the most important lessons transferred in the peer-to-peer learning process from Kenya to Ethiopia included:

- Knowledge reinforcement on the value of timely livestock sales before drought and the need for diversification of income sources;
- Motivation and encouragement to engage in compulsory, personal savings behavior;
- Encouragement of collective-action groups to undertake self-initiated group development activities;
- Injection of a spirit of cooperation, solidarity, and commitment in the minds of every group member;
- Help in the envisioning of assets and capabilities and reducing dependency on external donors;
- Creation of awareness as to how to identify joint alliances and business relations to promote cooperation among individuals and groups;
 - Exchange of experience as to how to improve business skills and keep better records of group and individual business activities;
- Improvement of human health (health and hygienic conditions of the family, building of pit latrines; improve housing conditions; educate on the causes of the AIDS pandemic and means of control, etc.;

- Sensitization on the value of education for adults and children, as well as the motivation to send children to school, especially girls;
- Strengthening of existing social-support functions among members;
- Motivation to recognize and make efficient use of key ecological resources and contribute to sound natural resource management;
- Advocate peace building and conflict resolution at local and regional levels, as well as prohibiting ethnic discrimination and bias; and
- The control of harmful practices involving consumption of alcohol or drugs [arake, myrrh (khat)]

Upon their return to Ethiopia, the Ethiopian women inspired rapid change across the Borana Plateau in terms of the formation of collective-action groups and engagement in a variety of efforts to improve social welfare (Coppock et al. 2009). Virtually all of the 59 collective-action groups formed by PARIMA and her partners were created within three years following the cross-border tour. This is why the building block entitled "motivated by exposure to successful peers" serves as the foundation of the pyramid shown in Figure 6.

In subsequent years, more cross-border tours from Ethiopia to Kenya were planned, but were cancelled due to insecurity in northern Kenya. Despite this constraint, there were three cases between 2002 and 2005 when women leaders from northern Kenya were brought to Ethiopia to hold inspiring rallies and mentor the Ethiopians in collective-action activities. The use of peer mentors was very important in the learning process. The cross-border exchanges produced quick and lasting impacts that helped the Ethiopians alter their self-image, values, behavior, and attitudes to group involvements.

In addition to cross-border tours, six regional in-country tours were organized to take pastoral leaders to the central Ethiopian highlands to observe major livestock marketing facilities, dairy farms, and cooperatives. Outstanding leaders from selected groups were also taken to mentor others who were lagging behind. Again, peers convey important messages far better among themselves than would formally trained research or extension personnel.

Help Establish Market Linkages and Networks

As the fourth leg of our development model (Figure 2), helping create and maintain marketing linkages is very important. Again, collective action provides a vision and capability to scale-up human efforts to improve their lives, micro-finance provides a means to help manage and diversify wealth, and livestock is the base means to generate the core wealth to be diversified. We have seen that the collective-action groups flourish when they are connected to secure and sustainable markets.

One example is provided by eleven collective-action groups that were in partnership with the livestock export marketing firms LUNA and ELFORA in 2003. Again, in 2004-5 these groups traded over 25,000 head of sheep and goats (Figure 13; Desta et al. 2006). Since that time hundreds of thousands more stock have made their way from northern Kenya and southern Ethiopia to markets in the Ethiopian highlands and Gulf States using these linkages. Pastoral groups are also connected to cooperatives in the central part of the country to diversify their market outlets so that they won't be fully dependent on risky export opportunities. Such initiatives also help pave the way for improved use of market

information, adoption of cell phone technology, and other innovations.

How does a change agent assist in developing market linkages? We found that a change agent can have an important role as a facilitator by helping link the various market actors together. In our case, we organized several meetings that involved pastoral producers, abattoir owners/exporters, policy makers, and development agents to sort out marketing needs, possibilities, and mutual relationships (Coppock et al. 2009). It can be difficult for such players to organize similar gatherings on their own, so change agents can have an effective role.

Groups not only benefit from market connections, but they also benefit from economic collaborations with each other. This enabled each group to reduce their transaction costs and strengthen bargaining power. Instead of competing they could cooperate to improve their benefits mutually as well as collectively negotiate on price and other important areas of business advantage. The groups must also be linked back to financial service providers. Linkages should therefore be "forward" and "backward."



Figure 13. Goats and sheep, traded by collective-action groups, being trucked out of southern Ethiopia in 2006. Their fate is to be exported to the Gulf States (Photo credit: Layne Coppock).

The collective-action groups in the border town of Moyale have formed linkages with individual traders in situations where the groups cannot supply the number of animals they contracted for within a limited period of time. In such conditions they provided chances for these traders to supply them on commission basis. The groups in Moyale were also networked with Kenyan traders for the supply of sheep and goats from deeper within northern Kenya.

To improve the profitability of livestock trade, capacity building has been conducted to train members in how to decrease their costs and increase revenue. They have also been assisted in how to uncover new market opportunities available in their own locality. Much still has to be done to strengthen the existing linkages and overcome bottlenecks to promote sustainable, lower-risk marketing opportunities.

In addition, collective-action groups must be gradually connected to financial institutions to assist in the management of capital. Such linkages must occur as the demand for larger loans occurs to capitalize growing trade volumes. This growth also occurs in accordance with growth in business skills of group members.

Respect Local Cultures and Use them to Integrate New Concepts

We have respected local culture on the Borana Plateau and used this understanding to facilitate effective implementation of our intervention model. Borrowing, saving, and risk reduction are prevalent features within the existing socio-cultural system. The deep-rooted pastoral culture of the Borana community to reserve grazing, water, and other essential resources for use in difficult times (such as drought) was easily translated into the usefulness of saving money for future use.

Similarly, the process of extending and repaying small loans within an agreed time frame was reinforced by the local cultural practices of the temporary loaning of livestock (dabare). Other social-support and resource management functions of traditional society have been important in facilitating our implementation of other collective-action processes. The message to change agents is to first make an effort to understand local culture and then explore areas where culture is compatible with the

messages involved with a development effort. Then communicate further on the basis of such compatibilities.

Effectively Manage Conflicts that Come with Change

Collective-action groups bring people together from different personal, cultural, and religious backgrounds. People also have different communication and decision-making styles. Thus, internal conflicts within collective-action groups are always likely, especially at the start. Internal conflicts also can become more prevalent over time as groups become better established and entertain the needs and aspirations of each member.

Lack of conflict may also mean that important issues are dormant and the group is not working effectively. If conflicts are not handled properly they can easily cause group disintegration. In one of our northernmost field sites, the collective-action groups underwent a series of internal conflicts when they initially failed in a livestock-marketing activity. This resulted in a complete cessation of all group activities for over one year. Later, after examining their mistakes, they agreed to use a new approach that involved the establishment of a multi-purpose cooperative and including experienced local traders to undertake the livestock marketing activities.

Other groups near the Kenya border have also passed through similar experiences before they developed a sound modality to handle livestock marketing. Using regular monitoring and evaluation activities (also called action research; see Coppock 2010), PARIMA has kept in touch with all groups on a quarterly basis over the past eight years.

Overall, the greatest challenges to group sustainability have come from internal conflicts. In some cases, local ethnic tensions have flared up when ethnic violence occurred elsewhere in the region. In other cases, problems arose when members disagreed about the management of group finances.

By documenting issues and creatively helping mediate conflicts and building trust with all parties, the PARIMA team was able to help groups effectively manage each and every conflict. This also illustrates the long-term commitment needed to promote sustainability. The special training sessions

on group dynamics (above) also focused on leadership, transparency, and ways to manage internal conflicts.

One benefit of having groups graduate to form cooperatives has been the increased role of legal frameworks to strengthen governance and conflict management (see below). Internal and external conflicts affect group's dynamics at different times. Conflict patterns change depending on the developmental stages of a group. There is a need to develop the confidence and capacity of groups or cooperatives from time to time to help resolve internal and external conflicts by themselves.

Help Create Sustainable Cooperatives

Smaller groups should be aggregated to take advantage of scale benefits. Larger associations having hundreds of members can combine more human and financial resources to be successful. However, the graduation of groups to formal cooperatives must be on a voluntary basis, and the process needs to be carefully managed. If this process is pushed on a non-voluntary basis by outside forces, the chance increases that cooperative action will weaken or fail. People rushed into cooperatives without adequate training, or the inability of cooperative members to screen new applicants for trustworthiness and talent, will contribute to serious problems for sustainability.

The registration of groups according to the Federal Cooperative Act should provide members with greater access to loans and markets, and it can provide a legal basis to help reduce delinquency on personal loan repayments and enforce regular audits to reduce the chance for corruption and mismanagement of funds. Cooperatives can also provide a means to further diversify economic endeavors. The downside, however, is that cooperatives can have a higher visibility and hence a greater vulnerability to political hijacking and meddling; there is also a cost for the added layers of bureaucracy in terms of the need for maintenance inputs and reduced flexibility in response to new challenges or opportunities (Gebru et al. 2009).

All of the PARIMA collective-action groups that have graduated to form cooperatives have done so voluntarily. The key is to provide sufficient incentives that encourage people to join cooperatives.

There are several types of cooperatives that have formed on the Borana Plateau in recent years. There are 30 rural savings and credit cooperatives (SACCOs), two milk-processing cooperatives, one grain marketing cooperative, one vegetable producing cooperative, and two multi-purpose cooperatives. Cooperatives in some cases can be further aggregated to form cooperative unions. At present, a majority of the SACCOs have joined together to form the Liben Savings and Credit Union. Our experience over the past few years has been that people trained in the PARIMA program are among the strongest participants in newly formed cooperatives. However, results for cooperatives have been mixed. In some cases cooperatives have become very effective and in others some members have become discouraged and leave. As will be discussed below, the costs and benefits of group membership vary for individuals and change over time as people change. Once people have joined cooperatives there are options for members to separate on good terms and forge ahead as individual entrepreneurs or as part of multi-partner, private business ventures that pull together the resources, skills, and knowledge of small groups.

Organizational Issues

Group Dynamics

Previous research summarized in Forsyth (2006) confirms that human groups go through a series of maturation stages. These stages include: (1) Forming; (2) norming; (3) storming; and (4) performing. Forming indicates the initial aspects of group formation. Norming refers to the creation of formal procedures and relationships that help a group to manage itself. Storming refers to a time when group members begin to assert their independence and challenge the leader and the rules. Performing is the stage when group members work most cohesively together, although this may also be a time when some members begin to separate from the group as their needs change. The role of the leader changes across these stages. Leaders work hardest in the early stages, and this then turns to more delegation over time.

In Table 5 we have used these stages to categorize our observations of the collective-action process that we observed on the Borana Plateau. The overall process of group maturation took from 23 to 30 months, on average. The breakdown was about five months for forming, five months for norming, five

months for storming, and a year for performing. In different situations different lengths of time for each stage may be expected. The stages only provide rough guidelines.

We have also included the key activities associated with each stage. Forming is when things like PRAs, awareness raising, establishment of group bylaws, and savings behavior occur. Norming is a critical time for technical capacity building and strengthening social support functions. By the second year storming becomes a continuation of the second stage in many respects, but it is helpful if change agents are aware that a concentrated period of conflict among group members can start to occur.

Making sure that training in group dynamics and conflict management has been offered before the third stage happens is important. When the last stage of performing occurs, training can become more rigorous. Forging linkages between groups and markets is useful at this stage, and efforts can be made to further strengthen social support, savings and credit, and add new focal points such as community health.

Considering information previously shown in Table 3, the most expensive stage is the norming stage, since this is when much of the formal capacity building expense is made. The first stage is the least expensive, and the last two stages are more intermediate in terms of costs.

Management of Micro-finance

Savings Mobilization and Augmentation. It has long been recognized that access to loan capital is a major problem for rural people (Yunus 1999). Previous efforts to provide loan capital in rural areas of the developing world often provided capital for lending from external donor sources. The failure rate of these initiatives was high. This has happened in some places in the Borana Plateau during past decades. For example, a non-governmental organization in the past simply gave out loans to people and recorded their names. Loan recipients were unprepared or unmotivated to use the money properly, and repayment rates were low.

An alternative approach has involved micro-finance initiatives where local people informally manage their own savings and loan systems. The rural poor

often lack collateral in the form of land or other assets to secure loans from formal sources. In more recent cases of micro-finance success, however, the collateral of the poor is in the form of maintaining social relations in communities. Social pressure has been an effective means to enforce loan repayment.

It has also been noted in the past that the poor are unable to save because they have too little income that must be spent on necessities like food and other basic essentials of life. The poor, therefore, have been traditionally regarded as unable to create locally based, savings-led micro-finance initiatives. This is unfortunate, because if individuals are involved in loaning some of their hard-earned money to others, it is expected that a savings and credit system could emerge whereby loan delinquency and corruption could be minimized compared to the more anonymous nature of donor-driven systems.

We disagree with the idea that the poor are unable to establish a savings culture. Our disagreement is based on our experience in southern Ethiopia. We aspired to begin a savings culture among our target population, despite their high rates of poverty. Developing a savings culture in a community is very important. The key issue is the decision as to whether 1 Birr should be saved or used for a non-essential purchase. This involves the choice of immediate versus delayed gratification. We have heard many times from group members that even the poorest people previously spent at least a little money on trivial purchases (Coppock et al. 2009; see Annex A).

As previously noted, savings and credit groups were formed in several different ways. The primary unit of saving and credit were cells of five to seven members, and then five to seven primary units were aggregated for a total of 35 to 49 people (the secondary unit or cluster). The membership of these units varied from homogeneous to heterogeneous in terms of ethnic make-up or gender mix. Most members tended to be Boran women.

The overall rules and regulations governing community-managed micro-finance were codified as part of group bylaws (Annex B). A community "micro-finance facilitator" was typically recruited in each community. The person was trained and provided oversight with regards to loan application, loan repayment, savings mobilization, and other related activities.

Table 5. Aspects of developmental stages for collective-action groups as observed in southern Ethiopia.* (Source: Seyoum Tezera, unpublished).

Stage 1 – Forming		
Maturity Period: 3-6 months		Estimated Cost: 371 Birr per person
Members' Behavior	Function of Leaders	Key Activities
Members decide on coming together as a group; members stay timid and well mannered; heavy reliance on leaders	Leader ensures members feel comfortable; much work is done by leaders	Conduct PRAs and develop CAP-based proposals; mobilization, awareness raising, and capacity building; exchange tours, group formation, and develop oral bylaws; establish group social-support functions; start savings activity and collect baseline data
Stage 2 – Norming		
Maturity Period: 4-6 months		Estimated Cost: 1,020 Birr per person
Members' Behavior	Function of Leaders	Key Activities
Establish formal procedures of teamwork; members begin to set bylaws, goals, and plans; members begin to form mutual relationships	Encourage members to take responsibility; much work is still done by leaders	Capacity building, conflict resolution, small-business development, marketing, and instilling cooperative principles; strengthen group social-support functions; continue savings activities, start small-businesses; develop written bylaws and business plans; have exchange tours, mentoring relationships; seed-money injection, loan provision for small-scale businesses; proxy non-formal education (PNFE), women's health discussions; follow-up data collection, note success stories, use action- research surveys, monitoring and evaluation
Stage 3 – Storming		
Maturity Period: 4-6 months		Estimated Cost: 683 Birr per person
Members' Behavior	Function of Leaders	Key Activities
Members challenge some rules and start to become more independent; some members withdraw, argue, or fight openly; dominance by leaders can become a problem; members look for weaknesses in the leader	Leader deals with conflict and manages conflict openly	Continue capacity building, exchange tours, mentoring, and PNFE; begin women's health interventions; strengthen social-support functions; continue savings activities; more data collection, note success stories, use action- research methods, and monitoring and evaluation
Stage 4 – Performing and Exit Process		
Maturity Period: 12 months		Estimated Cost: 648 Birr per person
Members' Behavior	Function of Leaders	Key Activities
Members work cohesively as a team; members bear most responsibility for the group; members feel proud about the work they're doing; some members may drop out of groups and become independent entrepreneurs, creating other private initiatives or forming a new cooperative	Leader delegates most of the work; leader encourages and supports members; leader helps members describe their feelings and evaluate their experiences	Continue capacity building, individually tailored training; continue exchange tours, mentoring, and strengthen market linkages; continue social-support and savings functions; continue P-NFE; establish health-insurance functions if groups can be scaled up; aggregate informal groups into formal cooperative structures; encourage small-business groups and independent entrepreneurship; wrap-up data collection, success stories, use of action- research methods, and monitoring and evaluation
*Stages adapted from Forsyth (2006). Costs based on 9.6 Birr per US \$1.00. Costs here are only for capacity-building investments for project beneficiaries, and exclude overhead sources. Costs are based on the assumption of 90 collective-action groups with 3,150 members. The average maturation period required from group formation to graduation into cooperatives is estimated at 22 months. Cooperatives need to be closely supported for another 12 months to promote sustainability. So the total mentoring period is estimated at about 3 years.		

The groups began a compulsory system of monthly savings from the outset, in part also based on what was learned from the cross-border tour to Kenya. The compulsory amount saved started at around 5 to 10 Birr (or US \$0.52 to \$1.04) per person per month. The savings would be aggregated in a group account held in a local bank. The expectation was that the

group account would eventually form the bulk of loan funds. Each person had to have saved for at least six months and have deposited a minimum of 100 Birr (US \$10.42) for the group account to be eligible for additional "seed funds." The seed funds came from the PARIMA project. The amount of seed money varied according to group performance and

availability of donor funds. No more than 14,400 Birr (or US \$1,500) was provided to each group account, on average, by the project. Why were seed funds provided? Despite the positive achievement of saving, the reality was that the saved funds were typically not being accumulated fast enough to provide positive feedback in the form of loans large enough for members to take a major step to improve their immediate circumstances.

In some cases individuals gradually and voluntarily increased their personal contribution to the group account above the compulsory minimum. This added to a maximum of 20 Birr (or US \$2.08) per person per month, for example, and this could increase the potential size of a person's loan request. Engagement in savings behavior was a prerequisite for a person to be eligible to receive a loan from the cell; participants were required to save for six months to one year prior to becoming loan eligible. The savings level needed to add to at least 10 percent of the loan request. Participants were also required to undergo special training to be qualified to receive loans.

The savings, in conjunction with a "group guarantee," comprised the loan collateral. The group guarantee consisted of a commitment by the other members of the cell to cover losses associated with any default of a cell member. It is this commitment that creates a strong sense of peer pressure to handle loan obligations wisely. There is less of a stigma associated with a person defaulting due to circumstances beyond his or her control as compared to a default caused by mismanagement or carelessness. Potential loan recipients were screened by group members. To help qualify for loans, a recipient must have had training in savings and credit as well as small-business management. A candidate for a loan needed to justify their loan request in a meeting with the group's executive committee.

The critical point here is that we pursued a "savings-led" approach rather than a "credit-led" approach in initiating micro-finance activities. People needed to begin to demonstrate behavior as responsible savers before they were able to enjoy the benefit of taking a loan. The core idea is that the money loaned belonged to the loan recipient as well as the other group members. This reinforces the notion of collective responsibility for the wise use and timely repayment of loan money.

The consequences of failing in these duties are acutely felt by the loan recipient and his or her peer group. When "credit-led" approaches are relied upon, it is more common that loan money is regarded as coming from an external source that merits little allegiance from loan recipients. The rate of default in such externally driven programs can be very high.

A gradual approach must be used in terms of implementing a savings and credit activity. It is best to start small and build on success. Larger loans can be extended after loan recipients have gained experience in handling funds and managing small business transactions.

Regular external auditing of micro-finance accounts is very important as part of the checks and balances in the system. Informal groups lack a mechanism for implementing professional audits. This is an important reason why informal groups can be especially vulnerable to the risk of financial mismanagement. One of the positive aspects of cooperative formation is the implementation of periodic audits and the fact that should financial mismanagement occur, there are means to punish offenders and compensate victims via legal means.

Loan Management. It was quickly appreciated that not only could loans come in handy for small business ventures, but they also would be very useful for coping with personal emergencies and assistance for important social-support functions. The initial development of a credit system was oriented towards individuals; over time more loans were extended to small groups in addition to those for individuals. The rate of interest charged on loans varied by group. The minimum has been 10.5 percent, but some groups charge more depending on circumstances. Interest rates are determined by group members. Loan terms have thus been flexible. Very destitute group members, or those with serious personal problems, may be given loans that are interest-free in some cases.

On average, group members began requesting loans about eight to 12 months after the compulsory savings program began. Because the ability to save was constrained in terms of the monthly amount, seed funds were provided by the project to top-up savings accumulations. The rate of adding seed funds was about 1:1 in relation to the savings. The topping up process was intended to boost the growth of loan capital and thus provide more incentives for members

to save and participate. The incentives came in the form of larger, higher-impact loans with access provided in a shorter timeline.

The pool of loan capital ultimately consisted of savings, interest accrued, and the seed funds in most cases. In other situations the pool of loan capital was more heavily dominated by the seed funds, as personal savings were kept in commercial bank accounts. This practice was undertaken to reduce the risk of personal savings being lost. Overall, loan sizes have increased over eight-fold throughout the duration of the project, namely from an average of Birr 600 in 2001 to Birr 5,000 (US \$62.50 to \$520.83) in 2008.

Loans were short-term, varying from six to 12 months. The Oromia Cooperative Promotion Office has assisted group members in business planning, savings mobilization, loan administration, and general capacity building. Such support is more intense early on and declines after two to three years, after which time the group is fully responsible to carry out most functions by itself.

Loan term and loan size was predetermined. All group members had the same loan term, but the loan size could vary according to the business plan of each borrower. In some cases the maximum loan term was set at nine months. This occurred when seed money constituted the majority of loan funds.

Not all group members could take loans at the same time. Fund constraints typically allowed only a subset of members to take a loan at any given time. Typically only half of group members received loans at any one time on a group-collateral basis. This process helps reduce business competition and helps to put pressure on loan recipients to make loan repayments on a timely basis. There have been attempts to tailor the period of loan provision to local cycles of business and seasonal rangeland productivity.

Loans were administered by the groups themselves. Business analysis was made by the group members, and group members were also involved in loan appraisal. A minimum level of assistance was provided to groups by experts from the local Oromia Cooperative Promotion office in helping develop personalized business plans. Once groups are transitioned into cooperatives, loan administration processes can change depending on the type of cooperative involved. For example, loan applications for SACCOs are reviewed at the village level. There

are management committees assigned the tasks of loan monitoring, loan recovery, and accounting. These committees typically have an intimate knowledge of the borrowers and reality of their situations. It is a simple, low-cost methodology.

Different types of cooperatives may differ in the process used to implement loan administration. To improve transparency, loan administration should be codified. This can be part of cooperative bylaws. The flexibility in loan administration by any given group can be written as amendments to existing bylaws.

Comments on Seed Funds. The seed money remained as the property of each group and is indivisible with respect to any individual member who decides to withdraw from the group and cash-out. Such individuals could take their personal savings, however. The seed fund provided each group with a resource subject to centralized control. The seed fund encouraged group accountability. Overall, successful experiences with savings and credit built self-esteem among the participants. The most successful groups had higher levels of self-reliance and lower rates of membership attrition.

According to bylaws, as groups mature and attain self-sufficiency, members can vote as to whether the original seed funds can be donated to newly formed groups or other forms of community investment to create synergistic leveraging effects. The danger of dependency on outside support declines over time as a group manages their seed money and generates ample savings and accrued interest to become self-sufficient. Seed money must be under community, rather than individual, control because this promotes transparency and a sense of ownership among the members. Achieving the correct balance between internal and external financial resources is vital.

IMPORTANT PROJECT CHALLENGES

There were a variety of challenges that confronted us during the eight years of this activity. Some of the most important ones are noted below. They included problems with collaborators and project beneficiaries.

The high turnover of local government staff was the single major challenge we encountered. The project invested in such staff members to build capacity. The staff also gained considerable experience working with the groups. Government staff members were often posted to other regions after only a year or less of local service. This dynamic slowed project implementation to a high degree. New staff who came as replacements were often inexperienced and again in need of capacity building. The local environment is not conducive to high rates of staff retention.

The Borana Plateau is considered a “hardship post” with public services such as education and health care deemed inadequate by recent arrivals when compared to those in regional or national capitals. Government staff may move, in part, in response to family-related needs for better public services. Solving this problem is complex, but the ultimate answer relates back to capacity building of local residents. Because local residents typically remained as a stable pool of beneficiaries throughout our time there, the returns on training them were high. The better that local people are trained, the more they can lead and sustain development initiatives themselves. Local people can be an effective resource for itinerant development workers.

Another major constraint was the low level of literacy and innumeracy among the target population. This limits the effective adoption of savings and credit activities, in particular. The institutional environment has also been weak.

There has often been difficulty in forging strong partnerships among key development organizations. Different non-governmental and governmental organizations often have varied and competitive approaches to local problem solving. For example, several non-governmental organizations may work in areas of livelihood enhancement and income diversification, but each takes a different approach that competes with the efforts of the other.

Competitive attitudes lead to a lack of collaboration and hinder development.

Fundamental to this issue is a mutual lack of trust. There is also typically little incentive for development actors to collaborate. When partnerships are established among development actors, some may pull out for unexplained reasons. Partners can vary in how they view the essence of collaboration—some may most value material goods that can be shared rather than non-material goods (knowledge, experience, trust, etc.) Those focused on the supreme importance of material goods can be subject to the rapidly changing whims of external donors.

The Borana Plateau is a marginalized region. The level of economic activity tends to be low. Market-related complexities are not well understood. Access to market information remains poor. Demand for livestock, as well as the supply of livestock to markets, fluctuates. Larger-scale livestock trade requires investment at the producer end to realize the greatest benefits. Scarcity of capital has emerged as a larger constraint as market connections have become more formalized. This all limits the development of a sustainable and robust livestock marketing system, and livestock marketing is the core means for this target population to generate wealth. Similar to this, there is a relative lack of options to diversify local livelihoods. This also limits the possibilities for economic growth.

Local development projects are often conceived in a top-down manner and operate for short periods (less than three years). This limited time horizon undermines hope for sustainable impacts. When combined with high staff turnover that was previously described, short project life spans give development institutions a limited ability to learn from their mistakes and have durable achievements. The impetus for many local development projects comes from what “experts” and donors are interested in funding; this may not coincide with the priorities of communities. More attention should be given to bottom-up approaches where the creativity and drive of local people more strongly shapes development initiatives.

The poor health status of women, in particular, is an issue that constrains grass-roots development activities along the lines that PARIMA has undertaken. Women often are burdened with very heavy workloads. In another report by Tezera and Desta (2008) some of these health problems are described. Certainly the health challenges among women limit their effectiveness to engage in activities that promote their welfare such as livelihood diversification or education.

Development institutions that have become more recently involved in collective action and similar capacity-building activities are under pressure to show quick results to their donors and administrators. Some outcomes, using collective action as an example, is that activities are scaled up too rapidly,

goals are too ambitious, and careful planning and mentoring is sacrificed. The risk of group failure is higher under such conditions.

Finally, appropriate targeting of interventions within a target population is a common challenge. In our case we were able to effectively reach the poorest segments of local society; in part this was because poor women comprised such a large portion of the target population. In other situations, however, it is likely that the clients who most readily step forward to involve themselves in similar development initiatives are among the wealthier (male) residents. While a mix of beneficiaries is probably desirable for many reasons, having a process to carefully assess and screen project participants matters.

FOCUS ON CONFLICT MANAGEMENT

There are risks that are well known by pastoralists. These include drought, disease, and resource based conflicts. Pastoralists have some mechanisms to mitigate these risks, although growing populations of people and livestock, as well as environmental degradation and restrictions on herd mobility, have reduced the effectiveness of traditional risk management methods (Desta and Coppock 2004). Conflict that erupts from political disputes, or that caused by disagreements related to collective action, are more recent in the social system and thus people have less experience dealing with them effectively.

There are several ways to build capacity for conflict management. One is to offer formal training in short courses that create awareness (see Table 4). Another is for a change agent to carefully mentor the parties involved in serious conflict. One outcome of investment in collective action has been increased empowerment of local people when dealing with decision makers. Policies and institutions that are outside the control of communities and development agents, however, can erode local development achievements. When we speak of “sustainable livelihoods,” it is not only the various forms of human, social, and financial capital that matters but also the need for appropriate institutions and policies.

Here we report some examples as to how well-planned dialogue, arbitration, or peer pressures were used to manage politically motivated conflicts that erupted among some collective-action groups. Such conflicts can rapidly destroy the fabric of groups if attention is not given to conflict management. Across the eight years of PARIMA involvement on the Borana Plateau, there were few instances of group conflict that required our intervention. It is notable that between 2001 and 2008, all conflicts were successfully managed by PARIMA; not one of the 59 collective-action groups failed as a result of conflict.

Some sources of internal group conflict included the following:

- Conflicting values and beliefs among group members. Group members often included a mix with regards to gender, age, ethnicity, culture, and religious affiliations. This was very common;

- Power struggles and competitiveness. This resulted from the abuse of power of some people over others. It was compounded by an inability of adversaries to listen and respect one another. Group leaders would sometimes misuse group resources and this could serve as a trigger. Having a regular change in leadership every two to three years can reduce the prevalence of such problems. This was also very common;

- Lack of trust. This was manifested as a result of varied values, beliefs, personalities, and power struggles. This was also very common;

- Lack of clear goals and vision for group activities. Collective-action groups need to have clear goals and a vision on how to set out their priorities. Goals and vision are a powerful attractant that binds group members together. Conversely, groups lacking these attributes may disintegrate easily. This was uncommon;

- Lack of information. Conflicts within groups repeatedly arose due to a lack of effective information delivery among all members. Members must get every bit of accessible and updated information about their savings, interest collections, returns from group business activities, as well as breaking new developments. This was uncommon; and

- Differences in procedures. Group members can differ with respect to the methods and approaches they prefer to use in undertaking the same tasks. One example is the case of livestock marketing. Means of how best to market livestock sparked conflict, especially when individual initiatives clashed with group initiatives. This was uncommon.

If serious conflict occurs within a group, it is important to embrace the following principles to best manage the situation. The principles are as follows:

- When a conflict occurs, the change agent needs to be invited to serve as a mediator. This requires that the change agent already has the respect and confidence of the group in question;

- Intervention needs to occur quickly to reduce the chance that the conflict will escalate;
- The conflict mediator needs to understand the conflict well and listen carefully to the feelings of each member within the group. The mediator must be impartial so that a solution can be found; and
- Antagonists are encouraged to identify areas where they agree, despite the differences that exist between themselves.

Conflict Case Study 1

Description: Politically Motivated Conflict between the Somali and Oromo following the Oromia-Somali Referendum to Demarcate a Contentious Regional Border. In the 1990s a federal system of regional states was implemented throughout Ethiopia. The Oromia and Somali regional states then shared a long common border (hundreds of kilometers in length) that approximately runs north to south on the Borana Plateau. There was a political interest to more clearly demarcate this border, and this led to concerns among local Boran and Somali residents that their traditional access to grazing and water resources could be compromised. In March 2005 a referendum was held between the Oromia and Somali regional states to decide how and where the border should be demarcated.

Many collective-action groups founded by PARIMA were located in this sensitive area, both in rural and urban sites especially to the south near the border with Kenya. There was political turmoil associated with the referendum, and this led to strife within several groups that had a mix of Boran and Somali members. Prior to and during the voting day, politicians from each region agitated the people living in the contentious areas to identify themselves as to their ethnic origin and cast their votes accordingly.

The outcome of the referendum tended to favor the Boran, and this led to a boiling over of ethnic-related disparities and hatred. As a result, it is not surprising that collective-action groups having a more equal mix of Boran and Somali members were threatened with disintegration, with years of hard-won progress being instantly lost. Not all mixed groups were in turmoil however, as groups where resident Somali were in a

clear minority had fewer tensions. These groups tended to solve their differences using the elder-based, problem-solving mechanisms before the situation escalated. The strife was the worst where the majority of residents were Somali. The strong, energetic and visionary Boran leader of one group—along with the Somali members—were considered as traitors by the non-Somali members. This group was on the verge of major crisis.

Interventions. Several meetings were organized for group officials and members to enhance dialogue to settle the dispute. The team worked incessantly and impartially to restore relationships between the Oromo and Somali members. The overall process can be referred to as use of facilitated dialogue and arbitration. Components were as follows:

- First, adequate space was created for members to identify and agree on the root causes of the conflict. Those who had the most negative feelings were identified and consulted with on an individual basis in more depth by the team (below);
- Second, opportunities were given to each of the antagonistic parties to have a series of private meetings to examine their weaknesses and strengths in terms of mitigating or fueling the conflict, as well as identifying the benefits and costs of how the conflict affected their wellbeing;
- Third, development workers with governmental or non-governmental agencies who had become involved were also given the space and time to deliberate among themselves, as above;
- Fourth, individuals who had the most negative feelings were once again approached individually to find ways to soften their position; and
- Fifth, all participants were brought together to review their differences and find mutually agreeable solutions.

About four meetings were conducted overall, covering a period of six weeks. PARIMA played a facilitation role to enhance dialogue and arbitrate. The greatest challenge was posed by those people who held the most extreme positions.

Throughout the process reference was made to the group constitution, bylaws, peer-to-peer learning activities, and other forms of training that emphasized the need for group members to avoid biases based on differences in race, nationality, religion, age, gender, color, or language. Group members were advised to join their hands so they may work and live in harmony to defeat poverty, which is the common enemy for all.

Outcomes. Despite the enormous challenge, this collective-action group survived and healthy relations were restored within a relatively short period of time. The approach whereby dialogue was implemented to include all parties with diverse views helped resolve problems quickly. Efforts were also made to engage as many people as possible who had a direct or indirect role in the conflict, including local politicians, development facilitators, religious leaders, etc. The fact that the group had been built on a robust foundation enabled it to absorb the transient shock and bounce back to regain its original reputation and strength.

Conflict Case Study 2

Description: Another Politically Motivated Conflict between the Somali and Oromo following the Oromia-Somali Referendum to Demarcate a Contentious Regional Border. This case has many elements similar to the previous case. Unlike the previous case, however, in this one the pending referendum led to localized urban violence. The referendum vote had to be cancelled in some places as a result.

One of our collective-action groups in the urban area so affected had a mix of members from three major cultures, namely the Gabra, Boran, and Gurre. These groups had lived together harmoniously in this location for decades. As a result of the ethnic-based political agitation related to the referendum, members of the collective-action group had prepared themselves to vote along ethnic lines assuming the vote would be held. The sudden surge in ethnic identity began to breed hatred and mistrust among group members. This continued to haunt the cohesiveness of the group well after the local voting process had been cancelled. Group members having Somali roots become afraid that the group would dissolve and hence they attempted to escape with the

loan money they had in-hand. This money included a substantial portion of the overall revolving loan fund and nearly one-third of the livestock marketing fund.

Interventions. First and foremost, a focused effort was made to recover the loan money. The loyal members of the group experienced tensions and struggled to save their group from falling apart. The general approach used was similar to that described for Case Study 1. The PARIMA team also spent considerable time advising group leaders on how to approach the rogue members and recover the loan money. Group members then had to conduct an arduous series of meetings with the rogue members using different tactics. One key factor was pressure applied by group members who awaited loan disbursement.

Outcomes. All money at risk was recovered. Disbursement of subsequent rounds of loans had to be delayed by several months as a result of the turmoil. The people found to be a chronic threat to group integrity were eventually filtered out, and the assembly of members canceled their memberships. Group dynamics were restored and the group continued on with business as usual. However, this group emerged stronger as a result of successful problem solving.

Conflict Case Study 3

Description: Political and Resource-based Conflict between the Guji and Gabra. There was a large ethnic-related conflict between the Guji and Gabra in the northern portion of the project area starting near the end of April 2005. It continued for several weeks. Hundreds were killed or injured in this carnage. Several thousand were displaced and hundreds of livestock were stolen. Many homes were destroyed by fire. Some livestock markets in the locality were completely closed for several months, and a number of markets in adjacent areas were insecure. Ripple effects went many kilometers south to northern Kenya. The overall causes of the conflict were complex and included politics and resource-based competition.

Many collective-action groups were either directly or indirectly affected by the conflict. Interruption of livestock marketing forced those who had taken loans related to livestock trade to be idle. In addition, some

members living in the conflict zone migrated out with their livestock fearing consequences of the clashes. Some of these migrants had loan money with them. Groups became concerned that loan repayment would be compromised. Some feared that groups could collapse.

Interventions. The major action occurred when the affected groups decided to extend the due dates for loan repayment from the migrants by an additional two months in the hope that the conflict would play out and solve itself. The general approach used was similar to that for Case Studies 1 and 2, but this one differed in that the groups themselves were able to problem-solve more independently.

Outcomes. Group dynamics were maintained. All loans were recovered along with the interest. This provided an excellent example as to how groups could solve their own dilemmas. This illustrates that conflict management needs to be flexible. A cookbook process may not be useful in all circumstances.

Even several years following the conflict, there is still tension in the area. Some people remain displaced, and this has created new places where resource competition has intensified. Herdsmen cannot move about in the area without armaments. The situation is still unpredictable. The groups have survived, nonetheless.

Conflict Case Study 4

Description: Religious Disagreements between Muslims and Non-Muslims. In 2002, when some groups located in the eastern portion of the project area began to disburse loans, conflicts arose among Muslim and non-Muslim members. One of the most critical problems that emerged was a belief firmly held by Muslim religious leaders against charging interest on loans or receiving interest on bank accounts. This was rooted in the Islamic concept of Harami. In this case, local religious leaders agitated group members to take a negative position on incorporating interest in savings and credit activities. As one result, some Muslim women were forced to withdraw their group memberships by their husbands. The issue suddenly began to spread elsewhere. Some groups were on the verge of disintegration.

Interventions. The PARIMA team became involved. The first challenge was to understand the roots of the problem in relation to Islamic culture. Deliberate, lengthy discussions were held with local religious leaders, husbands, and others to seek accommodation of the savings and credit concept within the local Muslim theology.

The savings and credit approach was justified primarily on the basis of poverty alleviation. One point is that poverty is not acceptable to Islam. Another point is that giving alms to the poor (zaka) is another key principle of Islam; those who are most able to give alms to the poor are those who are fortunate to possess property. The idea that savings and credit systems can help create wealth was thus forwarded as an idea whereby some can begin to accumulate property and thus be more able to provide alms to the poor. This all gives more power in alleviating poverty in society and contributes to the religious and moral standing of the benefactor.

In addition, we explained the difference between usury—which is condemned in the Holy Koran and the Bible—and what we can call a “service charge.” The latter is paid in a manner which can be justified as a small payment for a service rendered by money. The usury concept is condemned from both religious and moral grounds because the few who possess money get richer and richer at the expense of the poor who can never escape their condition. This concept of usury is not acceptable from any perspective. We cannot compare usury of individuals with the interest that is paid back to a collective group. Money paid in the form of interest goes to the group account for the benefit of all. Finally, discussion also involved a focus on examples of strong and resilient saving and credit activities that exist without controversy in Muslim countries of the world.

Outcomes. Accommodation was eventually reached with the religious leaders and husbands. This stemmed the rate of drop-outs. Although nine former group members never returned, the vast majority did return and recommitted themselves to group activities.

Lessons Learned for Conflict Management

These examples of conflict management illustrate the diversity of situations that were encountered. Some of the major lessons we learned are as follows:

- First, clearly understand the root causes and magnitude of the conflict;
 - Discuss ways to resolve the conflict with group leaders, elders, and regular members. Be as inclusive as possible. Make sure you have not omitted anyone who is directly or indirectly part of the conflict;
 - Identify members having extremely negative positions and work with them individually;
 - Stress repeatedly that group members must be immune from bias in the process of managing conflict and that the common enemy is poverty, not each other;
 - Give a chance for group members to resolve the conflict themselves using their own problem-solving mechanisms. If this fails, then outside mediators can become involved;
 - Changing anything linked with religion or culture needs a slower process, but progress can be achieved. The support of community leaders must be sought at the start;
 - In some cases conflicts cannot be resolved and some people may have to leave their groups. Such a process needs to be formalized and include recovery of outstanding loans and other property that belongs to the group.
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CONCLUDING REMARKS

Many factors needed to come together for this effort to be successful. Here a few will be mentioned:

- First, the PARIMA team was committed to achieving impact. The team was diligent in undertaking the required transaction costs to get the job done;
- Second, many pastoralists were very receptive to change and having new opportunities to improve their lives;
- Third, we had a strong network of collaborators. No one agency or organization could have achieved sustained impact here without the help and expertise of others;
- Fourth, the timing of the project was optimal. This was lucky. The pastoral system has been under immense pressure as too many people are attempting to survive on a diminishing supply of natural resources; this type of situation pushes people to search for alternative ways of living. In addition, changes in domestic and export livestock markets started to occur in Ethiopia by 2003. The pastoralists on the Borana Plateau have recently had options to sell more animals—at higher prices—than ever before. The incentives for change were thus aligned;
- Fifth, our funding support was consistent over a long period of time. Some funds were for applied research and others were for outreach. This gave the project continuity and the ability to mix research findings and development progress together. The extended time frame allowed us the chance to achieve impact; and
- Sixth, and perhaps most importantly, members of the PARIMA team—collaborating with numerous partners—worked together with the pastoral community in a transparent, action-oriented fashion. We learned together by doing. Participatory methods were used as prescribed, and a circle of trust was developed. If a promise was made, it was honored. Local project leadership has been a key component of this success.

What does the future hold? Indications are that the general approach has been sustained on the Borana Plateau since the phase-out of PARIMA in 2009. The 59 collective action groups have been merged into cooperatives overseen by the Oromia Cooperative Promotion Bureau. Challenges remain, however, in maintaining a strong training component for the agency field staff as well as cooperative members. Access to information—whether it deals with livestock market prices or drought early warning—needs improvement. Access to sufficient funds to better capitalize livestock trade is another obstacle. Finally, the pastoralists need to produce healthier, higher quality animals to give themselves a competitive advantage in the marketplace. In light of these challenges, there needs to be a long-term commitment among stakeholders to promote continual problem-solving to achieve sustainability.

Collective action and the associated capacity building are not quick fixes for development. On average, it took about three years of intensive training, mentoring, and experience for us to help transform untrained volunteers into durable groups. The process takes time, patience, and skill. The rewards are groups that can overcome the inevitable challenges they will face. Hastily formed groups comprised of poorly trained people are likely to quickly fall apart under stress.

We recommend that approaches similar to what we have described could be piloted in other regions of Ethiopia. Our approach is not a cookbook, however, and local circumstances will dictate that approaches be modified. Implementing agencies thus need to adopt a style of engagement where organizational learning takes place. When new things are learned, then the project adjusts and proceeds accordingly. The core value is to be wholly client-driven, with the clients being the project beneficiaries.

Our evidence from southern Ethiopia demonstrates that action-oriented work can indeed make a difference under very marginal circumstances, especially if the focus is demand-driven and builds human capacity. In our case, achieving impact required some new ways of organizing and implementing a project with applied research and outreach in full partnership.

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*Note that a large number of other research briefs that are closely related to the topics listed above can also be viewed and downloaded at http://works.bepress.com/layne_coppock

Annex A:

Stories and Quotes from Participants in the PARIMA Project

Impressions from 15 Ethiopian Women Who Participated in the First Cross-Border Tour to Kenya (these stories were collected within three months of the tour implementation in December 2001)

Woman Number 1

The first woman is 40 years old and married with five children, of which only one daughter is in school now. Two of her other daughters are married. As a result of the Kenya tour, she wants to send her youngest (six-year-old) daughter to school. Her six-year-old daughter is herding livestock presently and cannot attend school. It is planned to bring a relative to serve as a herder, and this will allow her youngest daughter to go to school.

Her family occupation is based more on agropastoralism and she told the PARIMA Outreach Field Assistant that she never experienced any form of petty trade activities in her life, but now she is committed to start an activity. She said “the tour to Kenya was the first time for her to leave her home to travel out of the country, and it was quite an amazing experience.”

She said that the tour to northern Kenya was a great breakthrough and created a lot of visions and opened her eyes. What fascinated her most were the unity, hard-working spirit, and courage of the women of northern Kenya. She noted, “They have changed their lives enormously and developed an unflinching spirit of helping each other.” She was impressed by the way members are sharing responsibilities and trust each other. She said, “The hospitality and affection the Kenyan women gave to the Ethiopians was exceptionally unique and gave enormous lessons for us.”

She noted that as she returned home from the tour, she tried to transfer all that was in her head to her neighbors in her village. She noted, “At first a very few of my neighbors said I was repeating myself over and over again. Some seemed bored by my repeated speeches and grievances grew, but afterwards these

few even came to realize what I have been saying and came to action with the rest of the group. Now, they are saying I am becoming famous and known even among members of other villages.”

After training efforts, this respondent has managed to bring all members to the same decision to put up a group model house. New groups are mushrooming at her village and at five other adjacent villages. These other villages have requested her assistance to share her experiences with them.

She explained that the tour has also changed her personal life in many ways. She has currently replaced her dilapidated traditional home (hut) that is narrow and uncomfortable into a beautiful and more comfortable home in very similar mode to the model house built by her women’s group. Other members, nearly about 20 in number, have replaced their traditional houses in a similar fashion. This development came as a result of the recent observation of the comfort and beauty of the group model house they built. Everyone came to realize its comforts. She noted, “We are aspiring towards building tin-roofed houses in the near future, and it will not take us long.” The other few members present at the interview also shared her idea as they all have a similar ambition.

She said, “At first I was ashamed of myself during the tour to Kenya, but now I began counting myself as a human being as we visited, became recognized, and were encouraged by many people and organizations. Before the tour I realized that we were living in isolation—we were empty and desolate. Now we are visited regularly, our good efforts are seen, our morale boosts, and we are encouraged a lot.”

As she has observed during her visit to northern Kenya, women have benefited a lot through rotating savings and credit schemes, collecting weekly contributions, and paying money turn by turn on a weekly basis. It brought a great improvement in their lives. She said that she wanted to establish and introduce such informal rotating savings and credit

systems within her group so as those who get that sum on their turn will use that money for running or expanding business activities and fulfill critically important household needs. She believes they can improve their positions in this respect.

Changes in her personal condition are enormous, she said. She mentioned that recently she was using the same cattle hide to wash clothes, as a camel pack for loading, and at night the same skin was used to sleep on. She said, "I have changed it now. I bought a plastic basin to wash my clothes and my body. The hide is exclusively used now as a camel pack, and I made by hand a simple and comfortable mattress from locally available material. I have a plan to purchase a foam mattress soon. A few women from my village have already bought a mattress."

"We are changing a lot;" soon she thinks she will build a tin-roofed house. In regards to the group efforts, she said we could reach and even advance more than the Kenyan women's groups. "We will make places for them to visit and surprise them soon."

Woman Number 2

This woman is 38 years old and married with eight children, of which only two are in school now. Two daughters have married at a young age. She regretted for their early marriage and for not sending them to school. She now realized the importance of education. She has decided to send her eight-year-old son to school soon and another young child will be sent as soon as he acquires school age. She is involved in livestock keeping, petty trade, and cultivation. She has been a member of an informal women's group in her area for a few years already.

She said she was one of the privileged tour participants to northern Kenya. She said that the tour had a very great impact on her life. It helped and changed her very much. Following her return, she convened a number of meetings with her neighbors and shared all what she learned—tirelessly—at formal and informal meetings. She finally won the group enthusiasm and interest to unite and work together and consequently built a group model house within a very short time.

In addition, the group strengthened, and the regularity of saving has improved compared to before. Members have also started to become involved in social support and helping each other in the case of member's sickness, marriage, birth, etc. They so far have helped four members in this respect and have endorsed some social functions as a part of their bylaws to support and help one another in cases of apparent problems. She mentioned that the group model house was previously planned for use as a shop, but now they changed their plans as there are about three individually owned shops and consequently they shifted their business plan to a tea shop, as there is no other tea shop in the village. She believes the business will thrive well.

She mentioned that an acute water shortage in her village is the main constraint for their development. She has a dream to have water near her domicile. She remembered water problems encountered by the Huri Hill pastoralists in Kenya and appreciated how they constructed a number of underground cisterns to overcome their problems.

She explained that she has also changed her personal life in a lot of ways after the tour. She bought a foam mattress and some household utensils, clothes for her family, also improved hygienic condition of her household compared to before. In addition, she increased her livestock assets and bought a heifer and a female goat, which gave birth twice. She has a plan to change her grass hut into a tin-roofed house in the near future.

She said she saw "All changes took only six years for the strong Sololo women's groups in Kenya to reach the stage where they are now. In retrospect, I consider that the last four years my group underwent as spent or wasted time and the forthcoming years will be periods of hard work for my group with the strongest possible effort and morale to get into what and where the northern Kenya women have achieved."

She confidentially confirmed their readiness to "Win this race with Kenya." All their ambitions, dreams, and ideas are the result of the tour, as she concluded. She suggested that other members of the group should get a chance to visit Kenya in the future.

Woman Number 3

This woman is 46 years old and head of her household. She is a member of a savings and credit group. Livestock keeping, petty trade, and cultivation supports her family. She has one child that is three years old, and she raises three other children that belong to her relatives. She has a future plan to send her three-year-old child to school.

She is one of the tour participants to northern Kenya. She could not over-emphasize how impressed she was on the educational strengths, facilities, and water cisterns constructed by the committed women's groups of northern Kenya.

She said, "The lesson I took from this important tour was that we are not born to be poor. The weapon to overcome poverty is only hard work." Importance of education is mentioned by Kenyan mothers who sent their children to school and created doctors, teachers, and men and women of different responsibilities. Our children of school age must get similar education opportunities and receive responsible positions and change opportunities in life." Like other tour participants, she is eager and starving to see remarkable changes within her group in southern Ethiopia.

She said, "When I returned from the tour I was in a hurry to tell the whole story to my companions. I called several meetings and we all agreed to build a group model house as an initial effort and acted soon to this effect. We have a future plan to construct a water cistern, as there prevails an acute shortage of water in our village."

Personally, she said she has made many other changes as a result of the tour. She started petty trade following her return from northern Kenya, and she is supporting herself better than before. She has made a remarkable change in her saving culture. She said that in the past, once we sold livestock we used to finish-up all the money within a day for no reason. "We spent the money carelessly and senselessly as a child or spread it out like feed for a chicken." But now we have learned the importance of saving, and we have even grasped how to utilize our household resources efficiently, let alone not to misuse our money." She said she has improved her home management—she

now washes her clothes regularly and changes them weekly. "I was not used to this before and the tour prompted me to change in a lot of ways, personally."

She said, "I obtained a loan from my group and repaid it all back. I bought a young bull for 480 Birr and sold it for 810 Birr after fattening. I also bought a goat for 60 Birr and I have not yet sold it. I have used 160 Birr for my business career. Although I have not calculated all the profit I obtained, I received 61.25 Birr from the sale of the fattened bull alone after the repayment of the loan with principal (736.35 Birr)." She estimated the profit she obtained to be over 400 Birr all together. Her future plans include building a tin-roofed house and improving her living condition. She said, "I want to acknowledge our Kenyan sisters for their hospitality if I was able to write to them. I feel mortified for being not able to write. I admire the Kenya women who are educated, unlike us."

Woman Number 4

She is 48 and a household head. Her husband died 26 years ago and she took responsibility of her six children, with five daughters and one son. Two of the daughters are married. One of her daughters is now a grade six student in Yabello. This woman was cynical when a relative of hers took her daughter to become educated and had to support her education in town. This respondent perceived that education is not necessary, and specifically not necessary for girls. It was her opinion that they should stay home and there will be no point of educating them. She never contemplated and acknowledged seeing education as beneficial until the tour to Kenya whereby she realized the fruits of education from the northern Kenya women.

Upon returning from the tour she immediately enrolled her only young son—who is eight years old—in school. As a tour participant, she said "the tour helped me see what I had not perceived. I was so excited by the talented, spirited, and hard-working women's groups of northern Kenya. They achieved all what we saw in a heavily constrained environment. It seems possible for us to get to where the Kenyans are. We have better resources and the possibilities appear best for us as long as we work hard and are determined to succeed, as our Kenyan sisters have performed." This respondent described that a new spirit is stirring inside her from the time

she visited the successful women's groups of Kenya. "We must be determined as much as the Kenyan women are," she said.

Of all things, she saw the strength and courage of Kenyan mothers in teaching their children without expecting assistance from their husbands. The number of underground cisterns constructed by the Hurri Hill women remains the greatest achievement of the northern Kenyan women, in her view.

She managed to convince her group members back in Ethiopia, and they acted together in building a group model house that is finished and will be inaugurated soon. She said, "So many within the village are seeking memberships after seeing our progress. We have established and launched social support services within our group and endorsed them in our group bylaws. We have required a contribution of 4 Birr per week per member and determined in our bylaws to provide 50 Birr for a member's marriage or sickness, 70 Birr for a child-naming ceremony (gubissa) and 70 Birr for building a new home. We have now secured 582 Birr meant for the inauguration of the group house." She also mentioned that they have planned to construct a water cistern for the future.

This respondent has personally built a mud-walled house and a very great number of members (over nine) then also built such houses. A number of others are preparing themselves to do the same thing. They are assisting each other in groups and this enabled them to change promptly and very easily. She said, "In seeing these new houses I am greatly struck by their simplicity and comfort. They are also safe from the danger of fire. It is surely an improvement in some ways." She plans to construct a brick-walled house like the one she observed in northern Kenya during her visit, if she gets further skill training on how to make them. She said, "I have developed a better savings culture in my house and I am well aware of keeping the health of my family more than ever before."

Woman Number 5

This woman is 46 years old with six children, of whom five are in school. Her first husband deserted the family and fled to Kenya during 1982 and she does not know his whereabouts. She takes care of her six children by herself.

She explained, "We were victims of the 1984 drought. We stayed at a place called Walda Kenya Settlement Camp for over seven years. We spent quite a hard time in Kenya and moved back to the country of our birth. As we came back to this place, the problem was much more acute than in Kenya. There was nothing in the area, and support from government by that time was practically absent. We lived in the worst places and we were living not as a human being at any standard. We slept in cartons and made shelters that never protected us from the scorching sun, bitter cold weather, and even rainfall during wet weather conditions. We had nothing to eat at that time, so we undertook emergency measures of charcoal and firewood sales, and engaged ourselves as daily laborers scattered in Moyale, Kenya and Moyale, Ethiopia. She said, "I was particularly involved in a task of carrying loads of illegal goods for small payments and so also I was drawn in to the charcoal and firewood selling business as well."

She noted, "We first organized our women's group some time ago through the assistance from the local Oromia Agricultural Development Office extension agent and started a group savings plan. Our life changed a little bit after we joined the group. Our group efforts came to a good level and vision after I saw the Kenyan women's group performance. I came home and told my group members about the tour. We then started with an extremely high morale and first built a group model house and initially started a small business in it. We were driven by only hope of acquiring assistance before, but now I feel as if we can drive a car by ourselves and we will be able to drive an airplane for the foreseeable future."

She said that, "she had a reputation of changing and persuading her groups very quickly to action and accordingly, group members made notable changes in a short time. I am impressed with every effort the women in northern Kenya have made at Sololo, Borolle, Kalecha, and Bedahuri, and all the others. They represent the courage of women's potency and achievement."

She noted that she has an exceptional skill in memorizing every detail of all she observed in Kenya, in sequential order like reading from a paper. She said, "We also learned important ways and devices of handling our husbands better through this process of change. From the Kenyan women's

experiences, they instructed us that you have to wake up early, prepare a good breakfast for him, wake him up from bed and feed him with the best breakfast, and surprise him by a big smile. Then you tell him that you are going to a group meeting, and upon your return from meeting treat him same way and enlighten him with what the meeting was all about. By the next day it will be he himself that wakes you up from bed and tell you hello—wake up and don't be late for today's important meeting. We took this approach as our Kenyan sisters advised us, and we have indeed become successful."

What this respondent thought was amazing was the unity and hard work of the Kenyan women. She said, "I did not sleep for days following our return. I was deeply caught with a hunger of attaining the potency of the Kenyan women in my group. There is nothing magical about their success. The only mechanism that led them is the spirit of hard work."

Woman Number 6

This woman is 27 years of age, a secretary for the Legagula women's groups, and is married with two children. One son is nine years old and one daughter is seven years old. Both are in school now.

This woman is the only educated woman among the cross-border tour participants. She had a chance to expand her schooling up to eighth grade before she dropped out and was married. Her 42-year-old husband is also educated up to the sixth grade level. Cultivation supports the major part of her family income and they have some livestock. She started petty trade for some time and then discontinued the practice because of the time and demands required to work on her cultivated fields. She has lived in Legagula madda over nine years. Since her marriage she said her living condition has begun to improve.

With respect to the women's tour she mentioned, "I received the privilege to visit the dynamic women from northern Kenya. Our eyes are a powerful witness—we saw many surprising things made by women in Kenya in the middle of steep, impenetrable rocks. What impressed me very much is the strength and efforts displayed by Kenyan women in the middle of such intimidating hardships they encountered. These women, by their own efforts, without any outside support, organized themselves

and in a very short time become self-supporting, self-reliant, and independent—relieved from poverty and have become affluent and started to help others who required it."

Personally, the tour helped her in a number of ways. She says that she now has plans to improve her life. I bought a heifer and two female goats following my return from the tour and improved my house condition. And I fulfilled school requirements for my children compared to before to encourage them and further raise their interest and concentration." She regretted very much for a chance she lost in dropping out from her education. She said, "I do not want that to be repeated on my children. I want them to expand their chance to the end, like the northern Kenyan mothers."

At present, she voluntarily started a non-formal education program for her group members. She repeatedly shared what she acquired from Kenyan tour without failing. The group members became convinced to start their own development and built a group model house within a short time. In addition, she has mobilized new members to join and increase her group size from eight to 32 members. Three new groups have subsequently formed—each encompassing about 15 members on average as a result of her effort. She indicated that she has updated them at their villages about the lessons she acquired from the tour of northern Kenya.

Her plan for her group's future includes establishing a grain mill, a grain store, and construction of water facilities as they have a severe water problem—lack of water is the greatest deterrent of their lives. She has a consistent confidence to attain all visions made by her groups in a very short time. She said, "We will receive a touch of what the Kenyan women have achieved by mobilizing what we have. None of us shrink back from this, and the result will be fruitful."

Woman Number 7

This woman is 57 years old, a chair lady for the Dekakela women's groups, with six children (three sons and three daughters). Three daughters and two sons are married and only one is in the nearest school—he is a fourth grade student now. Her husband died over 20 years ago and the role of raising children fell entirely on her shoulders. Those

times were very difficult for her as she explained. Her living is far better today as she has a good number of livestock and cultivates her farming plot as assisted by her family members. She is also engaged in petty trade activities and this supports her livestock income very well.

She said, “Everything I saw in northern Kenya that the women demonstrated I felt as a thing of surprise and astonishment. The tour created a new state of mind for me. I was reborn again and my group members are interested to do whatsoever is important that they learned from my northern Kenya women’s tour.” The women at Dekakela initially decided to build a house as a model of their unity and it materialized within a short time.

She has built a new residential house for herself, which is similar to the splendid model home the group constructed. Others have also imitated and started to build similar demonstrations within the village. Seeing her group progress, 24 women and 10 men formed a group, started to save money, and now even greater numbers are coming to join. “My hair had grown gray but nothing stops my vision to establish a good market center in my village, to build tin-roofed houses, a village bank, and even provide an electricity supply—all strengths I saw in Kenya. I want to acquire these things in my lifetime, and not just in the lifetimes of my children. She also said confidentially, that “God will grant her power of imagination and optimal wishes.”

Woman Number 8

This woman is the chair lady for the Maleb women’s groups in Moyale. She is 48 years old, married with seven children. Three of the children are now in school. She was one of the women who toured northern Kenya.

Following her return to Ethiopia she conducted a series of meetings with her members and, through her unflagging efforts, the group members made contributions to put up a model house as an initial effort to materialize their vision. The group constructed a model house at a surprising speed and started another. The second house is now also completed in a very short time and the group is currently running a tea shop as an initial business venture.

She mentioned that they were the victims of the 1971-1972 drought. They lost their livestock and were forced to leave their village that they had inhabited for many years. They stayed at a settlement center called Walda in Kenya and were entirely dependent on relief food. They returned back to their birthplace after the drought was over. She said that their pastoral way of life was completely disrupted. “We were not given any help at the time, and the burden of sustaining our family fell at the hands of women,” she said. “The only resources we found around us to keep us from poverty were the trees. Every woman tried to find an ax and started to cut down trees from hillsides and valleys so we could stay alive.

“We went without help and stayed desolate. So we took the only desperate measure for our survival. This life was terribly difficult and intolerable for us. We have to stay out of our home for two to three days and nights in the forest to make charcoal. There is a great probability of it being confiscated as charcoal is illegal and prohibited by the government. We sometimes come home empty-handed, and with our bitter saliva we starve with our family for a number of days. We again march to the forest as we have no other option to live. We have a future plan to plant more trees and cover the hillsides and valleys to recompense the past losses we created, once we improve and change our living conditions.”

As a result of the Kenya tour she has enlarged her small shop within her village. She mentioned how the tour boosted her morale and commitment. She said, “We have been told several times by development workers that our minds were not open—we were cold-eyed and never prepared. Suddenly everything became quite clear, our eyes and ears opened, after we saw the successful women’s groups of northern Kenya who have made dynamic changes in their lives through their own efforts. I will never stop and never give up until I achieve my dreams of what my groups and I aspire for, after seeing the successful Kenyan women.”

Woman Number 9

This woman is a female household head, 30 years old. She is the mother of five children including three daughters and two sons. None of them are in school

now, but she aspires to send a few of her children to school when they attain a suitable age. Her husband was in the military and died on the front lines in 1989. She was badly distressed by the loss of her husband and thought that she cannot raise her children. She is now a member of the Denbellasaden savings and credit group and was one of the tour participants to northern Kenya.

She said, "It was the first time I had ever been out of my village in my life, and everything was all quite new for me and it stimulated my curiosity. My impression in the first days was filled by fears as I did develop a suspicion that we are being taken to monstrous giants. I never uttered a word for the first day until I understood that I am with my people."

What passionately impressed this woman were the results from women's efforts achieved through their own self-help endeavors. She explained, "I perceived that we are far behind the Kenyan women, and we have to move faster." Of all the things she saw, she was most impressed by the tall and slender palm trees in the middle of a desert at the oasis of Kelecha, and the lounges to accommodate tourists that are rented for over 1,000 Kenyan Shillings (or about US \$13 per night). She embraced the beauty of the place and this was a revelation for her, since the harsh desert has been changed to a realistic and spectacular place of glory by skillful men and women of Kelecha.

She mentioned, "I have passed all what I can summon to my group members. We have prepared ourselves to build a group house and it has materialized now. We have also started social services. Social services are funded by the group. As endorsed as part of our bylaws, a 2 Birr contribution per month is made regularly by each member. We have already assisted two members whose houses were destroyed by fire—the victims received 120 Birr each. Another person who lost his cash money was helped with 400 Birr to recompense his loss. We have set aside 140 Birr for social assistance from group contributions."

This system is the result of the tour, according to this respondent. She has cultivated a plot of land for the first time in her life and had a good yield this year. She obtained her first loan from the savings and credit association and purchased a young bull that grew and was sold. She paid back the loan with

interest, and her profit turned out to be 70 Birr. She bought an iron box with a lock for a safe and a kerosene lamp. She said these items are the only ones in the village. She wants to send some of her children to school—she will make a decision later whom to send. She admitted that she couldn't send all of her children, as a great deal of hard work—long and tedious labor—is required to herd livestock and perform all the other daunting seasonal tasks.

Woman Number 10

This woman is a 48-year-old household head with seven children—four sons and three daughters. The two sons are married and only one son is in school. The others assist her through livestock herding and other tasks. Her husband died some five years ago. Livestock keeping and cultivation, complemented by sales of local drinks and tea at market days in Dida Hara, supports her family.

She was one of the tour participants to Kenya. She remembers the Maleb and Chamuk women of Moyale as the first impression of her trip before she set foot in northern Kenya. She said, "We visited the Maleb and Chamuk women living in a complicated and tough condition. We heard their story—nothing helped them to get rid of such a life that gives so much pain due to carrying a huge load of forbidden and illegal material goods from Kenya. Whenever a security person captures them they lose that small daily remuneration they are supposed to get for their existence. We were very much affected when they told us their past inconceivable life story they were confronted with. We found them strong in enduring such hardships on the way of changing their livelihood. They displayed a good effort to overcome this difficult survival task."

The courage of the Bedahuri women of Kenya is another marvel mentioned by this woman. She mentioned she keeps in mind that a 20-liter jerry can of water is used for five days for a family of over six people in that remote corner of the country where acute water problems persist. Women who give birth cannot get water to cleanse themselves even at this critical time. Life was awfully difficult for them. Nevertheless, through unfailing effort, the Bedahuri women were able to construct over six underground water cisterns to overcome this challenge and mitigate the problem to some extent now. She

remembered the assistance they acquired from CIFA and came to understand that, "Help is obtainable only when people start to help themselves."

This woman was surprised also by the Kelecha women's groups as she noted these women in the open desert—at a place where nothing can be found—built a beautiful hotel using simple and locally available material of palm leaves, palm trunks and acquired Kenya Shillings 1,000 per night (or US \$13) from each room for rent. She also recalls the rural bank that serves the remote community of Kelecha. Schools built in remote areas and the extreme interest of Kenyan mothers to send their children to school was moving for her as well.

Personally, this woman has sent two of her children to a non-formal education center following her return from the tour, and she is currently serving as one of the active committee members for the Harwatu non-formal education center. She has prepared building materials to construct a mud-walled house at the roadside near her domicile (Harwatu), which will be meant for her future business shop. Also through her effort, her village members (and non-members) have started an initial effort and consent to construct cisterns at three ideal sites and started financial contributions to this effect. Water is the biggest constraint for village life.

Woman Number 11

This woman is a chair lady for the Mersa women's group in Liben Wereda. She is 45 years old and married with 10 children. Her husband is a very old man in his seventies and unable to work in the field. She has to work hard to support her family. Livestock keeping is her main source of her livelihood. Cultivation and a small transitory restaurant she operates during market days are other sources of sustenance. Only one of her children was going to school before her tour to northern Kenya last year. Other children were destined to assist the family in herding and farming.

Her value on educating her children has grown tremendously after the tour and she made a critical decision to send one of her daughters to school as she returned from the tour. She has utmost interest to send more of her children to school in the future. She convinced her group members to send their children

to school and in the future to build a school at their village and name it after their group.

This woman feels as the luckiest person on earth to be one of the tour participants. She said the tour brought a lot of important changes in the lives of her group members and her own life. Following her return from the tour, she passed on to her group members what she has learned from the Kenyans. She feels proud as she succeeded to bring her group members to a common understanding, vision, and action.

Contributing their own labor, time, and money, the group has built a model house that symbolizes their unity. The house is being used as the group's business center for consumer goods and meeting hall when necessary. The group deliberately located the model house adjacent to the magnificent rock of Kuntulo, which is a picnic and entertainment site for people who live in Negele town. This woman advised her group to fence the area and plant trees and flowers to make it more attractive and vivid for visitors and tourists. She shared to her group members what she saw among the Kalecha women's group in Kenya, who put up a tourist-class lounge close to an oasis in a middle of a desert and converted it to a major source of income for the group.

This woman was impressed by the solidarity, team spirit, and understanding among the Kenyan women's group members. Among many different things she saw, what diverted more of her attention was the rural bank, whereby pastoralists living in the remotest corners of Kelecha and Bedahuri own and run the bank by themselves at the gate of their village. They save money and get loan services from this bank.

Her personal plan is to develop and rehabilitate her vegetable garden and grow different vegetables all year round. She has also an immediate idea to dig a pit toilet and improve her household living condition. Immediately following her return from the Kenya tour, she bought five female goats which all gave birth. She said she is becoming better off in terms of her living condition. She also has a plan to strengthen and improve her tea shop. She has currently taken a loan from her group and extended her business of food and tea serving at the Negele market center. She obtained a profit of 627 Birr in only three months of time. She then procured land for 427 Birr to build a

tin-roofed house in Negele town, and in addition spent nearly 200 Birr to procure and store some construction materials from her net profits received within the quarter. She said that the house she is building will be rented and in the future will be occupied by her children when they attend school. This will help them avoid their tiresome daily travel back and forth to school at Negele town.

Woman Number 12

This woman is a chair lady for the Buradera women's group. She is 39 years old and married with six children. Two of her daughters were married at an early age. She has a 10-year-old son in school now. She was one of the tour participants to northern Kenya.

She explained her first sensation about the tour as follows: "When we were told by Seyoum (PARIMA Outreach Field Assistant) before our departure to Kenya that we will be visiting pastoral women's groups with lodgings, grain mills, banks, and water cisterns, none of the tour participants believed him. It comes to me as though in a dream. We couldn't believe women like us could possess and manage such assets in remote areas. To my knowledge and experience, it is only a few strong men like Goshu (a wealthy hotel owner in Negele town) had such complex lodgings. My curiosity was roused to get to northern Kenya."

She noted, "We finally saw this reality that everything is done by the pastoral women themselves, and not done for them. We returned back with a lot of excitement to tell this fact and point to our respective groups to try out what we have seen." This woman said that she communicated to her group all the good things and strengths and lessons she learned from the tour. She also appreciated the benevolence Kenyan sisters bestowed on them.

This respondent said she instilled a spirit of hard work and team-building among her group members. Following her advice, her group has begun with construction of a model house. They are now selling sugar, tea, and other consumable goods needed in the village. In regard to her personal success, she has built a personal house similar to the model house, which is more comfortable. Following her footsteps, other members of her village have built similar

houses. Many others are in preparation to replace their previous homes made of grass and sticks.

What she aspires to have for the future is to build a school in the village for the village children—"to bear rich and sweet fruit from education of their children similar to Kenyan mothers." She remembered that educated children of northern Kenya are assisting their families. She considered that she has been told that one women's group received Kenyan Shillings 40,000 (or about 533 USD) in support from one fellow who now lives abroad but was raised and educated from funds generated by the women's group.

The school she dreams of for the future is to be named after their group. She emphasized that members have utmost interest to acquire an adult-education program in their group house. She has an immediate plan to send her two girls to school. Also, she explained that she has a future vision to establish within her group a grain mill which can serve all adjacent villages as well.

Woman Number 13

This woman is a member of the Tilemodo savings and credit cooperative. She is a 40-year old household head. She is a mother of seven children who has taken care of her family alone over many years, mainly through sales of charcoal and wood. She said the tour was important in many ways. She noted, "It enabled us to look backward and to look forward. We shared experiences with other people who speak our language and live our lives." What struck her about Kenyan women's groups was that there are many things these groups have done and achieved in a very short time. She said, "The memory will remain imprinted in my heart forever."

She returned from northern Kenya with plenty of determination. She conducted a series of meetings with her village women and men to share the experience she acquired from Kenya. Following her return from the tour, she started her own tea shop. She said it is progressing well, except she sometimes has to abandon it due to her health problems which she thinks is a residual effect of wood and charcoal loads she carried over many years of her life. This caused her an incurable backache.

This woman organized 63 other women as a group and started a savings program. The group savings is still underway. In addition, 40 members she organized from the group established a rotating saving and credit association locally known as equib in which all members each donate 1 Birr per week and this money is given to one person on a rotating basis. These small funds allow the individual to start small business activities.

This woman was impressed by her visit to northern Kenya. She said her visit helped her realize that development is possible as far as cooperation, understanding, and unity is there. She emphatically reiterated, “Hereafter nothing stops us from achieving what we aspire for—we will fight poverty and fulfill our ambitions to share prosperity.” Her passion is a good encouragement for others.

Woman Number 14

This woman is 45 years old and a household head. She is a member of the Dembi saving and credit group in Dida Hara. Her husband died eight years ago and she was confronted with the responsibility of taking care of five children, of which the oldest was married recently. Only one child was fortunate enough to be sent to school, and she is now in grade six. All the others have been fated to herd and farm to assist their mother.

This woman said that she has exciting and moving memories from the tour to northern Kenya. She has a special memory of the children’s school she visited at Gumbo and Kelecha. The tour was the most important moment in her life as she explained, “Following upon my return I explained to my group members and non-members everything I saw, and at the end we all agreed to build a group model house. We are at the very beginning of our journey. We have a plan to extend our existing formal school from grade four to grade six. We also have planned to solve our present water problem in the village through cistern construction.”

She said she was motivated to cultivate a piece of land for the first time after her return from the tour and got a good harvest this season. She also constructed a grain-store. Before she was using rented rooms to run her business at Dida Hara, but now she built her own shop. She also has a plan to

build a mud-walled house for her private residence and improve her business place at Dida Hara in the same mode.

She noted that she used the part of the loan she took from her savings and credit group to purchase a young bull and goat to be fattened for market. She put the remaining balance on to her small business. Expecting a better price, she trekked her fattened bull to Moyale, Kenya, with traders from Dida Hara. Unfortunately, she experienced a loss of about 50 Birr. Although she is not keeping a proper record, she feels that she is making good money from her petty business. She said, “I will try to better handle my expenses for the future since my daughter—who is in school now—began assisting me. I learned lessons from my past mistakes, and I am committed to improve my future business performance.”

Woman Number 15

This woman is a 40 year-old Guji from Finchewa. She has four children (three girls and one boy). Except for her older daughter who is married, the rest are now in school. She said that she decided to bring them all to school only after the tour to northern Kenya.

She mentioned, “I received the privilege to visit northern Kenya. The first trip took us to Moyale, Ethiopia, where we saw efforts underway by strong women to overcome problems they are having. And then we visited women’s groups in Sololo, Borolle, and Kelecha where we all were treated in a very impressive style. The people we visited were the same as all of us. They understand our language and we understand them. We were absorbed by the robust and thoughtful nature of these women. Lounges made by women’s groups in Sololo and Kelecha, grain mills, and boarding schools were the main aspects that impressed her most. She explained, “I realized how separated we were from modern life after this visit.”

“I returned with a lot of emotion and interest from the tour. After having arranged meetings and discussions with women and men in my village as I returned from the tour, I was able to divert attention of enough women members to form a self-initiated group. Some significant changes have been made. Over 135 women have been organized into groups. They have

moved forward and saved significant sums of money. In addition, over 70 men as well followed their footsteps, formed groups, and started to save.”

She mentioned further that more members of her group should also get the chance to witness the successes of Kenyan women in the future. Her immediate plan with her group is to establish a health post at Medano, as there prevails a severe problem due to distance to acquire health amenities. She pointed out with a great regret that many women she knows and lived with within this village have died before they were able to reach a health care center. This was specifically during labor associated with child birth. The remoteness and unavailability of health services in the area is a serious problem.

She also mentioned that grain milling services is also a future necessity for her group. She emphasized the importance of establishing a group grain-storage facility in the future as well. Personally, she has planned to work hard to improve her living condition and support her children’s education. Furthermore, she wants to build a tin-roofed house at Finchewa town.

Success Stories from Ethiopian Women Resulting from the Cross-Border Tour to Kenya and Subsequent Collective Action Experiences in Ethiopia (stories collected within nine months of tour implementation in December 2001)

Woman Number 16

She is 32-years-old, married with four children, and a member of Dikale savings and credit groups. She lives in Dida Hara madda, Dikale arda. She is a person committed to fight poverty, hunger, and destitution, which are rampant in the community where she lives. She does not want her children to spend similar abject lives like her in the future. So she has sent the first child to school and he is a grade four student in the nearby school. In addition, she has planned to send her daughter soon. She wants to send her children to school expecting a bright future for them. She explained that one of her sons is denied by his father to join school even if he always complains seeing his privileged brother who is already in school. What she knows now is that she has to sacrifice one of her children to look after the cattle, but had it not been for the interest of her husband she wishes and

feels delighted if all her children were sent to school and none remain behind for herding. She also in her part is struggling to learn how to read and write through her son who is in school now. She is now able to pick up some letters. A small blackboard serving this purpose, made by her son, is hung on the wall of her house.

As she talked about her saving and credit group’s performance over the last two years, as a member of the group she said she learned a lot of lessons and believes that she gained very essential experiences which are very valuable to her life situation. “I have developed a better savings culture than ever in my life, starting with even small items at home.” She continued by explaining that she obtained substantial profit from a loan of 1,000 Birr (or 104 USD) loan she has taken for the first time from her group. Her profit from her venture within six months was over 1,000 Birr.

As she explained, she undertook a small business activity for the first time in her life. She built, with support from her husband, a beautiful hut at the heart of Denbellaabachana market. This shifts her from Dikale (a place where she belongs to her group) to where she could be closer to the business center. She said her husband who supports most of her efforts plays the most important role in all her success. She has not spent much to build their new hut. Her husband is a skilled carpenter.

She gave the portion of the loan she received from her group for her husband to carry out business on livestock trading and selling of goat meat at market days. She retained a portion of the loan for herself and started a business. As she explains due to a reason that it was her first venture, she was afraid to handle such a big sum of money at once.

She started with her innovative idea of baking bread. The way she learned baking bread is very astounding as she explained. She set her eyes on local bakeries for the first time on her way to Yabello town and decided to learn and make it in the same fashion. Her bakery was made from a termite hill, prepared well in such a way to set a fire inside in a similar style to what she has seen for ovens at Yabello. She was able to set fire inside at ease.

She still needed to learn the skill of baking, and she needed to acquire a baking pan. She bought a used baking pan for 20 Birr and on the first day she hired a skilled baker from town. She paid him 5 Birr for one day of work. She carefully watched him do his craft and learned his skills. The next day she was able to bake a similar type and quality of bread without any difficulty by herself. She started to prepare bread during market days every Wednesday and sells all that she produces in a very short time. She explained that her bread is more preferred than that coming from Yabello town and her village customers are urging her to make more. She cannot fulfill their demand by this time due to shortage of baking pans, in which case she still only has one at present.

In addition to baking bread she sells soft drinks and other items on market days and other days of the week. The profit she received from her business alone is over 400 Birr plus three female goats, which are now in her flock. Over 600 Birr in profit was gained through her husband who is engaged with activities of livestock trading and selling goat meat during market days. "The three goats I gained from my business are named Kusano, which means savings in Oromifa, to exemplify the fruits of savings and credit. She expects to maintain her overriding interest and to expand her business that ensures a quick and reasonable profit margin. Her emphasis will remain on selling soft drinks, baked bread, and small ruminant trading. And she is also planning to sell other foodstuffs at market days in the near future.

She mentioned further her experience with the Kenyan women mentors (who visited Ethiopia through linkages established by the PARIMA project following the cross-border tours), by saying that "What I heard from them is all in my heart; the interaction with Kenyan sisters arose our curiosity and gave us a sense of self satisfaction and self-discovery. Their visit brought us face-to-face and heart-to-heart, and we came to realize that our area is much better and fertile to work in."

She explained with remorse, "Our own doubt plagued us over the last years." She remembered one instance where one prominent and wealthy Boran herdowner, known for his large livestock wealth, died of hunger after losing his livestock in a drought. With lots of confidence in her face she said, "We can survive the distressing situations of drought in the future as long

as we try hard to solve our problems by our own efforts." She is one of the most self-confident people and provides an assertive role model and an inspiration for other villagers to follow in her footsteps.

Woman Number 17

This respondent is age 50, married with a family of nine and three other dependents, and lives in Kersamale, about 7 km from Negele town. Two daughters and two sons are in the fourth and fifth grades in the Negele school system. The rest are studying in the Koran School. Her place of birth was Arero. At age 35, during the Ethio-Somali war in the 1970s, she fled from Ethiopia and spent 13 years as a refugee in Somalia. She returned after the war and resumed life in Kersamale like most of the settlers here. The family plots and a few animals supported her family of 12.

She said she has found a way to supplement her family income through credit obtained from her group. She bought three goats when she initially started her business, raised them over a short term, and later sold them at a very good profit. She was one of the first loan takers from the Kersamale group. She took a loan for 800 Birr (or 83 USD) over a six-month period. She was engaged in livestock trading activity for the first time in her life. She was able to make a profit of 500 Birr on that loan and used 200 Birr to buy three goats and two sheep. In addition, she spent about 100 Birr for consumption and 100 Birr on assistance for her relatives. She also built a new hut replacing the old one from some of the proceeds. She now has 500 Birr at hand in cash from the profits of her business apart from the above expenditures made. She explained that she is now trading cattle by using profits she obtained from previous business activity. She also added some money to the cattle business from another pool of her personal capital.

She explained that the new activities helped her to alleviate poverty and to make more savings for future use. She has a plan to improve the standard of her living, educate her children, and work better than before to ensure better life in her family. A grain mill, grain storage, water cistern, and sewing machine are in the future visions of her group members, as she explained. She also said that she would not sit and

wait for a loan coming in the future, as she has to work hard with the money in hand from the profits she obtained previously. Lastly she concluded with the following words, “The savings and credit scheme has shaped me to be a productive human being. I celebrate the wonderful day I joined. All the group members respect each other and we have a common vision and courage to fight poverty.”

Woman Number 18

She is 35 years old, and married with three sons and one daughter. She also cares for two other dependants. She is a member of the Kersamale group. All her children are not in school now, but she is prepared to send some of them in the near future. She obtained a loan of 800 Birr from her group and invested 550 Birr for cattle trading and 250 Birr for khat trading. She has repaid her loan in six months and made a profit of over 950 Birr. This amount does not include money spent on consumption, clothing, etc. In addition, she explained that she bought household utensils like a thermos flask, a kettle, and teacups for her family. She estimates the money she spent on consumption and purchases adds to roughly 340 Birr.

Her vision includes changing the village mode of life with her group, to live a happy life, and to improve their lot together. She also had immediate plans to build a tin-roofed house like two of the group members of Kersamale who took the first loan in the village and built tin-roofed houses from proceeds of their profit. “My mind will not rest until I achieve this,” she explained. She has developed new values and a new vision. She also mentioned, “The existing mutual help and love among our members that is growing is a key that opens up the door to our team spirit and prosperity.” So we are looking beyond individual benefits. The group currently started a vegetable garden, construction of ponds, and cultivation of a tract of land through invaluable group efforts. “We are aspiring to compete with the Kenyan women in a very short time,” she said.

Woman Number 19

She is 35-years-old, widowed with four children and two other dependents, and is a member of the Gobicha women’s group. Her daughter, age 14, is a fifth-grade student, and a male who is 12-years-old is

in the fourth grade. She explained that she is living in a rented house and has supported her family alone as her husband died at the northern front lines in the military long ago. She neither had livestock nor a plot to cultivate. She earned her living from daily labor, selling eggs, and selling poultry. She says, “I did whatever type of work that brings money to survive with; I washed clothes, did cooking, etc. I have encountered severe problems over the last few years and I am known by everyone in the village for frequent borrowing of money from individuals, although I never fail to repay timely and knowing, if I do not repay, I will never get a single coinage again.”

The intensity of poverty for her was bitter in the village as she explained and her villagers who remember shared their memories as well. She recalls that her group members were reluctant in previous times, even to accept her to join the group fearing that she will not be able to pay a savings contribution of one Birr per week. It took her several trials of effort and support from development facilitators, which helped her to convince her group members to be accepted as a member.

Her previous life was bothersome as she explained. She suffered a lot to subsist her family of six, keep them all fed, keep them in school, and pay weekly contribution, etc. Despite the pain, which she recalls back as a tough time in her life, she never failed to regularly make her weekly contributions. “My children’s clothes were torn, hanging with threads, they were bare-footed, most of the time going empty bellied to school. I felt hurt, as I was unable to solve these problems running day and night as a casual laborer.”

Whatsoever, she tried hard to change her family life and show her children all sorts of affection and encouragement. She always used to take loans from individuals and paid all the remuneration from her meager profit to local moneylenders who are generous and fortunately have not charged her much interest.

There is a big difference in her life today, however, as she took a loan from her new group and became engaged in small business activities. She said, “The training I participated in concerning small business development helped a lot to open up my eyes into my business undertakings today. The Negele market is

unreliable and changes so quickly you cannot tell ahead what to do—you have to change your face accordingly and shift rapidly as market demands change within a day from morning to afternoon.”

As she took the loan she realized that it is time to fulfill her dream of taking care of her family better than ever. She took the first loan of 800 Birr and involved herself on diverse activities such as selling small ruminants, grain, poultry, eggs, etc. She made a good profit out of these activities. Not including her expenditures on consumption and clothes for her children, which is not easy for her to calculate and explain in monetary value, she has 400 Birr cash in hand by the time of this interview. In addition—for the first time—she bought one female goat for 100 Birr which gave birth to two kids currently. She very recently spent some portion of her money for treatment of her son who was seriously sick, infected with rabies. “I thank God that if this money was not at my hand at this critical time my child would have died for lack of the necessary treatment.” In addition she said, “Saving and credit played an important part in my life to help me fight an acute poverty. I always remember that I saved the life of my child with this money, thanks to God.”

Woman Number 20

This woman is a member of the Bitata savings and credit cooperative. She is 40 years old, married with eight children. The children include seven daughters and one son of which the eldest is married and four of her daughters are in school now. Except the one daughter, who is taken away from school and ended up in herding, a two-year old son will also be sent to school as soon he attains school age.

Her birthplace is Bitata; she grew up herding camels, and she lost four of her front teeth at childhood in a camel accident. Her front tooth was smashed up by young camel that hopped over her while she was herding at the age of seven.

She was displaced from her birthplace with her family at the age of 12 during the Ethio- Somali war in 1976. She stayed as a refugee for over 15 years in Somalia. She was married at the age of fifteen and four of her children were born in Somalia while she was an immigrant. She stayed in Korirole district, at a specific locality known as Hardkoba refugee camp in

Somalia. She with her family members survived on relief food throughout her stay except for very small remuneration she rarely earned from sewing clothes after she received three months training by a donor NGO.

She came to a decision to return back to Ethiopia as a relentless and terrible clan conflict erupted between the Merihan and Edora/Issak clans. An even worse conflict between the Darot and Hawuya clans also broke out. The area where they stayed as refugees turned into a war zone. During this conflict, all grain stored by the relief agencies was looted and relief organizations moved out of the area quickly to save their lives. Afterwards, the respondent and 15 other refugees with all their family members decided to return home where they heard the situation was peaceful and calm—Bitata, their birthplace.

The refugees contributed money to hire a truck to bring them back up to a place called Bulhawa town on the Somali side of the border, very close to Suftu (Ethiopia.) They made a very agonizing travel along the way to Ethiopia. Bandits with heavy firearms stopped them at seven different locations and they were forced to pay a lot of money at each stop to save their lives. But at last on the final stop—when their money was almost gone—bandits took all their reserve clothes and barrel of fuel loaded for the return trip of the truck—and left them unharmed. “We were left with only the clothes we wore and returned to our original home place, Bitata, after several days of travel on foot, hunger, and thirst. There was no relief and shelter available for us to survive in Bitata.”

She started to find ways for her family to survive. She received a 50-Birr loan from one of her relatives and started to sell camel milk. She collected the milk from Bitata and sold it every day at Negele town. She had to walk a long distance each day to do this. She earned 5 to 6 Birr from selling milk each day. Working hard, she was able to feed her children and save some extra money. She then shifted her business to selling sugar and made an attractive profit out of it. She was able to purchase 13 goats and a donkey and saved 800 Birr in cash.

As she was making progress with her life, conflict erupted between the Gurre and Arsi and the 13 goats and the donkey were rustled by Arsi warriors. She continued with her business of selling sugar even

during this horrifying conflict situation. She found a refuge for her family at Negele and started selling sugar and salt in the conflict area known as Goyale. The conflict between Gurre and Arsi was later resolved after several deaths, injuries, and losses of property. All damages of the conflict were sorted out by both parties and as a part of a peace process, they have reached a mutual decision that all property looted during the conflict be returned to their owners. Through this decision all her 13 goats and the donkey were recovered.

She gradually made a profit of 3,000 Birr at this time as well. She built a small shop in Bitata for 1,000 Birr. She spent another 1,000 Birr to stock the shop and the last 1,000 Birr was used to buy cattle. She was wounded by a bullet in a clash between illegal traders and the Ethiopian finance police. One man died and two from the village were wounded. She was one of the two injured by police bullets. She stayed at the Negele hospital for three months. She remained steady in response to all problems, as she believed all distressing situations can be solved by her own efforts. She must have persistence to recognize, appreciate, and understand problem situations.

This respondent is one of a few founders of a Bitata women's group that had been initially started in 1991. She stayed as a cashier for the group for the first three years and continued as leader for the group until now. The PARIMA project helped rehabilitate this group.

She has received loans two times in the current savings and credit program. The first loan she received was 1,500 Birr. She bought four male calves for fattening and raised them over several years. From her other herd she sold one young male for 1,100 Birr as well as another old and unproductive cow for 450 Birr and was able to repay her loan in a timely fashion. The four bulls were tamed as draught oxen for over a year and half. She has been able to harvest 18 quintals of maize and five sacks of haricot beans the previous season, selling this produce for 2,500 Birr. Although this season is not as good as the previous season, she expects some produce from her plot this year which is not yet harvested. The bulls used as draught oxen have a current high market value.

On the second loan she received 1,500 Birr. She added 1,000 Birr from her own sources and turned to goat trading, grain sale, and vegetable oil sale. After repayment of her loan she made profit of 5,700 Birr which enabled her to continue her business activities after repayment of the loan. She was also selling *khat* in her shop and she handled the profit from each business venture separately. In general, she has obtained substantial profits from many enterprises, and she is satisfied by the real experience and results she obtained. Her group has made good progress thus far. Currently, she is ready to construct a tin-roofed house with five rooms in front of her current residence. Some of the construction materials have already been obtained. According to her plan, the three rooms will be used for rent, one for a tea shop, and the last room is meant as a living quarters for her family.

She is hard working and a trustworthy woman who showed formidable determination to lead her group to a higher level in the economic ladder. She has passion and a logical plan and vision to bring future prosperity and affluence to her group and her personal life.

Woman Number 21

This woman is a member of a savings and credit group in Kersamale. She is age 32. She fled to Somalia at the age of eight with her elder sister during the Ethio-Somali war in 1976. She stayed in a Somali relief camp known as Gebrahare refugee camp for over 15 years. She was married while a migrant at age 12 and gave birth to three children while in Somalia.

The Merihan/Yisak clan conflict broke out in the area. As a result of this conflict, all relief food in Gabrihare camp was looted, the distribution center was shattered, and many residents began to die in a flood of bullets each day. This forced her to drift back to her home country. She fled back to Ethiopia with a number of other Ethiopian refugees living in the camp. They took very little cash they had at hand, some handy utensils and a few extra clothes. They rented a truck from a volunteer truck owner with several families making money contributions. They traveled through Bulhawa and entered Suftu (Ethiopia) after several days of life-threatening travel.

Their stay in Suftu was intolerably difficult. There was no relief and they started to sell their clothes and small utensils they brought from the Gabrihare camp. She said, "We sold all of our clothes, kettles, forks, knives, and spoons—whatever we brought from Somalia." Finally, only a very few of the stronger settlers started to sell firewood in Suftu, and even they were not able to survive on this alone, as Suftu is a very small village to survive for long on the sale of firewood. And everyone with fragile energy and without food could not have the strength to pursue this daunting task. Many of the displaced started to die a lingering death. Two of her three children died as a result of hunger in Suftu. She, her husband, and eldest son survived by chance as a relief agency arrived at a critical time of their hunger. Grain was distributed only once for the last survivors and stopped after a short time. Again, they fell into a severe problem—a life and death struggle—as the relief was discontinued after a short while.

Later they were transported to Kersamale by a government truck and released there without any assistance of food or shelter. Thankfully they were left in the periphery of Negele town. Each refugee tried to stay alive in their own way. She said, "We learned charcoal making for the first time in our life here. As we continued making charcoal, day and night our body and our blood started to smell like charcoal." She remembered some of her friends who were hurt while trying to make charcoal for the first time in their lives.

Being tired of this tedious task of charcoal making, she later turned to carry contraband items for illegal traders. She remembers that she carried items no less than what a pack camel can carry. But she found contraband transport a relatively better source of daily income compared to that she earned from charcoal making. This provided more money to feed her family and save little money as well. She has made a saving of 200 Birr and started selling tea in the village. She left the contraband job, which she found to be tough and dangerous. She gradually started to improve her living and build her asset from the sale of tea. She bought six goats and some household assets.

Her life started to change a bit, but she faced another difficult position as her first husband deserted her and got remarried, leaving her destitute with her only son

who survived. Her husband took all the six goats and every household item. He left her empty-handed and took all her possessions to his new wife.

After two years of suffering she married another person thinking that she may ease her painful situation. She again gave birth to two children, of which one died due to sickness. As a responsible woman to feed the family through her exclusive efforts, she was trying hard to survive through income from the tea sales. But her second husband did not like her job of selling tea. Afterwards he started to strictly prohibit her from selling tea and forced her to abandon her job and sit idle at home. She fell into a problem, as he was also not working. She did not abide by his words, however, and she told him that she does not accept the idea to sit idle and die from hunger with her sons. She took the courage to continue her business activities. Finally, he left her with her two surviving children and likewise got married to another woman.

She started another new life as female household head for the last three years, and joined the Kersamale women's group. She continued with group activities and her monthly savings. She has received a loan two times so far. For the first year in her life she received a loan of 1,000 Birr. She remembered that no individual could ever give her even a single cent, as she is considered the poorest in the village without any possessions. She started cattle trading with the loan money she received. She has made a good profit, but the greatest portion of her profit was spent on her eldest son who was seriously sick from tuberculosis. She said, "Thanks to the loan money, I saved the life of my son." After repayment of her loan and spending much of her profits for treatment of her son, she spent another 200 Birr to own a plot of land for the first time in her life.

On the second loan she received 900 Birr. She appropriated 600 Birr for cattle trading, and 200 Birr for khat trading and grain sale. She has made profit of 250 Birr in a short time. Unfortunately, she quarreled with another villager. She was terribly injured and ended-up with a cracked right hand. She spent months in bed to recover from this injury, and this consumed all the profits she had made. As she recovered, she continued with cattle trading and made another profit of 421 Birr. She repaid the loan with interest after six months.

She is now working hard with the profits she obtained and has started to replace some of the household items she had to sell due to previous cash-flow problems. Interestingly, she is a gifted woman in telling oral poems and stories concerning HIV/AIDS, family planning, harmful cultural practices, and other social development messages. She has occasionally earned income from some NGOs by acting as promoter of key development messages to local communities through poems.

Quotes from Ethiopian Women and Men and Other Summary Statements Concerning the Overall Impact of the PARIMA Project [information collected by Rubin et al. (2010); statements are numbered consecutively from the list above]

Woman Number 22

“When I first started with the project, I was very poor. With my first loan of 700 Birr, I started to sell tobacco, sugar, and tea leaves. I also traded a small amount of grain. I made a total of 400 Birr profit with that money.”

Man Number 1

“Before joining the savings and credit group, I worked in Moyale town as a casual laborer. I used my first loan of 1,000 Birr to buy goats and traded them for a profit of 450 Birr. I combined my second loan with money I had made selling a bull I had received as a gift from a relative and started to trade in cattle. That has been very profitable.”

Woman Number 23

“I was living in my relative’s house and had nothing: no husband, no assets, and two children to take care of. I received 20 Birr from a trader and started to sell tej (a local beverage). It was very hard work as I had to walk long distances to town carrying 20 liters to sell. With my first loan of 700 Birr, in partnership with my relative, I purchased a young bull and fattened it, selling it at the market for a profit of 400 Birr. Now I buy bulls on my own and do not need help. And I continued to sell for a long time. Two years ago I started trading in maize.”

Man Number 2

“I have built a permanent wall and additional room onto my house. From nothing, I now have over 70 head of cattle of my own and another 80 goats.”

Woman Number 24

“My greatest achievement was being able to provide my son with the cattle he needed to complete his marriage. I provided him with five head of cattle and an additional 1,000 Birr worth of clothing for the wedding.”

Man Number 3

“At first, I disagreed with my wife about whether she would join the savings group. I was suspicious about what she was doing when she would be out all day and was not fulfilling her responsibilities to the family (e.g., preparing meals and washing clothes). She would go to meetings and I would beat her. But now I see the result, that what she is doing is helpful for the household. Now, when I earn money I immediately run home and give it to my wife. She is the best person to manage the money.”

Woman Number 25

“When I had no money, my husband did not see me as a human being. The poor do not get respect, even from one’s own husband. After I had joined the savings and credit group and I started to get things, his attitude changed. Now I own 30 sheep and goats and 11 head of cattle. If I want to sell them, I will discuss it with my husband (but) he cannot sell them on his own.”

Several Women Together

Several women members of the Kayo Sabante savings and credit group spoke eloquently of the changes they had experienced after joining. They said women had not been allowed to own livestock; that all property belonged to men. One woman exclaimed that even the wives were themselves considered men’s property. When they had disputes with their husbands, they could be chased from their homes without being able to claim their clothes, let alone other possessions. The only option was to return to

their natal families and to live there as dependents, their only income earned from sales of firewood collected in the forest or from casual labor. Once they had joined the group and had started to earn profits from their loans and to benefit from the training PARIMA had provided in marketing and entrepreneurship, their situations have changed. The men who once raised objections to their involvement with the group have had their minds changed: “where they were once difficult, (those problems) have passed like the wind.”

Several Men and Women Together

Men and women alike in the PARIMA project were effusive in their appreciation of how their standing in the community had changed with the improvement in their fortunes and their new skill in business: “Everyone knows me now.” “I could go to traders in Awassa (several hundred kilometers north) and people know me.” “I have travelled to Addis.” “I have traveled to Kenya.” “I can talk to government officials.”

There is acceptance of women’s involvement in livestock raising, fattening, and trading. Women travel to the livestock markets and trade actively. They have learned to recognize the signs of healthy and diseased animals. They are willing to speak with people they don’t know to transact business. And they are in constant contact via cell phones with producers and buyers.

Savings and credit groups have helped to build solidarity among women within the community, and in some locations, even across different ethnic groups and national borders.

Annex B:

Outline of Bylaws for Collective-action Groups and Cooperatives

Objectives

Major Activities

Major Principles

Criteria for Membership

Application for Membership

Registration for Members

Members Account Book (Pass Book)

Personal Responsibilities for Members

Penalties for Misbehavior of Members

Mutual (Shared) Responsibilities for Members

Conditions for Membership Cancellation

Leadership Roles and Responsibilities

General Assembly

Roles and Responsibilities: Chairperson, Vice Chairperson, Secretary, Treasurer

Roles and Responsibilities of the Credit Committee

Roles and Responsibilities of the Savings Committee

Roles and Responsibilities of the Discipline Committee

Income Sources for the Organization

Members Saving Activity

Money and Assets Management

Loan Disbursement Procedures

Loan Guarantee

Legality

Documentation

Resolving Intra- and Inter-group Conflicts

Loan Repayment

Interest Distribution

Account Auditing

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