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Community Sharing: Three Nubian Women, Three Types of Informal Co-ops

Maher Habbob

Rotating savings and credit associations (ROSCA), a third-world phenomenon common in South America, Asia, and Africa, are described by F.J.A. Bouman as “the poor man’s bank, where money is not idle for long but changes hands rapidly, satisfying both consumption and production needs.”¹ ROSCAs take different forms depending on geographical and social context. In the past, the importance of these associations was hardly acknowledged by economists, but now their contributions “to the larger economy are now being reassessed, not just in Africa but throughout the world. Despite earlier forecasts of their imminent demise, they have not only survived but become increasingly important in many national and transnational economies, interwoven in complex and diverse ways with more formal means of saving and consumption.”² Known as *cundinas* in Mexico, *hagbads* in Somalia, and *sunduqs* in the Sudan, in Egyptian Nubia they are called *game’yas*.

In Nubian villages, from the late 1960s until today, many people participate in this *game’ya*, or monthly money sharing pool, which is a unique micro-economic system in Egypt that was adopted by Nubians, shortly after the building of the Aswan High Dam and mass relocation. Small, gender-mixed groups of coworkers or neighbors pool their money to form a money-sharing co-op. They each agree to pay a specific sum into the monthly pool. This pool continues until each person has received the accumulated monthly distribution of the fund. One person, usually a woman, manages the collection and distribution of the fund. As a matter of fact, approximately 75% of the participants are women. Most pools normally have ten to twenty

1 BOUMAN, “Indigenous Savings and Credit Societies in the Developing World,” p. 10. ,

2 KENYON, “Rotating and Escalating Credit in the Female Domain,” p. 2.

participants, but sometimes the number of participants can go up to thirty.

This is how the monthly money sharing pool functions: if the monthly amount is 10 Egyptian pounds (LE) and there are 10 participants, this means that each participant would receive 100 LE on a specific month. After everyone gets their share, the pool starts all over again. New people are sometimes added to the pool to replace those who no longer want to participate. Participants always have an economic reason behind their joining, and for them it is a monthly financial commitment. To sum up, this is how pools work:

1. A person is in financial need and is willing and able to join a pool.
2. They find a pool that suits their monthly income and will satisfy this upcoming need in a timely manner (a specific amount of money/person/month).
3. After there are enough participants, the manager/organizer randomly draws a name to find out exactly when each participant will receive his or her share.
4. In case one of the participants is in dire need of money before his or her turn, this person would ask the manager/organizer to see to it that the next recipient switches his turn with the one who needs the money sooner than expected.

The three following examples are from Thomas Wa Afia (توماس و عافية), my Nubian village, which is located in Esna, 55 kilometers south of Luxor. With a population of about 10,000, it is one of the Nubian villages that was relocated in 1963/1964 because of the building of the Aswan High Dam.

Fatima Jamal Abdullah, or Fatom Jaara as people call her, a childless widow in her eighties who lives with her married niece, has been managing a *game'ya* since 1970. The idea started with women who had been receiving a pension from the Ministry of Social Affairs, and the tradition still continues to this day. In 1970 participants used to pay 25 piastres per month. Today, the monthly share is 1,000 LE per person. Most of Fatom's participants have become permanent participants. Even when some of the original participants die, their sons or daughters would continue participating in the pool with Fatom. Today in Thomas Wa Afia, there are many women managing such monthly money sharing pools, but Fatom Jaara has the record of the longest running pool.

A month ago (August 2015), when I went to Fatom to offer my condolences for the death of one of her nephews, she told me she is tired of managing the pool and no longer has the energy nor ability to manage it. "The current one will be the last, it's time to put an

end to it after 45 years of working non-stop,” she said. The pool has helped the participants throughout the years to build houses, pay for the expenses of marriage, pay school tuition, and also help in the expenses of the Hajj pilgrimage.

Participants usually use the money they receive for the following purposes:

1. To assist in marriage expenses, which is considered the most common reason that people are involved in such economic systems. Sometimes the money received is not enough to pay for furniture or an apartment. In this case, they might use the money as a down payment.
2. To purchase land to build a house or buy an apartment or refurbish current housing.
3. To pay for tuition fees of schools or universities.
4. To pay for the travel expenses of a trip.
5. To pay for school clothes or new clothes in general.
6. To purchase agricultural land or pay for farming expenses.
7. To buy gold or open up a bank account.
8. To pay for travel expenses for Hajj or Umrah.
9. To help cover costs of surgeries.

There are many examples of people participating in monthly pools. Nuri Khalil, a 73-year-old retired school principal who now farms 10 acres in Abu Simbel, told me that he participated in a pool for 2 LE monthly, and he received 24 pounds. He used this amount of money as a down payment for furniture which cost 80 LE in the early seventies.

The author of this article used the money to buy furniture for his apartment.

Yahiya Mohammed Sharif, a 69-year-old retired government employee, told me he has been participating in pools since 1969, and that he started off by paying 3 LE monthly, and that he used this money to build a house.

My mother, Suad Bahr, is a permanent participant in pools, with different amounts of money that have been used for the cost incurred from two surgeries, for house repairs (plumbing, painting, etc.), for the purchase of new furniture, as well as a TV, a satellite receiver, a water heater, a deep freezer, etc.

Fatima Mohammed Abdel Sayed, my mother-in-law, is another permanent participant in *game'yas* organized by Fatom Jaara since 1970. She even went on a pilgrimage after cashing in two shares of the pool.

Taha Zayaar, a 70-year-old retired school principal, used the money he got to go on Umrah to Mecca, and Abboudy Saad put a down payment on a taxi with the money he received.

Monthly Food Sharing

A small group of women, usually 10 to 20, agree to pool some of their monthly staples such as sugar, tea, cooking oil, and soap. They also contribute a small amount of money such as 5–10 LE (less than 2 USD). And each one of them takes turns on a monthly basis in receiving the pooled goods. This monthly food supply sharing system was invented to help provide an amount of food for unusual circumstances or in emergency cases.

Salma, also called Nasra, has been a widow for about ten years, is almost 61 years old, and has two married daughters and three young sons. The oldest son is married and works in Qatar, while the second son works as a cook in Malaysia and the youngest son lives with his mother in the village. Nasra is a grandmother of five children. About five years ago, she found that she has breast cancer and is now receiving chemotherapy in Cairo where she lives with her two daughters. Nasra was managing food supply sharing for more than 15 years. She stopped the management of food supply sharing since she became sick and has now been replaced by another woman from the village. Such community sharing co-ops provide the participants with suitable food amounts for emergency situations such as a death, a marriage, or other occasions. The idea behind pooling, in general, is to help certain individuals with the high cost of daily life as well as unexpected events.

Nasra's husband worked in Qatar for more than two decades. Every annual vacation, he would bring home with him many bags full of clothes (men's, women's, and children's clothes) to sell in their village or other Nubian villages. He used a credit sales system to earn more money. The idea of credit appeared in the late 1980s in Egypt as a result of the high cost of living. The price of each item and the quantity determined the value of the monthly installment. Nasra continued collecting the monthly installment from those who bought items on credit, after her husband returned to Qatar at the end of his annual vacation.

When the Egyptian government desired to have more control over the supply of food using smart subsidized cards, the result was that fewer subsidized foodstuffs became available than previously. This forced people to buy the necessary food from the market at a higher price than subsidized foodstuffs. As a result, women stopped their participation in the food supply sharing co-op.

Community Facilities Sharing

Nubian marriage celebrations bring out the best in the whole community and many friends from other villages. Hospitality demands that during weddings everyone has to be fed well. Preparing food for hundreds or thousands of guests presents huge logistical challenges. For instance, who has 2,000 spoons, 400 large serving trays, or cooking pots large enough to prepare vast quantities of food? No one! To solve this dilemma, Nubian communities join together and share their “banquet” equipment and facilities with people from their village and from other villages who are celebrating weddings.

This system began at the beginning of the fifties of the last century, when there were people or families who were in better financial circumstances than others. They provided large pots for cooking during weddings or other occasions and events like religious ceremonies that drew a large number of people.

After the displacement of Nubians in 1963/1964, distances between villages lessened, and transportation made it easier for guests to attend weddings. Marriage occasions had more guests than before, and it became necessary to establish a system that would provide larger amounts of such things as pots, trays, plates, etcetera, in order to provide and serve food for these larger numbers of guests.

Women were the initiators and developers of this system of compulsory contributions on a monthly basis from each household in the village, in addition to donations and grants that were sent to them from Nubians of the village who work in northern cities and also abroad in the Gulf and in Europe.

This system is managed by someone who must have a number of the most important qualities of a manager, such as the ability to organize large quantities of food and/or objects; good relations with those around her; rigor and firmness in addition to flexibility; and the ability to make quick and effective decisions.

Fethiya Almaz, also called Fethiya Munira, a 70-year-old widow and a mother of three daughters and three sons, the youngest of whom died of an aggressive disease, is a good speaker and a creative Nubian poet. She is also grandmother of a number of boys and girls. Many years ago, I listened to a 90-minute audio cassette recording of Fethiya with her mother Munira Hakom speaking verse after verse and poem after poem about Nubian life.

Many of the villages now have more than one group of women (representing certain streets, families, or villages). For example, in the villages of Thomas Wa Afia - Esna, composed of three main villages and three sub-villages, there are six groups using this system.

The number of guests who will attend a wedding determines how many cooking utensils and food supplies are needed. And if the number of utensils is inadequate, they can use the tools of another group or groups. Sometimes disagreements arise between one group and another. If there is a shortage of utensils, then they are forced to find them from somewhere else.

The system works as follows. When a family has a wedding, the number of expected guests depends on the participation of the person or family on other occasions. If the person or family has gone to many different weddings, he or they can expect that the families who gave these weddings will attend his. He will inform the group responsible for managing the system in his village or his region, and they determine if they already have sufficient service to feed the expected number of guests. If not, they borrow or request additional cooking tools from another village. A few days before the wedding, someone goes to receive cooking utensils according to a list which is written down, with the number and type of each item specified. At the end of the wedding they return it, and if there is a shortage in the number or type of the item, they must pay the value of the missing utensil.

In conclusion, Nubian culture has required that certain systems be created to satisfy the necessary needs of daily life. Each of these three systems fulfills many needs by using local resources without relying on governmental or external aid. Nearly 70% of all Nubians in villages are permanent participants in such pools and approximately 40% of upper Egyptians in Aswan governorate participate in the pool system. In my opinion, this type of pool system was invented to help those that have a low monthly income to buy expensive necessary items like a house, a refrigerator, land, etc. Today in my village, more than 23 pools, with varying amounts of money, are managed by a younger generation who are following in the footsteps of older managers and organizers to help people afford the high cost of living.

These systems could continue or discontinue according to future circumstances. Desperate times call for desperate measures, but wouldn't it be great if in the desperate times that we all have, we would look to our community for help instead of trying to go through it alone.

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