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*Kara Women in Motion: Putting into Action an Association
for More Development, Power and Security*

Nadine Brückner

Terms like “Empowerment of Women” and “Engendering Development” are central in debates about the fulfilment of the Millennium Development Goals for 2015. The aim is to support men and women in their ability and possibility to operate and participate freely and under equal conditions, to become active and productive, to use their potential and resources for the well-being of their family, society and their own. These global premises should be guaranteed for all people and thus they meet different challenges in the realization due to diverse structures of different societies.

Five years ago the *Korcho Meena Maberno* project was established in Korcho, one of the three main villages of Kara, to implement an institution that provides a saving and micro-credit-service for women run by a women’s cooperative. The basic concept is that every member saves money into a common pot from which individual members can borrow an amount when required. Several women have been selected to form a management board and participate in training courses held in different administrative towns. Money for investment comes mainly from tourists visiting Kara area and paying for photos. For the community, tourism is a new source of income that requires methods to administer it strategically. At the beginning the money tourists had to pay for the village entry was administered by an association to which only men belonged and that spent it according to the demands of the community. Now the *Korcho Meena Maberno* project is able to give this chance also to women to invest individually earned money that the tourists pay to take photographs. Money is mostly required for financing transport to health centres in the more distant market towns, as well as treatment, medicine and accommodation in hospital. Furthermore to counter temporary shortages of food and to support extra demands in distant towns, as there is no market in Kara. The cooperative should empower women to pursue their own interests and to build up an independent insurance system for themselves and their families.

This access to and control of finances should also provide a higher measure in co-determination and decisive power for them. As a newly defined area of influence it affects gender roles and shifts responsibilities, as it allows women to invest in projects that are important for themselves without having to depend on financial support from their men. My study shows how Kara women in Korcho deal with the new cooperative, and how it is integrated, developed and talked about in their community. It is a driving force for

change in the life of the women and the society at large, developing new kinds of knowledge and networks, and affecting authority structures. Old ways are changing as women use new strategies and participate directly in public life. There's recognition of new values, a building up of self-confidence and a modification of traditional role models. In practice, women face new expectations, problems and challenges as well. For example, it is difficult for Kara women to combine regular meetings of the cooperative with their full timetable of agricultural, household and family jobs. The study is based on fieldwork undertaken over several months in Korcho where I investigated the impact of the association. It shows how Kara women creatively modify and adapt this externally initiated model of financial security to make it fit in with local institutions and conventions and becomes thereby a socially accepted movement of women.

Background

This study refers once more to the discourse about the position of women in pastoral societies. This discourse is mostly characterized by words like 'disadvantage', 'passiveness' and 'marginalization' of women under their men. "Western" graduations and valuations are often decisive in the construction of development projects and efforts to change this situation. The understanding for local knowledge, methods and gender roles seems to be secondary to the realization of externally targeted goals. Dichotomies that ascribe the political/public area to the men and the private/domestic one to the women, nevertheless, reach in the society of the Kara just as little as in most other pastoral societies. The control of these decisive areas is often connected, men and women operating together in everyday life (SAGAWA 2006: 63).

This begs the question, how Kara themselves deal with externally initiated actions based on assumptions like this? How do they integrate a saving-credit-project with local forms of organization?

The *Korcho Meena Maberno* project could be a steppingstone for individual women to get further education, attain new consciousness about organization and management, models of behaviour and the rights of women. It raises awareness of the human rights of women by encouraging them to stand up and work for it, to get access to rights like property, school education, skills, information and development. And it is one movement against the obstacles of the "subalterns to speak" (SPIVAK 1988), not only in the domain of promoting gender equality, but also in strengthening competences of Kara society at all, to be supported and perceived as equal members of the Ethiopian State. The interaction of different needs in development projects, culture and gender systems provokes power games and requires elaborate strategies, sensitive approaches and negotiation to have a balanced output. Everybody involved in its implementation has to reflect upon, as it is no automatic working process and no routinized practice. It's a project that unites women, regardless of relational, neighbourly or amicable ties and without limits of age or social position. It absolutely excludes men and by this creates a new action area reserved for women.

The Kara live in the Ethiopian lowlands on the southern shores of the Omo River. They live primarily from subsistence economy in the form of flood-retreat cultivation

and small-stock pastoralism. Partilineal principles are the basis of their segmentary social structure. The often polygamous households show a social and economic unity where the roles and responsibilities are distributed after age and gender. Every household exhibits one or several women-centred households (Ekejiuba 1995). The husband has to provide each of his women a house, small stock and farming land of whose harvest she disposes and for which she has the responsibility. For pastoral works, with the exception of milking, men are responsible while women care for the main household work and both share the workload of cultivating the fields. A woman can get a certain amount of money, by serving as a photo-model for tourists. This money she can use for her own purposes, it is mostly invested in food and medicinal care. Neighbours and related women often meet to discuss recent subjects and to maintain reciprocal barter-partnerships. Visits of women in other Kara villages or settlements of surrounding ethnic groups are frequent and consolidate a good network among the women. Such gatherings of women are important processes to make decisions in everyday life, the well-being of the family and society; they contribute considerably to the continuance of society, but are mostly not perceived as significant to increase performances (MASENO/KILONZO 2011).

Responsibilities in the household, food distribution and upbringing of children are important domains too, where women can exert influence. But these areas of competence have low prestige in public awareness, are mostly concealed and not present in the general perception (cf. LYDALL 2005). Existing standardizations and expectations shape the possibilities and borders of women within the social organization. However everything is open to variation. Traditional norms and obligations of gender roles are challenged particularly by external influences over and over again. Both sexes get stimulated to discourses and comparisons, even if through superficial contact with tourists, development aid workers, missionaries or anthropologists. Representation of alternative forms of femininity and womanhood, may it be just by the presence of foreign women with different dress, behaviour and possibilities, has influence on knowledge and practice of Kara women. Own restrictions of autonomous action, subjective wishes and possibilities of Kara women are reconsidered, compared and negotiated anew.

The Women Association Korcho Meena Maberno

The women's association *Korcho Meena Maberno* was based in 2007 in Korcho on the advice of EPARDA (Ethiopian Pastoralists Research & Development Association) and PACT Ethiopia. EPARDA is an indigenous non-governmental organization and is actively engaged in the interests of pastoral groups in Ethiopia and PACT Ethiopia is an organization engaged in the improvement of health, livelihood and natural resource management. One main focus of both lies in the support of women, particularly by strengthening their participation and scope of action. The *Korcho Meena Maberno* association should provide an extra possibility for the women to protect themselves financially, to benefit from their capital, have better access rights and control of their life. At the beginning the organization was supported in its ideals and financially by these organizations; they supported the implementation of the cooperative in the form of a civil society organization and processes of decision-making. Also the owner of the *Murulle*

Camp Side, a nearby tourism-lodge, gave every now and then financial help or brought guests in the village to which he introduced the project and asked for donations. Aldi Bodo, one of the chair-members of the association, explains the importance of the support by the Greek owner of the *Murulle Camp Side* as follows:

“Why we ask this Greek man to help us? Because he is better than us, sometimes he brings guests to us, they can see our association and give something. Or when he himself comes here and gives some money for the association. This is important because we are very weak, before there was no such association in this area, this is a new idea, which is created by the government to support the women. And we are voluntary to collect our money and to make our association. And this is how we want to come up and change our life slowly” (Interview with A. BODO 2010).

Individual women take leadership positions in the association, regardless of age or relationship rules, but depending on their readiness to be involved and to take over responsibility for the cooperative. Some of them received training courses in financial management and maternal health care in Turmi and Arba Minch.

It forms the counter pole to the cooperative of men that originated over the course of a tourism project in Korcho and administers the money that is taken from tourists. The women gain individual income from tourism when the visitors pay them for taking a photo and they don't receive anything from the entry toll to the village. But even with this limitation they earn good money and the association was founded for the better usage and management of it. From now on they use their money on the one hand to satisfy the needs of everyday life, to buy coffee or salt etc. and on the other hand, to save it in the association for long-term investments. Originally the association should function after a Rotating Saving and Credit Associations (RoSCAs)-System. In a local support-network, the members save money by paying regular contributions into a common pool and pay a part or all of it back to single members when required (ARDENER/BURMANN 1996).

All members are obliged to deposit regularly an agreed amount to have access to the financial reserves. To get money out of the pool the member has to raise a request, then the association decides together about who gets credit and how high it should be. The members gather every few weeks to speak about recent problems and to make decisions to whom a certain amount is paid, who has got in delay with payments or must be admonished for missing meetings. Participation in the association was generally high at the beginning. One of the reasons was the trust base between the participants, when one lives and works close by, and is familiar with the conditions of the other. Respect and solidarity raises pressure to take part in the enlargement of the pool and to strengthen the common project for the purposes of collective consciousness and shared experience. It is a commitment in the interest of the community and in the own. ROSCAs could be a strong relief in times of crisis, like Ardener Aredo reported about the first ROSCAs in Ethiopia that developed after the Italian Occupation for reconstruction and are still active today (AREDO 1991). In principle, this kind of organization should be based on

local structures of social protection given for example in support from relatives and confidants. However, in addition, it should create a more formal base and lend stability to the irregular incomes of the inhabitants.

The development and structural change of the association

In this perspective, does the organization in Korcho actually deliver what it promises? Is it offering chances and advantages for the Kara women?

The original idea for the association was to set up meetings every three or four weeks and to collect 20 Birr from every participant. At the beginning around 40 members attended the association. After three years the organizations stopped their support and involvement and the *Korcho Meena Maberno* had to depend on its own resources. Starting from this the association changed its mechanism. First of all it was difficult for the members to distribute their financial part at every meeting due to the lack of individual capital, more and more women failed to attend the meetings regularly and so the association stopped collecting money from the members. They decided to live from the capital they had already collected in the last three years. They also stopped having regular meetings, due to the full timetable of their regular workloads during agricultural seasons, in the household and so on. They changed their way of acting and started, in times of shortage, to buy stuff like sorghum, maize, Uso, oil and biscuits in the market-towns and sold it back in Korcho to the villagers. By this their capital remains stable and they are able to buy again new things and provide necessary products for the community.

They get active just when the need to provide products for the community is high and a transport to the market-towns is given. In the past such endeavours would have been unthinkable due to the lack of transportation. But since 2012 a truck to Turmi is provided every Monday by a company working in the Kara area. This is an essential factor to organize and to realize the projects of the women association. During my fieldwork in 2012, I experienced this essential respect. There has been an alarming lack of sorghum and maize in the village, the basic foods in Kara. So the women decided to take half of their capital to buy this product for the community in Turmi, the next market-town. After three long meetings and discussions in five days some persons were selected to go and to leave behind their work on the fields and in the homes. The truck started early in the morning and reached Turmi after one hour. The women bought fifteen sacks of sorghum and six sacks of maize and gave it to the grinding mill in Turmi. In the afternoon they arrived back in Korcho and stored the products in different houses to distribute it later on.

This process works very well, but there are some problems the women's association is facing. First of all is the small amount of capital, due to the limited possibility of income gathering, as the only income is the payment of tourist for photos. And the prices in town increased dramatically, for some products it increased threefold in the last three years. Another problem is the lack of accountability and transparency of the association. None of the women can read or write and so it is difficult for them to manage the financial expenses. They depend on men to do the bookkeeping for them, but recently they decided to stop this. So now the women count the money, buy products,

sell it and count their money again and keep it in mind. This gives rise to room for mismanagement. There are no receipts, no formal financial management to reflect upon the losses and gains, to compare the expenses. So every time, it is just a situational check-up. Also there is no access to further training or information and for three years there was no meeting with other women associations from surrounding ethnic groups or villages.

Before such kind of meetings and exchanges of experience has been organized by PACT Ethiopia and EPaRDA. Now workshops or evaluations from outside partners or organization are not given anymore. Another factor is that the men's organization has much more capital than the women's association, because they control the entry of the village that is much more than the payment for individual photos. But the men's association is not managing this money not properly and rarely spends it for benefit of the community. Sometimes even the men's association calls on the women's association in times of crisis. They got to know that the women use their capital effectively in solving problems and so they deliver the responsibility to them, without even adding capital. Another problem for the women is that they have no house for the work of the association, where they can meet, store and sell the products. And there are complains, especially from the head-members, that only a few members are really active and engaged in discussions and realization of projects and they tried to animate the others to participate more actively. But the chance is limited due to the workload of normal household and fieldwork activities.

We have to look at the good sides of it, as an own support-network it has first of all the positive precondition to perceive the capacity of women and to promote their participating and self-help in situations where local protection mechanisms are not enough. It is a tool that is offering voice and choice and that cares about long-term advancement. In the past innovations and developing models concerned mostly the men in Kara, they conducted final decisions and control. Sometimes women were also included in the implementation of the projects, but at last the responsibility and conversion was taken over by men. Money could be a resource which provides new self-esteem for women, which is perceived as a common standard for both sexes without gendered distribution restrictions and it offers therefore the feeling of autonomy (CLARK 1980:358).

Own capital is important for Kara women, as they spend it for example on cow's milk, butter, oil and cow skins from Hamar, but also with increasing regularity for imported alcohol. So the association is also an institution that prevents misuse because the women decide together for whom the pool gets opened and whether it is really needed or maybe just taken for short-term enjoyment. For many members it is important to have extra capital for self-finance management, capital on which they can decide according to interests and problem situations. Often the husband is using their money for things he feels to be right, like weapons, cows for bride-wealth, bullets or alcohol. For the family it is better to save it, instead of having to borrow the money if necessary. Saving is voluntary, offers flexibility to react on unexpected problems and by this reduces vulnerability. And the stowing away of the money diminishes the susceptibility of in-

kind shortages, where money gets taken, stolen or eaten by insects, where the animals get ill and grain goes bad, where a lot of people see what you have and claim a share.

Positive main features of the association are trust and respect, aspects that an external institution could not offer. This results from the social ties which are anchored in the village and form the existing social space. The organization thereby has a very private character and takes place in the immediate life surroundings. The direct contact strengthens the consolidation of the project. Even if the members are not able to attend official meetings, nevertheless, the association is always a subject at private meetings of women and very present in the common awareness. The women themselves evaluate the process, accompany the association by its heights and depths; invest time, interest and capital. And by this it also becomes the project of every single member. All members use their strengths and capabilities, get a feeling of security and above all an alternative and voice to influence their being positively.

They get knowledge and skills to improve and consolidate the association. Their chance for participating and using the agency is strengthened, while they have a cover for unexpected household expenses like illness or widowhood. Another effect of the association is that the children grow up with this women's association. Children are always present at the meetings: they play and run around between the women. For them this formal women's organization has become part of everyday life and normality. The children experience the influence of their mother, see their mothers obtain something and get the knowledge and trust to do likewise. This association becomes a part of the socialization, the local practice and knowledge. Also individual freedom is stimulated, because women take positions by which they gain other competences. Many women actively engaged in the association are widows, who have houses and lands and hold their destiny in their own hands.

To have continuance it is important for such projects to be integrated in the everyday life of the respective societies. The amount of work to sustain the domestic life lies largely on the shoulders of the women. Their time is filled with tasks like cooking and serving food, milking, bringing water and firewood to the homes, the care of the children and the grinding of flour. After these time-intensive works in the household, the cultivation of the fields is next on the plan. Or, the women provide the accommodation (coffee and food) of the men who are working on the fields. They carry all utensils (meal stones, water canisters, calabashes...) needed for carrying the field workers to their working places and serve them with drinks and foods. It's not common to have spare time, a fact visible for example at meetings of the association when the women mostly bring their grindstones and the time is used to grind millet.

Also it's normal to bring their children along and to care for them during discussions. In particular during the cultivation and harvest times it's hard for the Kara women to keep the association alive. For months they find no time to meet and the project lies flat. The chairpersons complain about the situation and try to change it. The problem is that every single member stays away during the day on their respective fields and comes back to the village late in the evening, when there is no energy and time for meetings. Meetings during the day are possible only with field neighbours. The saving deliveries

are especially difficult for many during this time, because the rainy season that is well for the harvest is at the same time bad for tourism. Due to the impassable roads no tourist makes his way to the village and therefore the money the organization is dependent on, is missed. Moreover, the women have to spend their day in the fields, only a few remain around in the village to supervise the children. So, they cannot afford to wait in the village for the few tourists coming to Korcho. This is only possible for some young people, while they shorten the waiting period with games or pearl works.

It's often difficult for women to avoid spending the money they save in the association. They have to resist demands from relatives, children and friends asking for support. The money they save in the association stimulates above all their husbands to raise a claim on it. But the members take care that given pay-offs are concentrated upon emergencies. Even it happens that husbands do not contribute their part in times of need any more and rely on their wives and their saved finances to bear the expenses. From this point of view the question arises whether the association in the long run affects moral principles anchored in the social system. For example the general assumption that women are secured now by their group could lead to the reduction of mutual help and reciprocity. Money increases the independence, scope and individuality of the women; but maybe it promotes in the same way the distance of social relations, the loss of reciprocity and socially rooted insurance networks.

To some extent the organization carries conflict potential by questioning some basic principles of social organization. When it comes to misappropriation of money or positions, for example when a pay-off of the association fund isn't used as stated before but transferred in different products like alcohol. Such happenings can lead to the loss of confidence of individual members by the association and finally to an exclusion. Especially for women with a high social position and respect through age- and relationship-rules in the Kara social system this exclusion from the organization could encroach negatively on the respect this person earns in the village at all. Difficulties like this provoked loud discussions already and released accusations and disapprovals of single women. Ardener refers to this problem:

“The overriding priority given to meeting ROSCAs obligations, and the consequent comparative rarity of default, is a notable feature of these associations. The disgrace and humiliation which can fall on a defaulter is much feared” (ARDENER & BURMANN 1996: 4).

This new area of cooperation and influence the association calls for puts demographic rights over gerontocracy principles and thereby collides with implemented rules of the social system. No doubt the association provides new possibilities for women to participate in and to have a vote on important topics shaping their lives, but to be productive on a fundamental state the association acts extremely isolated from other institutions of the community. Actually, cooperation with the association of the men could be beneficial. It seems that the concept of the association is too women-centred and could convey the impression that the only projects that work are those that exclude men. A promising aim could be to supervise such projects together in the family. But gender roles are still

absolutely fixed in Kara society and the realization of such projects take time and should not be implemented with participation.

The women need some time to prove their ability to manage the association and to do this successfully, to lay the foundation stones and to set a good and respected example. And the men need time to pay attention to this success and to trust in the worth of this project. This certainly challenges quite a lot of gender-stereotyped images and extends the accepted sphere of activity for Kara women. The women are very proud and active in this new sphere of influence which touches the gender roles so far as the women depend in case of emergencies not only on financial support of the men but are able to react on it out of their own initiative. Until today the men tolerate the organization because they also experience the advantages of it especially when they are not solely responsible for financial rescue in times of crisis.

Discussion

The reflection of societies in many development projects seems to focus mainly on the problems and neglects to mention the strengths and the advantages of peoples, their lives and culture. This can create a mentality of discontent and a reproach of injustice and suppression. Such externally created projects have always the danger to transfer western imaginations of a 'good society' on all societies. One standard is taken as universally valid and against this standard also the Kara women have been compared. The local reflection of such comparisons can lead to the imagination that problems are real that have not even been perceived as problems before. This could create uncertainty and conflicts, because women should be shielded from the (often presumed) suppression by men. The female members of this association will reflect upon the process and changes and they will figure out the assets and drawbacks of it over time.

The *Korcho Meena Maberno* is first of all a voluntary network and self-help cooperative to improve the living conditions of the women. It exists beside other networks of exchange partners, friendship and kinship ties that served as social insurance systems for a long time and are established after local birth, age, sex, territorial or kin reasons. In need of additional workers on the field, for example, work parties will be convoked and the women pay their assistants with catering them coffee, food or alcoholic drinks. These work parties are based on the reciprocity principle and combine communal work with sociable gathering. It is easier to share the workload of cultivation or, especially for women, to build a house collectively. Also everyday work is done mostly in groups of female co-residents, co-wives and relational groups.

Among women an expectation of reciprocity exists. In case of illness mutual help to do the everyday tasks is normal. The essential advantage, nevertheless, that makes the *Korcho Meena Maberno* association interesting and important for Kara women is the possibility to have funds available for cases of medical emergencies and hunger crisis. All other needs are widely based mostly on subsistence economy and exchange and, hence, do not urgently need cash. The Kara women have to take care that they don't neglect their subsistence economy and socio-cultural insurance mechanisms by the apparent ease

of buying everything on the market and making themselves dependent on external products.

With the loss of the weekly transport possibility for example the whole concept could break down. But the women are aware of this and will find a way. When the inputs from development orientated organizations gave a start to the women association and local circumstances made it impossible for the women to run their association in the way it was meant to be, they have been the ones who improved it. After the support from the outside organization stopped the women changed the character of the association in a way they can deal with. They developed their own organizational structure based on their knowledge background.

The capital of the women association is small in comparison with that of the men's, but the women organize themselves in an effective way and by this they earn respect from the men. They run projects for the well-being of the whole community and it becomes an accepted movement in the society at large. It becomes one sign against the perception of "passive women" in pastoral societies. Even if all management is based on oral proceedings the association is effective, especially because it is invigorated by mutual trust and respect between the members. The saving pot symbolizes a community of innovative women thinking and planning in the long term and thus creating an insurance system through cooperation with each other. The saving union is no innovation in the sense that gender roles would be revolutionized, but is mostly rather considered by men like the everyday barter between women.

The assumption that pastoral women are always excluded from public life and have to respect totally decisions of men is not real in Kara. In a partnership a dynamic system of mutual influencing and complementary tasks exists. The women have the possibility to express their opinions at work parties, daily coffee meetings, ceremonies and actively make or influence decisions. In the competition for the payments from tourists taking photos, they have an equal position like men and have the right to keep the money earned. However, much too often they are shaped by needs of everyday life and spend all the money for the well-being of the family. The association promises them a better way to manage their money. It makes them active in a field that promotes access to resources and decisive power. To decide about a big amount of money without asking their husbands is a possibility for action that oversteps some familiar borders and rules.

The officially sanctioned character of the association lends a political relevance to it. And if the men do not yet take the association too seriously, the greater number of female members does this the more and argue with a lot of engagement against criticism. They try to learn from setbacks, think about changes for better compatibility and identify themselves with the success of the association. Every member helps to increase the pool and is therefore important and gets treated in that way. Positive results strengthen the confidence in this system and there are some cases when a paid amount made it possible for a member to visit the hospital and get treated. Ordinarily, this is mostly an unaffordable endeavour. Especially for this the association is of benefit to the whole society and in the case of medical care the association fulfils its claims to offer more security.

It guarantees a quicker possibility to reach a bigger amount of money and to improve with it the fall-back position of the members. For the Kara women theories about a general suppression of the woman in patriarchal societies are not decisive to get active in the association, but existential problems of everyday life that have to be improved and the certainty to be involved in this improvement. As a thinkable side effect the saved capital could also be used to contradict the husband or even to leave him. This situation shows how resource access can be converted into negotiation or decisive power. Certainly the association makes the competencies of women obvious in a new manner and for all villagers, promotes the respect for the attained and belongs to strategies used by women to maximize their benefits in society. But at the same time it refers to practices of a society residing in the periphery of the Ethiopian state, that uses development impulses in combination with own experiences to reshape and improve the local situation.

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