

Wijjo and kochoo

Indigenous rotating saving and cooperation institutions among Mareko and Arsi-Oromo

Yohannes Tesfaye Getachew and Zelalem Mulatu Demu

Abstract *In Ethiopia, there are several types of indigenous rotating savings and cooperative associations. These indigenous associations help members to save fundamental resources like money, labour, and time. Among the inhabitants of central Ethiopia, the Mareko and the Arsi-Oromo have indigenous rotating savings and cooperative institutions known as wijjo and kochoo. Wijjo is a type of indigenous rotating savings association established by neighbouring village women, with the aim of saving milk their cattle produced daily. Kochoo is a type of men's savings and cooperation association. Farmers set up this type of association so its members can take turns taking care of the cattle. For the Mareko and the Arsi-Oromo in Adami-Tulu Gido-Kombolcha, wijjo and kochoo associations are guardians of their resources. This paper assesses the role that both institutions play in the social and economic development of the study area.*

Introduction

In the middle of the 20th century, an increasing number of reports called attention to the worldwide existence of indigenous rotating savings and credit associations (ROSCAs). In 1977 Bouman suggested that comparative analyses by several scholars revealed that rotating credit association were a worldwide phenomenon, appearing in many parts of Africa, Asia, both Americas, the Caribbean, the Middle East, and even in Early Europe.

Since the advent of urbanization and monetization in Africa, most African ROSCAs save their deposits in cash. However, ROSCAs, that save their deposits in kind and time may have been the forerunners to these cash ROSCAs and they still exist today. Among the Mareko and the Arsi-Oromo in Adami-Tulu Gido-Kombolcha in Central Ethiopia Regional State for example, there exist unique forms of indigenous rotating savings and cooperative association – *wijjo* and *kochoo* – whose members deposit their resources in kind, in time, and in labour.

Like other ROSCAs, *wijjo* and *kochoo* associations have members, coordinators, an objective, a goal, and rules and regulations. They differ in what is saved: *wijjo* concerns milk and *kochoo* manpower for herding. There is also a sex division in these associations: *wijjo* is an association of women (Jemila Adem 2014; Dinkessa Deressa Layo 2017), and *kochoo* is an association of men (according to my interlocutor F.). Similar to other groups in rural and urban Ethiopia, the Mareko and the Arsi-Oromo practise the establishment of several types of local association to serve as instruments to organize socio-economic collaborations and mutual assistance. These associations are run by the local people themselves and differ in some aspects.

Among the Mareko and the Arsi-Oromo in Adami-Tulu Gido-Kombolcha, *jigi* is the most extensive and time-consuming cooperation institution. A *jigi* is a cooperative group or work party that is called by someone who needs the help of friends and relatives with some extensive work for example, house building. Work parties are common all over Ethiopia and have been well-described in literature (cf. Donham 1979:105ff and 1985:265ff for the Maale; Gebre Yntiso 1991, 1994, 1995:78ff for the Aari; and Epple 2007:253ff for the Bashada). An important aspect of work parties is that no service in return is required. Thus, they do not have the rotating element that the associations below described have. The number of participants in a *jigi* is not constant because there is no obligation, and every one participates only to give assistance when needed. The one who summons the *jigi* prepares good food for his working guests. The main tasks of a *jigi* are harvesting, preparing arable land for cultivation, and cutting grass (for covering the roofs of traditional, conical houses) (Jemila Adem 2014; Dinkassa Deressa Layo 2017). Participants are usually between 20 and 40 years old. Even though only men participate in the field work, women play a major role by preparing food and different kinds of liquor at home (according to my interlocutors F., and G.). Thus, the institution of *jigi* plays a great role in strengthening people's cooperation and economic activity.

Among the different types of ROSCAs among the Mareko and Arsi-Oromo *wijjo* and *kochoo* are the most important and define their daily activities. Yet, the academic community has made only a few attempts to explore *wijjo* as an indigenous cooperative organization. Jemila (2014), in her MA thesis "Women and Indigenous Conflict Resolution Institutions in Oromia: Experience from Siinqee of the Wayyu Shanan Arsi Oromo in Adami Tullu Jiddu Kombolcha District of The Oromia National Regional State", has given an insight into the fundamentals of the social and economic of women in the region under the study. In his book "Ye Gedebano, Gutazer ena Welene Hezeb bahe-l" (Culture of the Gedebano, Gutazer and Welene People) Abdulfeta Abdela (2009) mentions *wijjo* under the term "*agee*" and gives a very brief description on the culture of working together among the women of the people of Gedebano, Gutazer, and Welene. Generally, both studies do not mention the existence of *kochoo* in the region where they conducted their research.

This paper presents the socio-economic importance of *wijjo* and *kochoo* and explains the elements and organization of the two kinds of ROSCA. Additionally, it addresses the objectives, goals, and rule and regulations of *wijjo* and *kochoo* associations. Data was primarily collected through personal interviews with organizers of *wijjo* and *kochoo* associations at Koshe and Batu over two weeks from 15 July to 5 August 2022. Observations were made on these two associations in the town of Koshe and the village of Werja around Batu. Secondary data sources were also explored and used to gain some information on the global and national experience of indigenous rotating savings and cooperative associations. Numerous research projects have been carried out in this area of research, some of which are related to our field of study and therefore represent an additional source of information (cf. Abdulfeta Abdela 2009; Brink/Chavas 1997; Dejene Aredo 1993, 2004; Epple 2007; Gebre Yntiso 1994; Jemila Adem 2014; Pankhurst/Endrias Eshete 1958).

Description of the study area

The people of Mareko are one of the ethnic groups living in central Ethiopia. They live in Mareko *woreda* (district) (Yohannes Tesfaye Getachew 2020), and their ethnic group consists of 66 clans and hundreds of sub-clans. Among Mareko's 66 clans, 49 now live permanently in the administrative division of Mareko district; the remainder live in the neighbouring Meskan district and in the Lanfaro district of Silite Zone. At present, Mareko district is one of the thirteen districts that makeup of Mareko Special *woreda* in central Ethiopia. Economically, the Mareko are agrarian; they practise both plough agriculture and cattle keeping. Mareko is well known for its production of both wheat and red pepper, and the area's red pepper is nationally branded as *ye Mareko berbere* (Mareko's pepper).

The administrative centre of the permanent habitat of the Wayyu-Shanan of Arsi Oromo is Adami-Tulu Jiddo-Kombolcha *woreda*. It belongs to Eastern Oromia zone in the Great Rift Valley. The capital city of eastern Shawa zone is Adama, formerly called Nazareth. The Adami-Tullu Jiddo-Kombolcha *woreda* is found around 116km from the administrative city of Eastern Shawa zone Adama (Sub-province) (Jemila 2014). The livelihoods of the people under study here primarily depend on agriculture, and farming and cattle more or less equally support the Arsi-Oromo economy.

Wijjo: Women's ROSCAs

The word *wijjo* is an Oromo word that means cooperation. A *wijjo* is a ROSCA set up and run by the women from a particular village. All members of this rotating savings association are female. According to my interlocutors in Batu town (F., G., and F.),

among the Arsi-Oromo, the coordinator of the *wijjo* is called *sooreti* an Oromo word that means leader and wealthy. The objective of *wijjo* associations is to save sufficient milk to be able to produce butter and other dairy products, such as cheese.

Most members of *wijjo* associations are farmers who have a small number of cattle. It is difficult to get a good supply of milk in the area as the climate and the absence of hybrid herds affect the yield. The area is semi-dry, so there is a shortage of grass, and it is very costly for farmers to feed their livestock during the dry season. Some farmers still buy animal fodder to get a better amount of milk. It is impossible for a household to store milk at home individually because the heat during the long days sours the milk. Milk made with soured, acidic milk does not make good butter and cheese, and there is no demand for such produce as it is no good for consuming (according to F., G., and F.). This is why the Mareko and the Arsi-Oromo women pool their resources through *wijjo* and use their small amount of produce for the market, holidays, weddings, and other occasions.

At Koshe town and Wereja village around Batu town in Adami-Tulu Gido-Kombolcha a *wijjo* has 20 participants. Each contributes four cups (around a litre) of milk a day and will thus eventually collect 20 litres of milk each. After 20 days, the cycle is closed and the rotation restarted. When preserving milk, it is important that the milk does not sour prematurely. Every day, all participants deliver their milk to a specific woman, creating a pool of around 20 litres. This consolidated quantity is then used immediately for the production of butter, cheese and other dairy products. The timing of the conversion of milk into yoghurt, a precursor to the production of butter, depends on local weather conditions. In regions with high temperatures, such as Mareko and Adami-Tulu Gido Kombolcha, the transformation of milk takes 3–4 days on average. Such climatic conditions are considered favourable for the rapid processing of butter. A woman producing one litre of milk a day would have to accumulate milk over a period of at least 20 days to obtain the quantity required for butter and cheese production. However, the long waiting time would lead to premature acidification of the milk. Through their *wijjo* practice women among the Mareko and Adami-Tulu Gido-Kombolcha preserve and protect their milk both from souring and dissipation.

All traditional institutions like *equb* and *iddir* have rules and regulations, which play a major role in maintaining the efficiency of an institution. Among the Mareko and the Arsi-Oromo, all *wijjo* associations have rules and regulations. Violating these rules and regulations leads to possible punishment. According to my interlocutors (R., F., and T.), the major rules and regulations of *wijjo* are as follows:

- **Rule one:** all members should present pure milk.
- **Rule two:** all members should present the milk in a clean vessel.
- **Rule three:** all members should present the milk on time.

In every *wijjo* association, members are accountable to the rules and regulations that they set up. Most of the time, punishment is concluded by the withdrawal of the offender's membership. However, this happens very rarely, because it is very shameful for a woman to lose her membership for committing such violations (R., F., and T.).

Kochoo: Men's ROSCAs

Kochoo is another ROSCA among the Mareko and the Arsi-Oromo in Adami-Tulu Gido- Kombolcha. The word *kochoo* is an Oromo word meaning shift. According to my interlocutors (F., G., and F.), members of a particular *kochoo* association pool their labour for managing grazing. The closing rotation cycle of the *kochoo* varies depending on the number of its members. *Kochoo* is setup by farmers in towns and urban dwellers who engage in a mixed farming economy. Among the Arsi-Oromo, the coordinator of a *kochoo* is called *abba qabba*, which is an Oromo word that means collector (F., G., and F.).

The Mareko and Arsi-Oromo in Adami-Tulu Gido-Kombolcha most commonly own cows, oxen, goats, and sheep. The number of animals varies from household to household between three and five. It is exhausting to find sufficient fodder and water for animals, because of climatic conditions in the area. Even worse, it is time consuming and boring work for herdsmen with only a few animals. According to my interlocutors (F., G., and F.), people invented the rotating savings and cooperative institution known as *kochoo* to escape this routine and time-consuming work. In the case of my interlocutors, this means that a different member of the *kochoo* looks after the animals every day and searches for grazing areas and water sources. My interlocutors' *kochoo* group consists of 20 members, and each member only has to look after the grazing of the animals every 20 days.

Most *kochoo* associations have been set up by residents of particular villages. The primary aim of limiting the scope of membership to a specific village is to easily and effectively manage the institution. As a member of a *kochoo* association each household has responsibilities and accountability determined by the four major rules of their institution. However, the member is only responsible for any violations of the rule or problems that happen on his shift day (F., G., and F.). The following are the four rules seen in most *kochoo* associations in the study area:

- **Rule one:** on his shift day, the herdsman should feed the herds sufficiently and give them access to sufficient amounts of water.
- **Rule two:** the herdsman should prevent the herds from damaging the property of a third party, for instance their farmland, fences, etc.

- **Rule three:** the herdsman should take off and bring back the herds on time. Most of the time he takes off the herds at 8 am and returns them at 6 pm.
- **Rule four:** the herdsman should protect the herds from thieves.

Any member who misses or violates the above rules is held accountable and has to compensate for any damage. Punishment will be implemented based on *kochoo*'s rules. According to F., G., and F., the following penalties may be imposed on a shepherd who has broken the rules or caused a problem:

- **Rule one:** any herdsman, who brings back the herds without sufficient fodder and water, will be punished by herding again the following day.
- **Rule two:** if the herds enter a third party's farmland or house and damage property, the herdsman must account on behalf of the owner of the herd. Such punishment is known as *afelama*, which means 'compensation for damage'.
- **Rule three:** the herdsman who is late in taking off the herds or who brings them back early will be punished by herding again the following day.
- **Rule four:** the herdsman who loses animals or has them stolen through his negligence will be punished by paying the value of the herd.

Based on the rules of most *kochoo* associations as stated above, the simplest punishment is being made to keep the herds for an additional day and the most heavy punishment is paying the value of any missing livestock. If a member frequently violates the rules, the *abba qabba* and the other members meet, and if they consider this behavior is negligence, will withdraw the offender's membership. However, this is unusual, because the Arsi-Oromo and Mareko consider such disregard for the rules to be indicative of low status, so every member is generally punctual and follows the rules and regulations of his *kochoo* in order to maintain their dignity (F., G., and F.).

According to my interlocutors (F., G., and F.) and my field work observation, most of the time it is the *dabalee* among the Arsi-Oromo and the *lodissa* among the Mareko who take care of herds. The term *dabalee* relates to an age structure of the Oromo that means young; *lodissa* is its equivalent term among the Mareko. Even though *dabalee* and *lodissa* are responsible for taking care of the herds, any damage is the responsibility of the household.

The Socio-economic significance of *wijjo* and *kochoo*

Writing in 1997, Brink and Chavas suggested that indigenous ROSCAs provided accessible options for Africans hoping to finance a major purchase. Every village, hamlet, farm, or family compound can form its own association, bringing saving and credit facilities right down to the most basic level. This is in contrast to formal fi-

nancial instruments, to which large segments of the rural population have no ready access due, in part, to geographical isolation.

My interlocutors who are members of ROSCAs believe that they can survive socially and economically only when they build a community. Therefore, they create different indigenous rotating savings and cooperative institutions. Among the factors that force the Mareko and Arsi-Oromo in Adami-Tulu Gido-Kombolcha to work in groups and organize such associations are the paucity of daily incomes, the time intensive labour, required by herding, and the short-term need for additional labour for work such as harvesting and house construction. Moreover, my interlocutors who are members of these institutions consider their indigenous institutions as social security that contributes to their socio-economic safety. These indigenous institutions have a moral dimension in that everybody has a moral obligation to belong to them.

Conclusion

Globally ROSCAs play a vital role in strengthening the financial capability of economically weak societies. In Ethiopia, *equb*, *iddir*, and *jigi* have a significant role in supporting the economic and social life of the people. While most ROSCAs have a common feature, which is that make their deposits in cash, in Central Ethiopia Regional State, the Mareko and the Arsi-Oromo have established ROSCAs known as *wijjo* and *kochoo* that they make their deposits in kind, time, and labour. These help them cope with the arid and semi-arid climatic conditions in the region, which result in shortages of food and water for their small numbers of cattle. Generally, my interlocutors who are members of these institutions believe that they can survive socially and economically only when they actively participate in these *wijjo* and *kochoo* associations.

Bibliography

- Abdulfeta Abdela (2009): *Ye Gedebano, Gutazer ena Welene Hezeb bahel* "Culture of the Gedebano, Gutazer and Welene People", Dire printing S.C.
- Bouman, F.J.A. (1977): "Indigenous Saving and Credit Societies in the Third World. A Message." *Savings and Development* 1/4, pp. 181–219.
- Brink, Rogier/Chavas, Jean-Paul (1997): "The Microeconomics of an Indigenous African Institution: The Rotating Saving and Credit Associations." *Economic Development and Cultural Change* 45/4, pp. 745–772.

- Dejene Aredo (1993): *Financial Sectors in Ethiopia: A Study of the Iqqub, Iddir, and Savings and Credit Co-Operatives, Report Presented at the African Economic Research Consortium, Nairobi*.
- Dejene Aredo (2004): "The Iqqub: Towards the Qualification of the Economic Importance of an Ethiopian Saving and Credit Association (ROSCA)." *Ethiopian Journal of Development Research*, 26/1, pp. 33–76.
- Dinkessa Deressa Layo (2017): *Documentation and Description of Libido People Traditional Ceremonies: Marriage and Conflict Resolution*, PhD dissertation, Addis Ababa University.
- Donham, Donald (1979): *Work and Power in Maale, Ethiopia*. New York: Cambridge University Press.
- Donham, Donald (1985): "History at One Point in Time: 'Working Together' in Maale, 1975." *American Ethnologist* 12/2, pp. 262–284.
- Epple, Susanne (2007): *The Bashada of Southern Ethiopia: A Study of Age, Gender and Social Discourse*. PhD thesis, Johannes Gutenberg-Universität, Mainz.
- Gebre Yntiso (1991): "A Nominal Marriage Among the Aari Youth in the Context of Sociology and Anthropology." *Sociology Ethnology Bulletin* 1/1, pp. 35–36.
- Gebre Yntiso (1994): "Indigenous Work Parties Among the Aari of Southwest Ethiopia." *New Trends in Ethiopian Studies*, pp. 816–833.
- Gebre Yntiso (1995): *The Ari of Southwestern Ethiopia: An Explanatory Study of Production Practices*. Addis Ababa: Department of Sociology, Anthropology and Social Administration.
- Jemila Adem (2014): *Women and Indigenous Conflict Resolution Institutions in Oromia: Experience from Siinqee of the Wayyu Shanan Arsi Oromo in Adami Tullu Jiddu Kombolcha District of the Oromia National Regional State*. MA thesis, Department of Anthropology, Addis Ababa University.
- Pankhurst, Richard/Endrias Eshete (1958): "Self-help in Ethiopia." *Ethiopia Observer* 2/1, pp. 354–364.
- Yohannes Tesfaye Getachew (2020): "A History of Koshe Town in South-Central Ethiopia from 1941 to 1991." *Ethnologia Actualis* 20/1, pp. 119–137.