

**Ethiopian *Iddirs* mechanisms.
Case study in pastoral communities in
Kembata and Wolaita**

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Introduction

The agricultural projects implemented by Inter Aide France (IAF) in Ethiopia take place in 3 districts (*Woredas*) of the Southern Region of Ethiopia (Southern Nations, Nationalities and Peoples Regional State -SNNPRS) : *Kacha Bira*, *Hadero* (Kembatta Zone) and *Damot Gale* (Wolayta Zone). Additionally, Inter Aide works in close collaboration with the local organisation RCBDA in *Ofa Woreda* (Wolayta). The main objective of these 3 programs is to improve the food security of the vulnerable families on the short and the long term and to enhance the capacities of the local agricultural actors to develop the local production while durably protecting the natural resources. To achieve its goals, Inter Aide collaborate in a partnership with the Ministry of Agriculture (MOA) and indigenous mutual aid associations, *iddirs*.

In order to improve the understanding on the functioning of these lastly mentioned institutions, a study has been conducted whose purpose is to generate realistic and general informations on *iddirs* groups. More precisely, the aims of the study were to explore, document and analyse local *Iddirs* and their mechanisms in relation to their background, characteristics, functions and roles, financial management capacities and their relations with others local actors.

The present report results from this study that focused on two selected rural areas, Wolaita and Kembatta, where Inter Aide projects are implemented.

By providing a better picture of the functioning of these institutions. The study could then allow IAF Agriculture project relevant responsables (Project Officer and Headquarters) to have an accurate representation of the responsibilities and limits of the *iddirs* groups. It could allow to adjust the current IAF methodology, to reconsider priorities and/or determine indicators to follow the impact of the projects.

Methodology

The study has been conducted on a comparative approach taken as an hypothesis that *Iddirs* can have different responsibilities and power depending their places of implementation. Considering as well that there are numerous types of *iddirs*, and that their composition, size and functioning might differ from place to place. The motivation of the study was not to have an exhaustive view of the *Iddirs*, but to conduct a qualitative analyse of them. Working in one area could have lead to fail to notice the diversity of these associations. As a result, including different zones was a way to apprehend different organisations mechanisms.

Areas studied have been selected with the help of Inter aide projects teams. For Kembatta zone, a total of 18 *iddirs* have been visited. For Wolaita zone, the scope of the study included 25 different *iddirs*. The data have been collected both among *iddirs* currently or previously partners of Inter Aide projects and *iddirs* non-partners.

The study has been conducted independently from Inter aide projects to have a general appreciation of the *iddirs*.

This essay is mainly based on in-depth interviews conducted during field visits. The categories of persons interviewed included: *iddir* committee members, community elders, men and women *iddir* members, *kebele* cabinets members, religious leaders, all of them ranging in different age categories. Interviewed were conducted for Kembata in *Katcha Bira*, *Hadero*, and *Doyogena woredas*; for Wolaita in *Damot Gale woreda*; additionally interviews have been conducted in Dawuro zone in *Gena*, *Loma* and *Mareka woredas* that are not detailed in this report. A literature review has been conducted to complement the field work and the analysis.

This paper is divided into three parts. The first part of the report presents the *iddirs* and their historical background in line with the Ethiopian context. Second and third parts discusses the findings regarding the *iddirs* mechanisms assessed respectively in Kembatta and Wolaita zone, and explores *iddirs* specificity in terms of structure, role and functioning. The findings and lessons of these two assessments regarding a partnership with *iddirs* and Interaide are discussed in a last chapter independent from this report.

Iddirs

« [...] a study conducted by GTZ in 2002 suggested that nationally iddirs had around 39 million members, with some 7,000 iddirs in Addis Ababa alone. » (Ethiopian Ministry of Capacity Building, 2004)

In Ethiopia, *Iddirs* are relatively recent indigenous voluntary mutual help associations that can be found through almost all the country, both in rural and urban settings. These organizations have been originally created to take care of the activities linked to the burial ceremonies and to support their members during the time of funeral. Some of them have progressively expanded their spectrum of activities and can now get involved to help members facing different shocks, acting as a “multifunctional institution of self-help and solidarity” (D.Bustorf & C.Schaefer, 2003).

Mauri (1987) defined the *Iddir* as “an association made up by a group of persons united by ties of family and friendship, by living in the same district, by jobs, or by belonging to the same ethnic group, and has an object of providing mutual aid and financial assistance in certain circumstances... In practice, the *Iddir* is a sort of insurance program run by a community or a group to meet emergency situations”.

There are several types of *Iddirs*. The number of members, the composition, the functions, and the organization can differ from an *Iddir* to another. All these associations are however based on a voluntary mutual agreement between community members in order to collaborate when one of them or one of their direct relatives faces a serious shock. They request therefore a high-level of participation from their members (Dejene Aredo, 2003).

Origin and historical outlook

According to Dercon (2005), considering *Iddirs* as an ancient traditional system would be inaccurate. It is unquestionable that other types of voluntary association exist in the country since centuries, such as *debo* (labor group) for example, that incorporate a mutual organization and might have some influence on the current *Iddirs*, but it does not mean that *Iddirs* “are just replicas of these mechanisms” (Dercon, 2005:13). In fact, *Iddirs* are relatively recent associations that has rather to be

understood as institutions that appear “in interaction with the general socioeconomic and political context, and that [...] evolved in response to changes in this environment “ (ibid).

Another hypothesis raised by academics was to find an influence to the creation of *Iddirs* coming from outside Ethiopia. Mauri (1987) even states that exchanges between the Roman Empire and the Kingdom of Axum contributed to the development of the local economy. He evokes the hypothesis that perhaps through these contacts informal mutual aid association such as *Iddir* could find their origin in the *collegia funeraria* of the Roman world. According to Dercon (2005) however, it is unlikely that *Iddirs* have emerge due to outside influence, even if some similar organizations can be found in other countries. Indeed, examples of comparable self-help associations can be observe in Africa such as Tanzanian Bujumbi (Dercon) but there is no clear evidence on the probability that Ethiopian *Iddirs* could have been affected by such associations. Moreover, what makes the specificity of Ethiopian *Iddir* is its organization which find no equivalent amongst foreign societies. Therefore, *Iddirs* should be considered as indigenous to Ethiopia.

As Dejene (2009) enlighten, the academic world is divided on the exact origins of *Iddirs*. The first debates is to know whether it is a system that emerge from an urban environment and that progressively spread to rural ones or if on the other hand it is a rural institution that have been implemented in urban areas. The second discussion is related to the time of establishment of the *Iddirs* groups.

Regarding the rural or urban origins point, it seems that even if there are different mutual help system that can be found in the rural settings, there are little evidence that they were the base to *Iddir* development. The way *Iddirs* are organized with written by-laws, membership registration, monthly contribution and regular meetings suggests that they appear in a literacy and monetization context that could be found rather in an urban environment (Dercon, 2005).

The available data suggest that they are indigenous organizations that originated in urban areas through migrants coming to the city for employment and that progressively spread from urban areas to the whole Ethiopia. Pankhurst (2002) for instance, suggested that *Iddir* development is to be linked with Gurage migrants at the beginning of the 20th century. Another point of view regarding their time of establishment is that *Iddirs* groups started to established during Italian occupation (1936-1941), considering that their emergence is linked with the rapid urbanization and social changes that occurred during this period (Alemayehu, 1968).

To condense, what is agreed by the academics is that *Iddir* groups started to develop in a monetization and education background, that their numbers in Addis Ababa increased during the Italian occupation and that they started to spread progressively from urban to rural areas at the end

of this period (Dercon, 2005). More details can be found in Pankhurst (2003), Dercon (2005) and Dejene (2009).

The lack of registration of those associations until the 1960s does not allow to know about the exact number of *Iddirs* at this time. Moreover, there was no legal basis for associations (Pankhurst, 2000) and they remain quite unnoticed. During the 1960s, relationships between *Iddirs* and government improved with the establishment of Ministry of National Community Development in 1957, “which sought to create model centers for community development in collaboration with *Iddirs*” (Pankhurst, 2000:45). Migrants associations started as well to increase in the beginning of the 1960s.

During this time, some *Iddirs* were implicated in development activities but progressively politicians begin to spread among these associations (Dercon, 2005). The attempted coup d'état in 1966 against Emperor Haile Selassie, in which an indigenous migrant association was involved, was a decisive factor for an association registration regulation in which the state obliges all associations including *Iddirs* to register to become legal entities, which therefore allow the regime to have more control over them (Pankhurst, 2000; Dercon, 2005; Dejene, 2009). If some *Iddirs* did the registration, the majority of them by fear of interference of the state with their activities or by lack of confidence on the usefulness to be registered did not (Dejene, 2009).

The beginning of the 1970s, saw a new stage in the relationship between *Iddirs* and the state. Some city administrations – Addis Ababa, Akaki, Nazareth – included *Iddirs* in community issues such as crime prevention or sanitation (Pankhurst, 2000). There was even an experimentation of a 395 *Iddirs* confederation in Addis Ababa in 1972 to increase the partnership with *Iddirs* regarding local issues. It seems however that *Iddirs* were used by the imperial regime to “maintain status quo rather than to promote development” (Pankhurst, 2000:46). However, there was a willingness to partner with them. But the change in political context transformed the orientation of these relationships. The 1974 revolution that lead to the Derg regime was followed by a marginalization of the *Iddirs* whose leaders were seen as reactionaries elites and a threat to Mengestu (Dercon, 2005). « Conflicts of interest between the *Iddirs* and the new structures that the revolutionary government sought to put in place became evident » (Pankhurst, 2000:46). As a matter of fact, *Iddirs* leaders in place before the Derg were not tolerated as leaders of the new territorial divisions created named *kebeles*. Voluntary associations were considered as subversive entities and during this time *Iddirs* (that has become very active association in an urban context) were ignored and focused mainly on their burial activities. Some of them were even banned or exploited to serve the interest of the regime. Pankhurst (2000) refers for instance to some cases of compulsory “donation” of material from the *Iddirs* to support war effort of Ethiopia in Somali. The Derg regime particularly unfavorable to ethnic-

based *Iddirs* also tried to imposed new *Iddirs* constituted on a *kebele* or *ketena* (subdivision of a *kebele*) basis that would include all ethnic and social classes (Pankhurst, 2000).

Yet, during the same period, their spreading through Ethiopia continued. Dejene (2009) suggests that it might have been in reaction to the dictatorial regime that people sought to find place of protection. Anyhow, the number of *Iddirs* members grew and different types of *Iddirs* emerged at this time. The growing literacy of peasants due to the regime literacy campaigns accelerated the multiplication of formal associations with written by-laws, registration, statutes of leaders or recordings of financial contributions (Pankhurst, 2000). The combined effect of crisis conditions such as the ravaging 1984 famine certainly pushed a younger educated generation to replace the previous one and to create or adapt institutions able to support them in difficult times which can explain the *Iddirs* expansion throughout the country at this time.

The fall of the Derg regime in 1991, and its replacement by the Ethiopian Peoples' Revolutionary Democratic Front (EPRDF) government has been a phase of renewed attention for *Iddirs*. Government as well as NGOs have started to see these associations as possible development agents (Pankhurst, 2000). Dercon (2005) for instance evokes Ministry of Health anti-HIV/AIDS campaigns done with *Iddirs* and the willingness to involve them on other development activities such as agricultural ones, he adds that a certain number of *Iddirs* have also involved themselves on development activities.

In 2004, the Ethiopian Federal Ministry of Capacity Building published a text entitled "Civil Society Organizations' Capacity Building Program. Zero Draft: Program Design" describing a proposal to reinforce the partnership of civil society organizations with government. This document states that his "fundamental rationale [...] is the recognition by government that it cannot achieve the objectives of promoting development, reducing poverty, and strengthening democracy [...] simply through its own institutions, agencies and programs but must work in close collaboration with other development actors. This represents a shift in thinking from previous eras [...] to a situation where promoting development involves a partnership between government, the private sector and civil society » (Ministry of Capacity Building, 2004:7). This attempt to improve the collaboration between the state and civil organizations (including *Iddirs*) came however to a halt after the 2005 elections and the program was abandoned since the government has expressed different views on the topic of civil society.

The 2009 new law, "Charities and Societies Proclamation" (CSO Law) issued by government and that established a new legal framework quite restrictive for associations (with for instance compulsory registration and supervision) does fortunately not apply for organizations like *Iddirs* which given

their configuration, capacities, resources and level of development would have fulfill the obligation of the law with difficulties. In the same time, from our observations on the field, *Iddirs* are more and more encouraged to registered to *kebele* and *woreda* that can suggest a willingness to control their activities.

Kembata

Introducing Kembata

Kembata province belongs to the wide SNNPR (Southern Nationalities and Nations People's Region). It consists of seven *woreda* (districts) with a very high population estimated to 680 837 inhabitants according to a 2007 census. High precipitations and good soils quality have been constant advantageous conditions for cultivation in the region. Its population is mainly composed of peasants. Most of them practice an agriculture based on *enset* (*Ensete Ventricosum*), which remains the predominant crop of the area. Different varieties of cereals (tef, wheat, maize, millet, sorghum, barley), vegetables (cabbage, onion, potato, pepper...) as well as other crops (haricot beans, field peas, coffee, ginger, bananas, avocados, tobacco, sugar cane ...) are produced in addition. Livestock breeding which is fundamental for the farming systems as it represents a mean of production, a fertility source and assets, is performed however on a small scale, the major constraint of Kembata farms being to suffer from a limited availability of land.

Kembata community is composed of more than 120 tribes that established themselves in the area through different migrations until the end of the 19th century (Arsano, 2002). It has a very well organized social structure that find its origin with traditional institutions highly respected by the population and that have evolved through different times of the Kembata history.

Sera and Hera, two institutions symbolic of Kembata

Iddirs in the Kembata context has to be understood considering different aspects of the historical and cultural life of the area since Kembata society specificity is linked with the presence of long-established cooperation system. Different self-help associations based on interdependence of community's members can be found all over Kembata and participate to create a social security for the population, but the major institutions in term of mutual aid are known as *Sera* and *Hera*.

Sera, a set of norms that prevails all over Kembata

Before its incorporation into Ethiopia during 19th century, Kembata had its own autonomous political entities. Like in other places where the authority of the state lately replaced autonomous units, Kembata has kept certain practices to link with traditional organizations that are still active nowadays.

The *Sera* system is one of them. In an extensive sense, *Sera* refers to the totality of code of conduct that can be found all over Kembata. "It is an unwritten body of rules and procedures binding on the community members with regard to all patterns of relationships "(Arsano, 2002:45). Each territorial organization unit is administrated according to its respective *Sera*. In fact, *Sera* regulate all kind of relationships between persons, groups, clans or organizations in order to make certain that the social obligations are executed correctly. Funeral, work groups, marriage, clans' issues, are conducted according to specific *Sera*. Likewise, Belachew (2001) states that all associations have their own *Sera*. By taking the example of two people cutting grass or a group of people that work on a road construction, he argues that both of these connections are bound by *Sera* (Belachew, 2001).

The term *Sera* has to be understood both as the institutions and as different norms agreed among rural dwellers and that prevails in different aspects of the Kembata communities. According to Belachew (2001), *Sera* plays a role economically, by encouraging cooperation between village members; politically, by regulating, solving and sanctioning disputes and additionally « socioculturally, the *Sera* guarantee the cultural values and norms of the Kembata » (Belachew, 2001:179). If *Sera* is a set of regulation that involves sanctions, the laws themselves are however not written. Elders are usually in charge of the administration but younger persons can be chosen by members to administrate the *Sera*.

Hera, a territorial organization that ensure the observance of Sera

Sera is administrated at different level of the Kembata society. One of these levels is a traditional territorial organization known in Kembata as *Hera*, that is to say the village (considering that village has to be understood as a gathering of scattered house). Depending the density of population, the numbers of members in the *Hera* differs. According to informants, *Hera* can include between 150 up to 650 households. Any community member born within the boundaries of the *Hera* will

automatically be a *Hera* member without regard to clan, religious or occupational status. Arsano (2002) argues that through different times of the Kembata history different traditional institutions have been incorporated in state organizations but *Hera* perhaps because it was less political and more community oriented, remains a long-lasting entity that guarantee the accomplishment of the *Sera*, that is to say the respect of the norms.

The implementation of *kebele* under the Derg regime has seen the introduction of challenging new entities for the existing *Hera*. At this time, the issues inside the *Hera* have been reduced to basic activities mainly in link with funeral, while at *kebele* level, a specific cabinet was in charge of the public affairs. According to Arsano (2002) the absence of state authority that followed the Derg fall in 1991 has raised severe security issues with an augmentation of crimes and robberies. He argues that under the EPRDF regime the willingness to create new security at community level contributed to the restoration of the *Sera* system and by extension of the *Hera*. Anyhow, the *Hera* has remained durable in front of different influences and pressures and has guaranteed the observance of the *Sera*. Indeed, it is a highly respected institution for Kembata community members.

Each *Hera* has its own *Sera*. To enhance the understanding, *Hera* can be described as a group of people on a given territory that have a shared regulation, laws and institutions. *Sera* refers to the code of these laws. Belachew Gebrewold-Tochalo (2001:178) describes *Sera* as “institutions, law and regulations of the *Hera*”.

Basically, *Hera* organization includes funeral service, community protection and conflict resolution. As a matter of fact, *Hera* administration is managed by a board elected committee that include, a chairman (Dana) and several councilors or deputy chairmen in charge of organizing burial ceremonies, solving disputes or imposing sanctions.

Under the *Hera*, several additional associations exist (cf. Figure 1 below). They remain however subordinated to the *Hera*. These associations are aimed to provide community service and include for instance saving association (*equb*), or mutual help association (*Iddirs*). The territory of *Hera* might itself be subdivided into different proximity units having its own committee. In fact *Hera* works as a self-help organization or a super *Iddir*. As a matter of fact, some informants referred sometimes to the *Hera* committee in Amharic using the term *Jegna Iddir*, which can be translated in English as the leading *Iddir*.

For instance in a context of funeral the members of the *Hera* are committed through their *Iddirs* to support the family of the deceased during the length of the mourning (which in Kembata is equal to 4 days before the burial and generally two weeks after) with certain supports in kind (food, grain, wood), work (field work, water fetching, grave digging, coffee preparation) as well as social presence to support the family. All these collective activities are organized according to the *Sera* and under the supervision of the *Hera* committee.

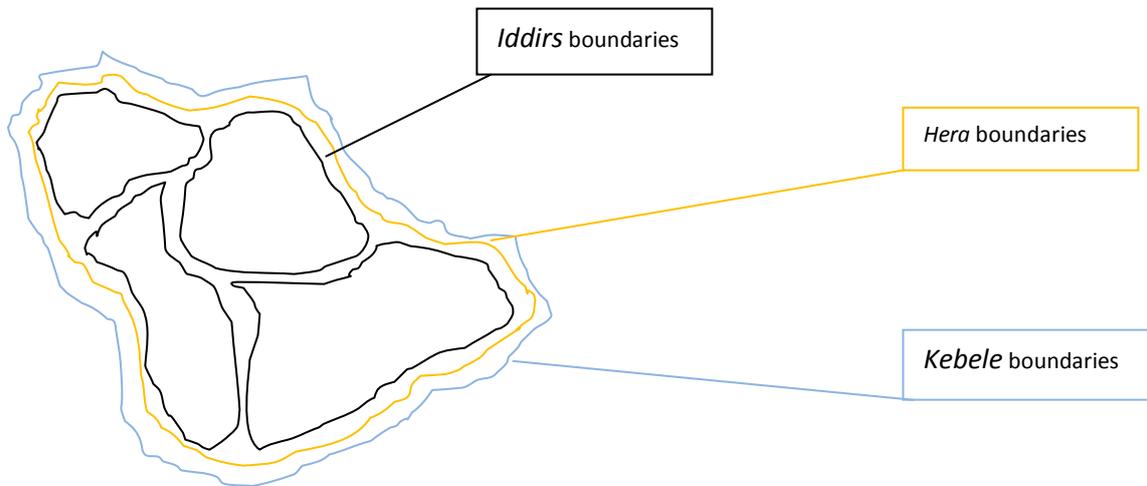


Figure: 1: Graphic illustration of territorial organization

Figure.2: illustration example of the complex cooperation mechanisms induce by *Hera* and *Sera*.

- Taken in account a *kebele* whose boundaries match with the *Hera* (it is not always the case).
- Inside the *Hera*, four community *iddirs* (that is to say funeral *iddirs* or Ona *iddirs*) exist and are linked.
- In this situation presented from data collected during the study , if the death of one *Hera* member occurs in *iddir 1*, then:

-*Iddir 1* members are going to prepare the funeral ceremony, welcome the guests, and women are going to prepare food and coffee by group shifting during the length of the mourning.

-*Iddir 2* is the direct neighboring *iddir*. Its committee will be compelled by *Hera* leaders to select members that will be responsible to dig the hole for the grave.

-*Iddir 3* and 4 belong also to the *Hera*. Their committees will be required by the *Hera* leaders to select members that will carry the body.

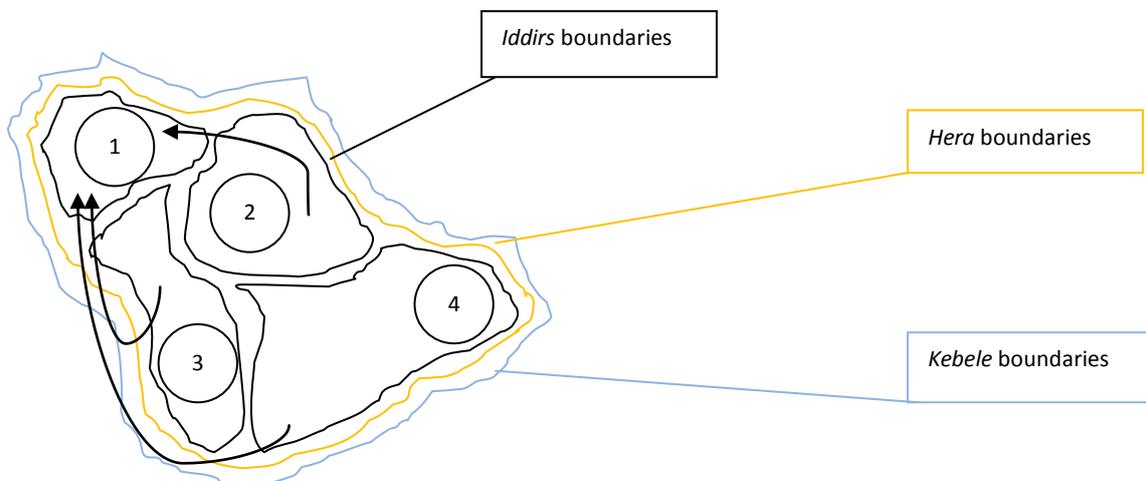


Figure: 2: Graphic illustration of *Hera/Sera* mechanisms.

Kembata *Iddirs*, multi-level associations

Historical outlook

Institutions like *Sera* and *Hera* are rather old phenomenon that existed before the integration of Kembata into Menelik II's Empire. Belachew (2001) argues for instance that historically, the institutionalization of the socio-economic, political or cultural aspects of the Kembata is to be linked with the last king of Kembata, Dilbato, who reigned between 1845 and 1892. King Dilbato to facilitate the administration, created 30 administrative regions subdivided in districts with a bit of autonomy and themselves divided into villages known as *Hera* (Habiso, 1983 and Singer, 1980 in Belachew 2001). Dilbato established also what is known as "*Dilbato Sera*", a set of new rules and rights regarding economical, social and political aspects to guarantee the co-existence of clans in Kembata at all level of this newly created administration and from which the current *Sera* system derivates (Belachew, 2001).

Many of the *Iddirs* leaders interviewed during this study state that apart from the *Hera* and *Sera*, mutual help associations where not present before Derg regime. It seems that Kembata has not escape to the willingness of the regime to have associations constituted on *kebele* or *ketena* basis. As a matter of fact, for the Derg officials, such groups existence was an appropriate instrument of control of the population, used to organize collective work and collect taxes. According to informants, many *Iddirs* in their current form have been created during the second half of the 1980s.

As mentioned above, it is the crisis that follow the Derg fall, that have lead to initiate new security at community level and that plays a part to the restoration of the *Sera* system under the EPRDF government, to counter the effect of both the pauperization and the political and security crisis.

Additionally, the demographic explosion has probably conducted *Hera* leaders to subdivide into small compartments in order to have a proximity service for the members easier to administrate.

In any case, nowadays, *Iddirs* as elements of the *Sera*, are integrated to the *Hera*. They act as autonomous entities with an elected committee that manage the *Iddir* organization but they remains in the same time part of the *Hera* and therefore under the *Sera* sets of norms. *Iddirs* groups are finally sub *Hera* units.

Iddirs existence in Kembata context

Iddir has to be taken has a generic term. Shiferaw Tesfaye Mengesha (2002), states for instance that *iddir*-like associations can be found in rural context under several names such as *Qirie* in Wollo, or *Subugnet* in some Gurage localities.

As stated above *Sera*, refers on a global level to the set of norms that can be found all over Kembata, but the term *Sera* refers also to all the institutions and laws of the *Hera*, that might themselves be specialized into different areas of intervention. Ona *Sera* refers for instance to the institutions and rules regarding funeral; *Huje Sera* those dealing with group work such as house construction; Lali *Sera* those dealing with the loss of cattle. Clans or family issues will be under the responsibility of the *Ilami Sera*. All these *Sera* institutions apart from regulating social life provide mutual aid for their members at times of distress. Their performances are indeed similar to the ones practiced by *iddirs* all over Ethiopia. As a matter of fact, these institutions are also equally designated as *iddira* by the communities. In fact, these associations have to be understood as *iddir*-like institutions that are elements of the *Sera* in a wide sense.

Besides considering the level of formalization assessed by the visited groups for the study, which is one characteristic inherent to the *iddir* organization, the term *iddir* tend to be appropriate to be used.

Therefore, as mentioned above, within the *Hera*, several voluntary associations exist, the main one being the *Iddir*. Indeed, within one *Hera*, several *Iddirs* can be found. From our observation in Kembata, there is even a tendency for *Iddirs* partition. This phenomenon find its grounds in link with several factors: firstly several institutions are dedicated to different fields of expertise; secondly, the high demographic rise in Kembata has force *Iddirs* members to divide into several entities in order to have more manageable organization; thirdly, a pressure of the *kebele* have influenced communities to constitute *Iddirs* on small basis such as *ketena*. Consequently, it is not uncommon to find in one *Hera* from 3 up to 10 different *Iddirs*. Each *Iddir* is autonomous, but its members remain however members of the same *Hera* and therefore under the *Sera* rules, obligations and sanctions.

Iddirs and their sub-committees: a cellular organization

« *Some iddirs have developed a federated structure whereby a large iddir has several smaller "sub-iddirs" underneath it.* » (Dercon, 2011)

This hierarchical community organization has also to be completed sometimes with the presence of sub-committees or sub *Iddirs*, known in Kembata as *Sufise* that operate as proximity service organization based on a quite reduced number of members.

This sub *Iddir* or *Sufise* is a basic organizational unit that can be put in parallel with a cell in biology. One *Sufise* is indeed a single cell in the community organization: it is functional by itself, as it has an elected committee and an autonomous administration management. As for biological cell, several sub-cellular components can be found in *Iddirs*, that is to say several organs specialized for carrying one specific activity. However, *sufise* are elements of an upper level structure, the *Iddir*, which in this context will operate as multi-cellular unit as it consist of an assemblage of several sub *Iddirs*.

Most rural dweller will be consequently a *sufise* member (at least for the funeral *sufise*) as well as a larger *iddir* member.

The *Sera* of Kembata does not exclude anyone living in the *Hera*. Everyone including craftsmen such as potters and tanners (*Fuga*) that are usually put on the edge of community life for other purposes is allowed to be a member of this system. And, because the matter of burial is of utter importance, everyone consequently is. As a result, almost every member of the *Hera* will also be a member of a funeral *Iddir*. And because *Iddir* might themselves be divided into sub-*Iddirs*, *Hera* members will also belong to one of them.

If for funeral *Iddirs* membership is open to all members of the *Hera*, there are some other sub-*Iddirs* specialized on different issues that are not accessible to everybody. These *Sufise* groups are also constituted as small cells division of the funeral *Iddir*. The membership in this sub *Iddirs* is based on voluntary participation but also on capacities.

These sub *Iddirs* are groups of interest established to enforce a special relationship between their members. For instance, *Huje sufise* (sub *Iddir* for group work, especially for house construction) will include a certain amount of members of the funeral *Iddir*. According to the members' house construction standards, not all people are going to be in the same group. *Tukul* (traditional house) owners will be in a separated group from those owning a house with iron-sheets roof and *chika*

(mud) walls. Another example could be the *Lali sufise* (sub *Iddir* for cattle insurance) that will include only members that are cattle owner, and that will most of the time not include *Fuga* (potters and tanners) community.

Typology of *Iddirs* in Kembata

This classification only takes in account the *iddirs* encountered in Kembata rural communities visited during the study. As a matter of fact there are probably other types of *iddirs* (mainly urban) such as professional *iddir*, youth *iddir* or ethnic *iddir* that could be added to the following table.

Community level	Family/ Clan level	Religious level
<i>HERA COMMITTEE</i> (works as a super <i>iddir</i>)		
<i>Community Iddirs</i> <i>Women iddirs</i>	<i>Family/ clan Iddirs</i>	<i>Religious Iddirs</i>
<i>Community sub-Iddirs</i> (Funeral) Health Group work and house Cattle Seeds construction	<i>Family/ clan sub-iddirs</i>	

Community iddirs.

The membership of these *iddirs* is based on vicinity belongings. Different names are used among Kembata communities to refer to these associations. They are known as *Ona Sera*, *Ona iddirs*, *Lakso iddirs* (funeral *iddirs*), *Kao iddir* (small *iddir*, in regard to the *Hera*) or *Buduna iddirs* (house gathering *iddir*). It is considered as the more important association by the communities' members.

Basically these *Iddirs* are established by members who agreed to contribute and support each others in case of funeral. As it was already stressed, they might include an amalgame of smaller *Iddirs* (*sufise*).

The numbers of members in this category of *iddir* may vary according to the density of population of the vicinity but may range from 60 to 150. Members are heterogenous in terms of socio-economic status, religion, sex or clans. For instance, minorities such as *Fuga* (potters, tanners), that are commonly considered impure and ostracized (mainly due to their food habits) by other community members remain member of the *Hera* and have equal rights to have decent burial. Therefore, they have open access to join the membership of the funeral *iddirs*.

Usually, individuals will join an *iddir* when they get married and start families. Before this step, children are considered to be indirect members attached to the membership of their parents. Joining the membership induce to pay an entrance fee whose amount differ according to the *iddir* regulations.

Among the communities visited, there is no regular contribution that is to say, no fixed amount of money given on a monthly basis for example. However, entrance fee paid once when joining the *iddir* constitutes another kind of contribution.

The contribution of the members is requested in case of funeral or when needed. Moreover, in case of funeral service, the *Iddir* members are expected to take care of all practical matters relating to burial, under the supervision of their committee and of *Hera* committee.

This *iddir* support to the family of the deceased takes several forms:

- Kinds support:

Most of the time, each families are supposed to contribute a small amount of grain (wheat) and a small amount of coffee that are going to be prepared and eat during the mourning of the deceased. According to the rules of *iddir*, this amount consists of several cups or glass: usually 3 up to 5 glasses of wheat and 1 glass of coffee. In line with the *iddirs* regulations, the grain can be given directly from the members to the family or collected by the *iddir* committee that donate it to the family (cf. Collective grain collection below). Additionally, in many *iddirs*, each family are committed to provide one bundle of firewood that is also going to be used for cooking during the numerous visit of guests to the family.

- Financial support:

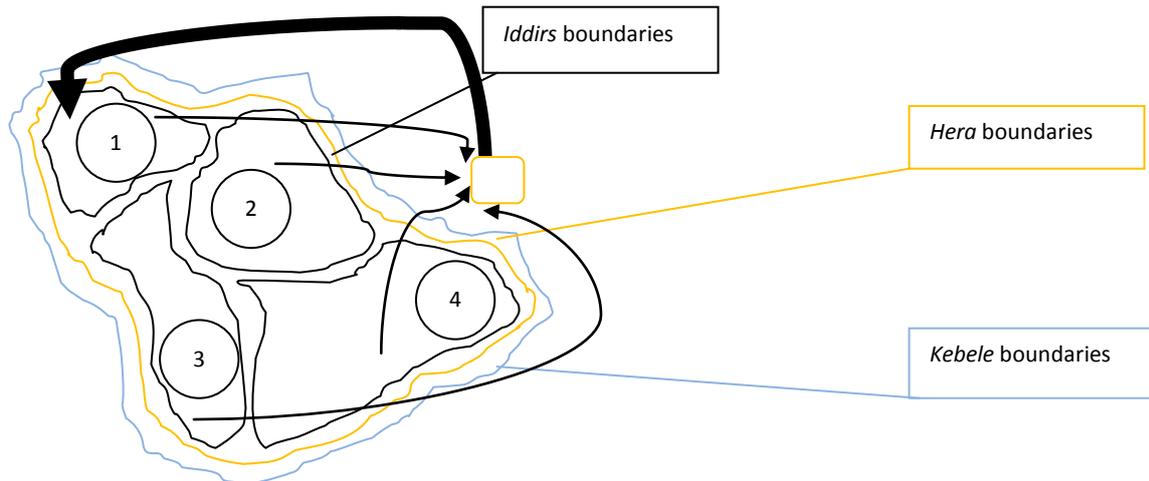
The *iddir* provides a cash donation as a gift to the family of the deceased to cover miscellaneous expenses related to the funeral and the mourning. This donation follows a specific flow since no money is given directly from a member to the family. The operation is actually managed by both *iddir* and *Hera* committees (see Figure.3 and 4 below).

Indeed *iddirs* committee members are in charge to give a certain amount of money from the *iddir cazena* (cash-box) to the *Hera* committee that afterward donates this monetary gift to the family. After funeral, *iddirs* members are requested to refund the *iddir cazena*. This amount of money can vary according to the regulations. It represents an equal contribution of every member equal to 3 up to 6 birrs. These monetary contributions have increased through years, some *iddirs* committee leaders stated that it started at 50 cents per member at the establishment of their *iddir*.

As all funeral *iddirs* in the *Hera* will be requested to participate financially, *Hera* committee is responsible to regulate how money is collected. This is considered as being one performance of the *Sera*.

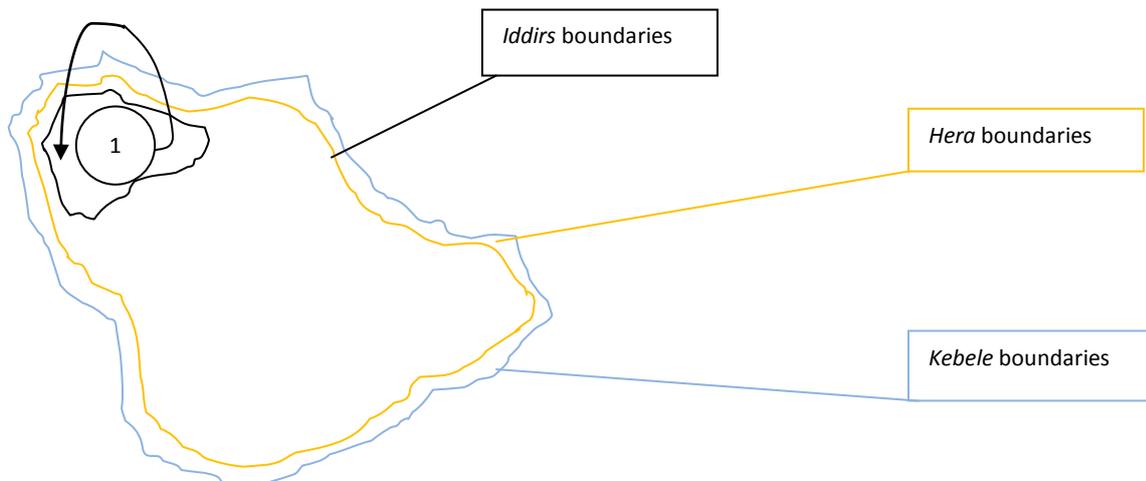
Additionally to the financial gift and in relation with the *iddir* rules, there might exist also a financial loan access for the family of the deceased that encounter difficulties to defray the burial and mourning costs. (cf.Loans sections below)

Figure.3: Illustration of an example of the *iddirs* cash flow at funeral time (A)



- In the same case described as in figure.2, one member in *iddir* 1 passed away.
- Members of *Iddirs* 1, 2, 3 and 4 as individuals belonging to the *Hera* are committed to give a financial gift to support the bereaved family.
- At the request of *Hera* leaders, *iddirs* committees transfer an amount of money to the *Hera* (proportional to the number of members within each *iddir*).
- *Hera* leaders will then donate the amount of money to the bereaved family.
- *Iddirs* members refund their *iddir* cash-box afterwards.

Figure.4: Illustration of an example of the *iddirs* cash flow at funeral time (B)



- Additionally, as the funeral occurs in *iddir* 1, *iddir* 1 members are compelled by their *iddir* to donate an extra financial support to the bereaved family (equal to 2 up to 4 birrs per members).
- *Iddir* will donate the amount of money to the family. Members will refund their *iddir* cash box afterwards.
- In case of wheat donation, the flow can be similar or can be conducted individually from members to the family.

- Material support:

Iddir equipment belongings include tents, cooking material, benches, barrels, sets of tools and several sets of dishes (cups, glasses,...) that are lend freely to the family of the deceased during the time of mourning.

- Work support:

Iddir members will be responsible of several activities, such as announce the death to the other members, dig the grave, build the coffin, carry the body, put up the tent, coffee preparation, water fetching, as well as field work for the family of the deceased as it is not supposed to work during the length of the mourning (e.g.: sowing, hoeing, weeding...).

- Social support:

During the mourning, the bereaved family receives the respects and condolences of relatives and friends as well as *iddir* members that have also to ensure a shifting to welcome guests and support the family.

It should be mentioned that no circumstances can exempt any member of participating to the *iddir* commitment except perhaps serious illness. For instance, one daily worker that will not participate to an *iddir* event because he is not present will have to pay back.

Beneficiaries of the *iddirs* support for funeral are the bereaved families in case one household member passes away. In case of a husband or a wife death, *iddir* will ensure a full service to the family. In case of children death, service to the family is determined according to the age of the deceased. In case of death of a child under the age of 6months, members are not committed to support the family. They will do it on a voluntary basis but it is not an *iddir* compulsory regulation.

Formalization

Kembata *iddirs* are formal structures. At the first level of this formalization is the *iddir* leadership board, the *iddir* committee, composed of several representatives that included generally a *Dagna* (judge/chairman) that presides over *iddir* meetings, a *genzeb yach* (cashier) responsible to collect contribution of members when this is needed, a *tshafi* (secretary) that keep records of all members. This basic leading structure is often completed by a deputy chairman, one up to three *kutitir abal* (*iddir* members that control the activities of the committee) and sometimes a *lefafi* or a *turumba* (one member in charge of blowing horn to announce one death). Committee members do not receive any remuneration for exercising their functions.

The *Iddir* leaders exercise informal sanctions upon the members themselves. However, the existence of written rules and regulations compiled by these executive people constitutes one second level of formalization that facilitates the administration of these associations.

These bylaws will concern *iddir* organization and rights and obligations of members, for instance a bylaw will state that no participation at the time of funeral could lead to a financial penalty of 100 birrs for the defaulting member. Additionally, bylaws might be extended to more common cultural issues not necessarily directly linked with the *iddir* membership but that guarantee certain moral values among members. In this trend, during the study, specific bylaws have been assessed stating for instance, that one member accusing another of witchcraft would be financially sanctioned (both by *iddir* and by *Hera* committees); in the same *iddir*, drinkers and robbers exposed themselves to strong punishment that could reach 500 birrs; unexpectedly the *iddir* bylaws included also an article stating that families practicing excision on their daughter would be punished with a 500 birrs fee as it considered an illegal practice (one can genuinely question the influence of the *kebele* on such an article existence).

Additionally to the collection of contribution at funeral times, *Iddirs* committee members are in charge of keeping records of incomes and expenses, of the creation of members list, of calling meetings and keeping of minutes, of writing bylaws, and ensure the regulation and penalties adjudication.

Failing to perform the assignment of the *iddir* will indeed lead to punishment that can have important consequences. For instance, each *iddir* member is compelled to participate to meetings, and of course to be present at funeral ceremonies. Failure of doing so lead to sanctions that include

mainly financial fees but can go up to social isolation of one family. Such strong social punishments are in fact the main reasons the *iddir* rules are respected as all community members are dependent on the others and are afraid of isolation.

Moreover, *iddir* management is transparent thanks to audits performed regularly in order to check the activities of the committee. The committee members are elected by *iddirs* members with no limited term as long as they do not fail in the exercise of their functions. Regular meetings are done monthly for the committee members but general meetings with all members are less frequent, they mainly occur in case of funeral.

Community *iddirs* are also recognised as very organized structures by local authorities who allow them a limited legitimacy. Registration at *kebele* level is commonly acted among community *iddirs*. According to informants it provides a legal frame to *iddirs* activities. It should be mentioned also that these registrations are advised by *kebele*.

The existence of sub-*iddirs* introduces a more complex structure as sub-*iddir* committee might sometimes report to *iddir* committee. Indeed sub-*iddirs* meetings are regularly called at *iddir* level. *Iddirs* is not interfering directly in the sub-*iddir* matters as sub-*iddirs* remain autonomous in their management but they are informed of the activities performed by the lower level, and might sometimes intervene in case of conflict unsolvable at sub-*iddir* level.

Solving conflicts is indeed one of the other functions of this category of *iddir*. They are in charge of keeping good relations with members, solving disputes and in case of difficulty refer the case to the *Hera* committee (or in case of legal matter such as crime, refer to *kebele* cabinet or *woreda* offices, as they are not competent to solve such issues).

Financial perspectives

The *iddirs* members' refundings of the funeral contribution is kept as a reserve. Except for this, *cazena* state is relatively low, as it is only constituted of penalties and new member entrance fees since there are no regular contributions. Most of this money is reinvested in material. Sometimes, if needed, committee can ask members to agree for a special additional contribution for extra supply of material. Some money might also be used for loan access in some *iddirs* (cf. below).

Financial sanctions can vary depending of the *iddir* bylaws. Punishments can be linked to mistake of members as well as omission in performing the *iddir* commitment. Fines are adjusted regarding the importance of the fault. For instance, in one *iddir* visited in Katcha Bira *woreda*, a delay in the contribution would be penalized 2 birrs, no commitment of a member to his *iddir* obligations 10 birrs, serious conflict between two members can result in a 25 birrs sanctions. This is just an example, and sanctions can be considerably heavier for defaulting members in other *iddirs* (cf. the example of witchcraft above). Anyhow, these monetary sentences constitute a source of income for the *iddir*. As a matter of fact, the *iddir* taken in the example evaluated the income due to the penalties to approximately 200 birrs per year.

Additional *iddir* incomes are generated with entrance fees of new members. Two types of entrance fees can be identified:

-Local resident entrance fee. For instance, a young man that used to be living in the house of his parents, themselves members of the *iddir*, will be considered as an indirect member of the *iddir*. As a household member he will benefit the *iddir* service, but he does not himself contribute to the *iddir* individually. If this young man get married and settle in a new house, he will have to be a full member to benefit the *iddir* assistance. Still in the *iddir* taken as an example, he will join the *iddir* by contributing to an entrance fee equal to 40 birrs.

-Distant resident entrance fee. This refers to a fee paid by a resident external to the *iddir* and who want to join to increase its insurance. In the example *iddir*, the entrance fee in this context is fixed at 100 birrs.

On a year entrance fees generated income can reach 80 birrs in the example *iddir*.

Other sources of income are linked with *iddir* material renting. In case of social event such as wedding, families can rent benches or tents to the *iddir*. On the same trend, neighboring *iddirs* with no or few material can rent other *iddir* material for funeral purposes. In our *iddir*, material renting generated income can reach 50 birrs per year.

In the example, the total yearly incomes are quite irrelevant but other *iddirs* committee members have attested to have acquired around 6000 birrs yearly income.

In any case, the money is used as investment in material, or as possibility of financial loan. Other *iddirs* will keep cash as reserve for hard times.

Bank accounts open in *iddirs* names are rarely seen in rural Kembata. Indeed among rural communities visited, only one *iddir* was using a bank account. Bank account are usually seen by *iddirs* committees as a burden. Firstly, because the amount of money they are dealing with are quite minimal and does not justify such operation. Secondly because committee members prefer to have money available at any time instead of having to conduct a withdrawal in the bank that is in the majority of the case in a far distance.

Access to financial loans, a partial *iddir* service?

Besides the mechanisms described above, community *iddirs* are able to offer other assistance to their members. In consequence, to provide complementary cover, few *iddirs* allow financial loans access to members. Such service is conditioned to the *iddirs* rules and regulations and to the availability of *iddirs* funds. Rules regarding the loans are strictly defined and several preconditions operate before obtaining a loan. For instance, a member that would apply for the financial help of the *iddir* is invited to explain the circumstances that lead him to do so as well as the purposes of the expenses that he plan to do.

According to informants, officially there are no specific restrictions to get access to a loan but practically it will be offered most of the time to members facing a shock and in need of money to cope with it (for instance, additional money to cover funeral organization or medical expenses). However, among the *iddirs* visited, members might request and obtain these loans for farming purposes (seeds and fertilizer purchases) or self-consumption (food, school equipment for children, clothes).

These loans are contracted as short-terms mortgages. *Iddir* committee and borrower will agree on an expiry term date to refund the *iddir* that according to the groups and its rules ranges from 15 days up to one year. Interest whose rates can also vary depending the *iddir* but that generally reaches 10%, are charged on the total amount of money borrowed. Yet, in most of the *iddirs* that provide such a service, the loan is interest-free if it is linked with illness case since it is considered an absolute necessity for paying the medical expenses. In such a case, the time to refund the *iddir* is usually shorter for the borrower.

As it was already mentioned, the majority of *iddirs* deal with an insignificant amount of money in their funds. As a matter of fact, and once again along with the different groups, the amount of money lend is generally low (from 100 up to 500 birrs per borrower according to informants).

In any case the financial loan is open only to the member of the *iddir*. Neighboring *iddirs* members do not have access to this service. Then, the capacity to borrow is determined by several criteria that are based mainly on the aptitude of the requesting member to reimburse the *iddir*. *Iddir* committee members assess for instance whether the farmer have regular income, is a cattle owner (which sells could guarantee the repayment of the *iddir*), as well as his surface of land (that could allow him to sell crops to refund the loan). As extra guarantee, *Iddir* committee members might also consider the relations of the requester in order to ensure that a guarantor can refund the *iddir* in case of death of the borrower. Other considerations are also review regarding the participations of the requesting member in the *iddir* involvements. Members that failed to play their part in the *iddir* life or that were penalized in the past for being late in a refunding case have surely less chance to have access to the loan.

As it can be seen, prerequisites are mainly economical, *iddir* committee evaluates the risk of not being refunded by the capital of requesting members. Though, according to *iddir* groups, concern for vulnerable families might also be taken in account. For instance, *iddirs* committee members in Kacha Bira affirmed that financial loans have been granted to very needy families on a principle of equity in front of the ability to purchase fertilizers. Considering that some requesting member were indeed able to obtain them without the *iddir* assistance, they gave priority for members in need. On the same trend, cases of interest-free loans given to vulnerable families have been reported.

To summarize, considerations assessed to have the possibility to borrow money could be classified as below in order of importance:

1. Membership in the *iddir*
2. Availability of *iddir* funds
3. Emergency level of the borrower case
4. Capacity of the borrower to refund
5. Ethical consideration

Written contract is recorded and signed in the registration book both by the *iddir* committee and the borrower. Getting access to the financial loan implies a certain amount of obligations for the borrower. Repayment has to be done integrally on the expiry term of the loan as partial refunding done for instance on a monthly basis are not permitted, as are reimbursement in kind. In case of failure to refund on the expiry term, borrower exposes himself to penalties (additional monetary fees) and might be ban from borrowing to the *iddir* in the future.

No reliable data has been collected on the exact number of *iddirs* members requesting a loan as they are not registered in the *iddirs* books. Informants' estimations regarding the number of loan askers are very variable as it ranges from 6% to 50% of all *iddir* members.

Number of people that actually obtain the loan is linked with the state of the *iddir* funds and can vary from one year to another but can stretches from 2% to 12% of the total *iddir* members according to the listing assessed.

Whether or not financial loans are accessible is a decision determined collectively with all *iddirs* members during general assembly. If there is a maximum amount of money that can be borrowed defined for and by all members, the amount of each contracted loans is not necessarily similar depending the need of the requester.

Apart from *iddirs*, farmers usually borrow from friends or relatives usually without interest or through moneylenders that charge prohibitive interest rates, really discouraging and risky for vulnerable families.

Collective wheat savings, a specificity of Kembata iddirs

As mentioned above, for most *iddirs* groups the funeral contribution imply a donation in kind. As a result, some *iddirs* have developed mechanisms to gather grains (wheat) in a collective way.

Several performances have been observed during the study regarding this issue:

1. No grain collection managed by the <i>iddir</i> . In case of funeral, individual wheat contribution from members to the bereaved family.
2. Collection of a special cash contribution* from members to the <i>iddir</i> committee that is used to buy grain. Storage managed by the <i>iddir</i> committee. Grain contribution in case of funeral managed by the committee. Remaining stock of wheat sold and new grain stock purchased.
3. After the harvest, collection of a wheat contribution* from each members to the <i>iddir</i> committee. Storage managed by the <i>iddir</i> committee. Grain contribution in case of funeral managed by the committee. Remaining stock of wheat sold and new grain stock purchased.
4. After the harvest, collection of a wheat contribution from each members to the <i>iddir</i> committee. Storage managed by the <i>iddir</i> committee. Grain contribution in case of funeral managed by the committee. Additional wheat contribution* from members to refund the <i>iddir</i> of the funeral contribution. Remaining stock of wheat sold and new grain stock purchased.

** Yearly cash contribution reaches 10 birrs per member. Yearly wheat contribution at harvest time usually ranges between 10 to 20 glasses of wheat per member. In case of additional contribution at funeral time, it stretches from 2 to 4 glasses of wheat per member.*

Storage is usually ensured by the cashier of the committee but in case of big amount of seeds can be allocated in different houses of the committee members. Wheat is kept inside the house in large bamboo baskets known as *Kafo*, elevated from the ground and covered to avoid spoiling by rats or insects. Yearly wheat contributions are organized by committee in the house of the store-keeper and take place the same day for all members. Sometimes a *turumba*, a herald blowing a local horn, can inform the *iddirs* members that a call for the contribution has been perform. All members are compelled to give the exact amount for the contribution on this defined date and expose themselves to penalties if failing to do so.

It should be mentioned that *Iddirs* members are the ones that decide through a collective resolution whether or not they want to participate to such a collective grain stock.

According to informants, the reasons not to perform such a service are to be linked with the fact that some members consider this activity as a burden or/and do not completely trust the storage system (by fear of spoiling or of theft).

On the other hand the motivation to take part in such a service are mainly based on the guarantee to have a supply of grain whenever a funeral occurs and therefore to be able to help the bereaved family. Additionally, when this mechanisms for collective management of wheat are established, it appears that if the number of funeral in the year were not extraordinary, a majority of *iddirs* can increase its stock of grain year after year, due to the combined effect of annual contribution and reinvestment in a new grain stock. Moreover, the amount for the contribution might be also adapted regarding the number of funeral in the previous year.

The moment for wheat sells and purchases might differ according to *iddirs*. Few *iddirs* sell the remaining stock before the harvest when prices are high and buy at cheap prices after the harvest, which can allow them to acquire a small profit usually reinvested for *iddir* material (tools, tent...) purchasing. However, the majority of visited *iddirs* sells and purchases after the harvest. The wheat sells and purchases themselves can takes place at different levels: at village level, at local market or through a trader that arrange the transportation. Different factors such as *iddir* regulations, distances from local markets, road accessibility for trucks and of course prices offered play a role on the location of the transactions.

Wheat prices fluctuations (cf. Figure. 5 below) could allow *iddirs* to proceed to several sells and purchases in the year in order to earn additional revenues but numerous transactions are considered as a burden for many committees. They rather prefer to conduct sells and purchases one time per year. One *iddir* committee member conceded to be very conscious that “there are different good times to sell and buy but the *iddir* do not want to do it several times in the year”.

Several *iddirs* committee members confessed also to be interested to develop such kind of collection system for other cereals, mainly with teff as it is associated with highest prices (cf. Figure.5 below). Others argue that it is not the role of an *iddir* to speculate and that the profit is not their objective.

Figure 5: Wholesale prices of cereals in Addis Ababa for 2011

Wholesale Prices of Cereals in Addis Ababa for CY 2011 (Ethiopian Birr)						
Commodities	Teff	Wheat	Barley	Sorghum	Maize	Exchange rate (\$1)
Month						
January	764	547	444	449	258	16.58
February	755	540	438	411	266	16.64
March	837	651	550	457	326	16.68
April	875	705	587	457	396	16.75
May	873	806	626	503	455	16.79
June	952	851	726	545	447	16.88
July	972	803	732	555	487	16.94
August	996	737	767	652	610	17.00
September	990	773	773	751	632	17.05
October	971	798	770	683	604	17.10
November	980	772	805	675	534	17.15
December	964	658	830	721	442	17.19

Source: Ethiopian Grain Trade Enterprise (EGTE) 2012

Furthermore, the existence of such a grain reserve in the *iddir* might sometimes and with highly regulated conditions permit a seed loan access.

The possibility to borrow is conditioned to the *iddirs* rules as this stock reserve has to be understood above all as a set of eventual funeral contributions. Meaning that an amount of wheat has to be kept as a reserve until the next contributions in case of one death within the *iddir*. Once more, it is not an assistance that all *iddirs* provide, and actually it is rather uncommon to find it (3 *iddirs* out of 18 visited community *iddirs* were providing such a loan performance). Thus, one informant calls the principle of equality to justify the fact there were no access to seeds loan in his *iddir*: “If the *iddir* allow for one member to borrow wheat, all members will request the same, and we cannot afford it”. Nevertheless, in some associations, if there were a slight number of funerals in the current year and the remaining stock is consequent enough to allow it, loans can be contracted either for food consumption or as seeds at sowing time. These loans are contracted with interest whose rates differ according to *iddir* rules (from 15 up to 30%) and have to be refunded by borrowers at harvest time. The loan and interest can only be refunded in seeds, not in cash.

Prerequisites to access loans are firstly based on the membership of the requester. Peripheral *iddirs* members can not have access to such a service. Next, a maximum amount of wheat that can be

borrowed is defined by committee members and agreed by all members (between 20 and 50 kg). Then, is considered the capacity of farmer to reimburse the *iddir* at harvest time with regard to his land surface, and his land fertility. Even if some informants attested that loans have been given to vulnerable families, the solidarity principle is not the main one that rule for such borrowing according to our assessment. Therefore, not all requesting members will obtain such a loan. To identify the exact number of seeds loans requesting families seems difficult as there is not such a record kept in the *iddirs* registration books. As a matter of fact, only members that obtain the loan are registered. In the *iddirs* were the possibility to borrow seeds existed and according to those listing, not more than 10% of the whole *iddir* members were able to contract a loan. According to informants' estimations, members that did not obtain loans would get priority for the following years but there was no reliable data collected on this issue.

The wheat collection described is generated at community *iddir* level, but can also be managed at sub-*iddirs* level. As a matter of fact, some *iddirs* have generated a considerable amount of wheat in their stock (one informant stated that it will reach 17 quintal after the harvest, another one 28 quintal). Those large wheat quantities are usually measured when the collection is managed at large *iddir* level, due to the higher number of members than in sub-*iddirs*. But even in sub-*iddirs*, it is not uncommon to hear committees that deal with 6 up to 10 quintal of wheat. When such amounts have been reached, it seems those *iddir* committees foresee new perspectives for their members' future, such as eluding the yearly contribution, or increase the funeral gift for bereaved families. Some *iddirs* committee also see outside the box, one *iddir* chairman in Kacha Bira *Woreda* stated for instance wishing his *iddir* to reach a certain amount of wheat (that he evaluated around 100 quintal) whose selling could gather sufficient money to invest in a millet factory.

Another case encountered during the study slightly differs from the previous ones described above and need to be mentioned:

5. After the harvest, collection of a **wheat contribution** from each members to the *iddir* committee. Storage managed by the *iddir* committee. **Storage divided into two.**

- i) Storage used for seeds. At sowing time, seeds lend without interest to members, refunded at harvest time. Stock sold and new seeds stock purchased.
- ii) Storage use for wheat lend for food consumption at time of funeral for the bereaved families. Refunded by the bereaved families after harvest. Stock sold. Half money invested in material for the *iddir*. Half money reinvested in new wheat stock.

+ At time of funeral, individual wheat contribution from members to the bereaved family.

In this *iddir* visited in Kacha Bira *woreda*, members are compelled to gather collectively an amount of wheat for funeral that is not considered as a gift but as a loan. Members contributing to the *iddir* stock after the harvest are not exempted of their individual contribution for the bereaved family in case of funeral. The specificity of this group also subsists in its approach and use of storage as two different storerooms have been established. One part of the wheat collected will be used for seeds loan at the sowing season and each members will be offer a small quantity of seeds that they will have to refund without any interest at the harvest time. The amount of seeds will be sold and reinvested in a new stock. The other part of the wheat reserve is used as a supply for lending seeds for the bereaved families that request it at time of funeral and that are compelled to refund it at harvest time (without interest). After harvest the stock is sold and reinvested in material and new seeds, one use as seeds, the other for food consumption. The two different storages are administrated separately, it not possible for instance for one member to borrow wheat for food consumption on the stock dedicated to the bereaved families.

This scheme differs from the others as the stock itself is gathered at *iddir* level in a loan perspective. It is to be linked with the *Zeriti iddira* (cf. below). The lack of interest on the loans allows each member to borrow seeds. The contribution guarantees a small amount of seeds at sowing time.

All these mechanisms are organized at *iddir* level (large), but in many cases, grain collection is also sometimes aggregated at *sufise* level. Several *sufise* will collect wheat. They will use it for funeral contribution and if their stocks allow it they will offer the possibility to rent for their members at the sowing season. Large *iddir* will request an amount of grain at funeral time from the *sufise* but they do not know exactly the amount of wheat town by each *sufise*. The starting of grain collection spread from one *sufise* to another. (Note: at *sufise* level, there is also a small funeral contribution).

1bis) Women iddir

When speaking of *iddir* membership open to all regardless of the gender issues, it should however be noted that community *iddirs* are mainly constituted of males, that is to say husbands or head of family that are considered to have a full membership; wives being only indirect members. Though, the case of widows should also be mentioned as one wife whose husband passes away (and who for instance have young children not in age to take the household leading), become head of household and consequently inherit the full membership of his husband.

However, the position of women in *iddirs* is noticeable as they will be required for instance to prepare food or coffee during funeral ceremonies. They belong to the *iddir* but have a specific position in it.

During funeral ceremonies and mourning, among the *iddirs* members, women will be responsible of particular activities. For instance they have to prepare by shifting groups food and drinks in the house of the family of the deceased for the guests that come to present their respect to the bereaved family, they are as well in charge of water fetching. Women are totally involved in the community *iddirs* activities and act both in parallel and addition with the male *iddirs*.

They remain wives of male *iddirs* members, but as they are responsible of a specific women service, women form usually their own sub-committee that allows them to deal with their own issues which in the end are integrated in the whole community *iddir*. Women *iddir* are designated as *Baltet iddirs* in the rural communities visited.

Their sub-*iddir* organization is analogous to the community *iddirs*, and is structured on the same vicinity basis. In the case of a community *iddir* that is divided into several smaller *sufise*, women *iddir* is as well detach into smaller partition groups.

Women *iddir*, do not have a regular contribution system but at funeral time, they can be compelled through their *iddir* to give a small amount of cash but most of the time of kinds to the bereaved family.

Their functioning is the same as the community *iddir* in terms of structure. Women have an independent sub-committee, which is self-directed with a board of women leaders elected by other

women members. They report however to the community *iddir* committee during special meetings as do the other sub-committees. Written rules exist as well as registration books that are used to record the participation of every woman in the *iddir* involvements. The board committee is also responsible of organizing the shifting to prepare coffee and food. As women *iddir* itself has no or little material, women members might also provide kitchen equipment to the bereaved family by lending it individually.

In case of quarrel or problem within the *baltet iddir*, the women sub-committee will try to solve it by itself. If it is not possible they will refer the case to the community *iddir*.

Similar characteristics for these kind of female mutual self help association can also be found among religious based *iddirs*, that is to say that women can also organized themselves into sub-committee within these category of *iddir*.

According to the data collected, no other independent gender *iddir* apart from those described above are present in the communities visited. It should however be mentioned that women organize themselves to deal with their own issues with other cooperation mechanisms than *iddirs*. For instance, associations known as *Wijo* (Butter associations for women), are groups specially directed to gather a certain amount of women from different families in order to get a large quantity of milk and butter in turn by collecting milk and share it with other members. On the same trend, *Geja* (group work association for a small number of people) is not especially dedicated to women but may regroup several of them in order to help each other in turn, for instance, to cut the enset product.

Community sub-iddirs.

As pointed out above, community *iddirs* might consist of smaller sub-committee (*sufise*) constituted on a proximity basis. They count a smaller number of members (20 to 30 households). This sub-division aims to facilitate the administration and provide an immediate service to the members. Moreover, community sub-*iddirs*, have also a board committee elected, a *cazena*, written regulations, etc.

The sub *iddirs* has to be understood has organizations aside and below the *iddir* in the same time. They provide services in addition to the *iddir* since their functions and purposes are similar, but they remain sub-entities.

As a matter of fact, the large *iddir* committee is in charge of the coordination of the sub *iddirs*. For instance, it is responsible for managing the contributions of money at funeral time between all *sufise* as well as the working duties and activities required at *iddir* level as they constitute a manpower source. Besides, *iddir* committee will oversee the different sub-committees activities without interfering.

All the performances regarding funeral described above for the community *iddirs*, can be carried on as well by some sub-committee but on a smaller scale, thus they will not be exposed a second time. However, it is noticeable to see that in Kembata, each service regarding a serious shock might be managed by one independent sub-committee (it is not the case in the two other areas covered by this study: Wolaita and Dawuro).

When existing, these sub committees are established to undertake special duties in relation with various aspects of the rural community life, dealing for instance with the house construction, the transportation of the sick people to the health structures or the insurance on cattle.

Health iddir

Sub-committees that take care of health issues are known as *Mosani Sufise*. As for other similar sub-committee, leaders are elected by members resident of a common neighborhood. They are organized structures with written by-laws and sanctions for defaulting members. Three kinds of *iddir* mechanisms regarding health issues were encountered in the communities:

◆ health <i>sufise</i> independent with its own committee.
◆ health <i>sufise</i> attached to a community sub-committee with one common committee for both.
◆ no health <i>sufise</i> ; health issues managed by the community <i>iddir</i> .

Functions and role of such groups imply that in case of sickness of one of their member, the *sufise* members are responsible to facilitate the transportation of the sick person to a health structure. The access to the health facilities in Kembata having considerably improved in the last decades, according to the seriousness of the disease, members can therefore be orientated in different governmental health structures. Health post are indeed present in all *kebele*, several health centers exist in each *woreda* as well as private clinics. Although, there is only one hospital in Kembata, located in Durame.

Additionally, according to the by-laws of the sub-committees, a contribution from each member can be requested by the leaders as a financial support for medical care that can help the sick member to cover the cost of treatment or medical expenses. When they set up these contributions are averagely 2 birrs per member. In this case the *iddir* provides a kind of health insurance for its members as the involvement of the sub-committee guarantees to the members a small loss due to the medical expenses. In exchange of a contribution, members will indeed buy a kind of insurance policy. This process is managed by the sub-committee leaders.

However in the Kembata context (as opposed to Wolaita), the commitment of sub-committees in health remains most of the time based on the transportation to the sick to health structure. Very few *iddirs* have a contribution system in case of sickness. The monetary contribution also appears to be sometimes an exclusion factor for some families that cannot afford these expenses. As a matter of fact, the membership is higher in sub-committees that propose only a transportation service (in fact, in this case, all members of a community *iddir* will also be members of health sub-*iddir*);

whereas not all of the community *iddir* member will be member of a health sub-*iddir* as long as a contribution is requested.

When these health sub-committees are established, three services provided were encountered on the field, listed by order of frequency in the following table:

1. transportation of the sick person. no financial support from other members. no money lending.
2. transportation of the sick person. financial support from other members through a special contribution. no money lending.
3. transportation of the sick person. no financial support from other members. money lending contracted at community <i>iddir</i> level by the family that will have to refund it (in 15 days without interest).

As it can be seen in case number 3, it might be possible for some member of a health sub-*iddir* to require a lend in case of difficulty to cover the medical expense. As most health *sufise* have negligible amount of money in their cash box (mainly penalties generated profits), members might request to borrow money at community *iddir* level if such a lending service is included in the *iddir* by-laws. The money lending in such cases reaches 100 up to 500 birrs. Conditions for accessing the loan are based on the capacities to refund it in short time as these kinds of loans have to be refunded within 15 days. The loan is done without interest for the member. It should be mentioned that this type of *iddir* loan service remains however quite rare in the communities visited.

It can be stressed that transport costs, consultation fees in governmental hospital as well as treatment prices differ according to the location of the village and the seriousness of the illness. However, according to informants that benefit the *iddir* financial support, the assistance can cover up to 50% of the total expenses for the sick member.

Group work sub-iddir

In addition, other sub-committees are established to undertake special duties in link with group work. Group-work *iddir* known as *Huje iddira* are also set up in the Kembata communities.

As for the health *iddirs*, two situations were encountered on the field:

◆ <i>Huje sufise</i> independent with its own committee.
◆ <i>Huje sufise</i> attached to a community sub- <i>iddir</i> with one joint committee for funeral, health, and group

Function of such groups, include mutual aid between members for different heavy works or labor duties that imply to be finished in a short period of time. For instance, construction of new house, work on the crop fields, harvesting, enset planting, fence creation, as long as reconstruction of a house after burning are activities that these sub-committees deal with.

The basis for such groups' establishment is the dependency towards other members to undergo difficult tasks. When considering for instance the amount of labor required for a traditional house construction, it is obvious that a family has interest to join such association. Indeed a quite considerable manpower is demanded as the basic steps consist of:

- leveling the ground,
- digging a massive pit,
- create a support for the circular walls,
- rising a grid with eucalyptus trees,
- bound the trees together to stabilize the structure,
- erect the central pillar of the house,
- construct the roof and cover it with a local grass called *duffa*.

When they have their own independent committee, the composition of these groups do not necessary match with the one of the community sub-*iddir* for funeral. Firstly because not everybody is compelled to be a member of a *Huje iddir* even if mainly everybody will as the implications are too heavy if they don't. Secondly because the composition of those groups is based on the standard of house construction of community members. Some *Huje* groups will therefore be composed of traditional house (*Tukul*) owner, as some will include owner of tin-roof house. Actually, the composition of these groups is based on economic capacity of the family as usually *Tukul* is less

costly than tin-roof house (even though it has been shown that it was less sustainable). As houses costs and amount of work required differs according to the type of house, having groups composed of owners of similar houses standard is the guarantee of equal expenses and work sharing.

Different performances have been observed during the study regarding this *iddir* category, but all informants agree that the major assistance it provides to its member is link with the house construction or the house reconstruction following a fire case. In this last situation, members are compelled to contribute with wood in order to support the family in distress to a new house building. A special financial contribution is requested at this moment and additionally members will provide an individual support (most of the time voluntary and not entail by the committee) to equip the house with new furniture.

The membership in these *iddir* may or may not involve a regular contribution on a monthly basis. When it is present, the contribution amount differs according to the *iddir* (from 2 up to 10 birrs per month in the visited communities). The contribution is aimed to purchase material needed for the roof covering of the house, whether to purchase the grass (*duffa*), or to participate to the acquisition of tin-sheets, it can also be used to purchase tools.

The group work *iddir* has elected representatives, the committee that use written rules as for the other categories of *iddirs*. One function of the committee is to coordinate the work division.

In addition to such group work *iddir*, several other cooperation associations can be found in the rural communities of Kembata:

- *Geja*, already evocated above, is a group of work cooperation that gathers several individuals to perform a heavy work in turn. The numbers of participants in these groups is smaller than in the *Huje iddir* as it includes averagely 5 to 10 members.
- *Gezima*, is another association really similar to *Geja* that involve an even smaller number of people for some domestic tasks like for instance the grain crushing in a mortar.
- *Dawa*, refers to an additional mutual help group. It exists in other Ethiopian areas under different names, in Wolaita for instance, this association is known as *Debo*. *Dawa*, is a group that is constituted for special field work at the request of one specific farmer. This needy community member asks the help of for instance relatives or friends to assist him in his task. He is expected to provide food and drinks for his co-workers but except this it is not a shifting support and therefore no return is expected by the co-workers.

Cattle insurance *iddir*

Known as *yehust iddir*, *lali iddira* or *azi iddir*. Their membership include cattle owner with the exception of potters (*Fuga*) that will not have the possibility to join this category of *iddirs*. A common belief among farmers is that *Fuga* are not taking care of their animal correctly which is the reason why they don't have access to these associations. The reason for *Fuga* being put aside the society are numerous. For the cattle association, concepts of pollution and impurity associated with this minority might explain their exclusion from the *iddir* service.

The main function of this *iddir* is to support one cattle owner (that is to say a cow or an ox) that would accidentally loose his animal, by collecting a special contribution in order to help him to buy another one.

The contribution per member differs according to the size and age of animal (it can go from 10 up to 80 birrs according to informants) that is indeed an insurance on cattle.

As for the others *iddirs*, the cattle *iddir* have a committee with written rules and record keeping of contribution in a registration book. Lack of participation or delay in it will lead to sanctions for members.

To benefit the *iddir* service, the animal has to die accidentally or of disease, or at least be injured in a way that it cannot be used by its owner. An animal that would die because of bad treatment would not allow its owner to benefit the *iddir* service.

Two cases are possible whether the animal die or not:

1. an animal has an accident that left it injured and unusable for the owner. Members kill it. After evaluation of its price, they contribute and share the meat for food consumption. With the money, the owner can afford a new animal.

2. an animal die of accident or disease. After evaluation of its price, members contribute. The ox is burn. With the money, the owner can afford a new animal.
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It should be mentioned that different livestock-sharing contract (*tera*) exist between farmers. One cow or one ox can belong to two different owners that for instance are going to use it in turn to plough or to collect milk. In such cases, the money collected by the cattle death coverage is shared as well for the different owners.

Seeds conservation *iddirs*

Among the services provided by the *iddirs* and their sub-committees, grain collection service represents a good illustration of how *iddirs* mechanisms have evolved to integrate other functions than the basic funeral service. In addition, to the collection of wheat amassed for funeral donation by *iddir* members and described above, some sub-committees have also been established to administer collective seeds savings that secure the members at sowing time. These sub-*iddirs* or *sufise* performances known locally as *Zeriti iddirs*, are aimed to constitute a reserve in the perspective to provide seeds loans and guarantee to their members an access to new seeds every year. In fact, since the wheat collection is essentially associated with savings and loans it can be taken as a seed bank *iddir*.

As Interaide (IAF) has been implied on activities based on seeds conservation system, it should be mentioned that the *iddir* category described in this chapter is not always directly involved in a partnership with the NGO on this issue. In the case this partnership is not established, whether a possible influence of previous Interaide experiences with other *iddirs* might have occurred is quite unclear. Informants rather stated that the establishment of such farmers associations is the result of few members proposal, not to be linked with external performances. For instance, perhaps the foundation of such association is rather to be associated with a lack of existence of a collective grain collection done at community *iddir* level for funeral contribution. On the same trend, when collaboration between Interaide and local *iddirs* was instituted, it is ambiguous to know precisely on which level, these associations have been affected by IAF activities. As a matter of fact, some farmers stated that this kind of mechanisms have existed at their grand-fathers time, have been put to an end during Derg time and restored since a decade, which would suggest that these *iddirs* have to be understood as traditional systems. Other argued that no seed *iddirs* were present before Interaide intervention and that the actual seed conservation are extension of the NGO activities.

When community *iddir* gather collectively a stock of wheat, it is a performance carried in a perspective of funeral grain contribution; however, the purpose of the *Zeriti iddir* is not funeral but actually the lending. The main reason invoked by informants to explain the formation of these organizations is the necessity to help each other while facing the risk of seeds shortage at critical moment of the cropping calendar.

Not all funeral *iddir* members will be members of these sub *iddir* category. These kinds of associations include generally a small number of members (between 20 to 30). There are no specific restrictions to join apart from being a member of the community *iddir* and of course the ability to contribute.

The organization imply the collection of a quantity of seeds (that always consists of wheat), fixed by the *iddir* committee and agreed by all members. The amount of the contribution is equal for all members and comes to an average 10 up to 20 glasses per individual. As for the collection for funeral purpose, wheat is collected after the harvest time through the *iddir* committee and stored in a specific place, generally the cashier house but according to the quantity of the grain stock and the room availability, the storage can be shared among different committee members. A loan system on this amount of wheat is open to all contributing members at the sowing season, and this credit will have to be refunded at the same time for every borrowing farmers that is to say at the next harvest. The loan implies interest that might be very high (up to 50% according to some informants). A maximum amount of seeds that can be borrowed is fixed and agreed by all members. After the harvest refunding, seeds are sold and a new seed stock is purchased. The amounts of the loans accorded to members are done considering the land size of the farmer and the fertility of the land considering his previous harvest.

With such prohibitive interest rates one can question the benefits for members to join such associations. Firstly, these rates are defined on a collective decision of all members and not compelled by the committee, meaning that members themselves have an advantage to establish elevated rates. Secondly, these associations have to be understood as a mechanism to ensure farmers a seeds access at a decisive moment of the cropping calendar by imposing themselves seeds savings. In fact, by contributing to the *iddir*, members save grain that they might have spent for food consumption otherwise. Hence, one member of such an association stated that “storing wheat in houses is risky as it can be eaten or cooked by women”. Thirdly, high rates represent a guarantee

that members will borrow seeds according to their real needs and possibilities of refunding. Another reason behind such an organization is also the guarantee for members to be part of a group that will renew his stock of seeds every year, and additionally that will take in charge the burden of the transactions (and therefore avoid negotiations and high expenses of transportation to market, that an isolated farmer can only afford with difficulties). Finally, high interest on loans might be a guarantee for contributing members to be part of a group that include only farmers with capacities to refund, and by doing so to avoid defaulting members. If members of such *iddirs* are bound by solidarity relations within the group, it is also true that vulnerable families cannot afford to borrow at such rates and consequently do not join them, which in fact and according to me might be an indication that these *iddirs* are perhaps group of interest rather than solidarity entities.

Clan *iddirs*

Apart from the village/ community *iddirs* and their sub-committees described above, other types of *iddir* are present in the Kembata rural communities. As different clans coexist in the same area, they have organized themselves in clans *iddir* or family *iddirs*. As a matter of fact, what link the members of such *iddir* category is the belonging to a common kinship since clans or family *iddirs* include members of a common patriarchal lineage and are specifically clan oriented organization.

Consequently, these *iddirs* known as *Ilami iddir*, *Donge Iddir* or *Dabo iddir*, deal with a certain amount of matters related to the blood belongings. Three types of performances are provided by these associations.

1. Mutual assistance in case of severe shocks
2. Blood related issues (marriage, inheritance)
3. Preservation of the reputation and the unity of the clan

Regarding the mutual assistance, as for community *iddirs*, clans *iddir* provides a support to the members facing a serious shock. For instance, in case of funeral, loss of cattle or house destruction due to fire, clan *iddirs* will grant a financial assistance to their members. In the context of clans *iddirs*, members agree to contribute a fixed amount of money on a monthly basis. This money is

used to help to defray the costs of the different shocks. Indeed, clan *iddir* offer an additional protection to the village *iddir* with economic support and solidarity among clan members. As Belachew (2002), explains, the community begin the family and the clan.

Amount of contribution might differ according to the *iddir* and the clan; it can reach 10 birrs per months in some cases. Usually committee representatives of each clan are selected among elders who are considered to have a good knowledge of the clan. Known as *Ilami Dagna*, they are in charge of administering the issues regarding the clan as well as solving dispute between members.

The territorial basis for such *iddirs* can be wide as some clans members can be disseminated in different areas, different *kebele*, different *woreda*, and even outside Kembata. Some clans *iddir* can count up to 300 members spread on a very large territorial basis. In this case, sub-*iddirs* are established at *kebele* level in order to facilitate the administration of the association and as a result, the financial assistance will concern only members of the sub *iddir*. They remain however part of a bigger clan *iddir*. Selected members of the sub-committees will participate to wide assemblies of the clans. At sub *iddir* level, members meet on a monthly basis, the day of the contribution.

Kembata clans are originated from different parts of Ethiopia (Belachew, 2001). Exact number of clans is unknown, according to Arsano (2002) more than 120 clans can be found, other researchers argue that it might range between 140 and 200 (Habiso, 1983 and Gejiba 1991, in Belachew, 2001). [To have an idea of the number of clans in Kembata, see also Kembata clans tables in appendices. More information on Kembata clans can be found in Belachew, 2001.]

The important point here, is that, historically, Kembata society was very hierarchical, with upper classes clans of noblemen (known as *Oyyata* and *Gulbas*), followed with commoners (generally labeled *Kontoma*), and at the bottom of the society, craftsmen (tanner, potters, known as *Fuga* and blacksmiths called *Tumaano*). Once more, clan has to be understood as the descendants of a common ancestor. Therefore, another function of clan *iddir*, is to guarantee appropriate blood related issues. « Blood is sacrosanct because it is considered as the living link with the ancestors » (Arsano, 2002:52). For instance clan *iddirs* controls (maybe with the exception of *Fuga* clans) that marriage is rigorously exogamous. Arsano (2002) states that «no person of the tribe marries internally from his/her paternal line. On the maternal line, marriage is permissible after seven generations have elapsed» (Arsano, 2002:52). On the same trend, inheritance, is considered to be a matter of blood, and is also controlled by the *iddir* and disagreements regarding such issues can be

handled by its committee. Moreover, clans belongings indicate also the social position of an individual. Consequently, *Iddir* also makes sure that marriage is contracted with socially equal clans.

Clan *iddir* have their own *Sera*, i.e. the laws of the clan, which is known as *Ilami Sera*. They are in charge of preserving the reputation of the clan, in regard with the *Sera*. That is to say, that *iddir* is also responsible of the history lineage and moral values of the clan. It has to ensure clan cohesion in order to protect its interests. Belachew (2002) state that “In an ethnically heterogeneous society like Kembata, clan solidarity is one of the characteristics for the identity of the clan. In order to be able to show its structural solidity to the other clans, each clan organises itself, helps those who are economically weak, settles conflicts, etc. It has to be well prepared to resolve possible disputes with other clans (Belachew, 2002:202-203)”.

Indeed, *Iddir* is responsible to preserve a good reputation also by reinforcing the unity of the clan in regards to the others clans that might be seen as a threat. It is in charge as well to strengthen relations with others clans.

If the unity of the clan is inherent to the Kembata society, Belachew stressed also the potential threat it represent as this clan-based system imply that by any case members of a same clan will support any influential member. He adds that this might create political corruptions case as it can lead to clan-based monopoly (Belachew, 2001).

Finally, it should be also mentioned that clans have been mixed together through marriage through different times. People tend to identify themselves with certain clan but we may question the sureness of this belonging.

Religious *iddirs*

Kembata used to be an animistic society. The integration in the Empire has introduced as well a conversion to the Ethiopian Orthodox Church. However, due to the connection of the Orthodox Church with the power in place, people have tend to rather turn themselves for Islam or new churches such as protestant or catholic, that for the same reasons have encounter a similar success all over the southern nations. The activities of the missionaries during the 20th century have also

intensified the conversions to these churches, due to their participation in development activities particularly regarding the establishment of new infrastructures (health center or school for instance).

As a matter of fact, a diversity of churches has followers all over Kembata. Apart from the Ethiopian Orthodox Church, different Protestant churches such as Mekkane-Yesus, Kale Hiwot, Mulu-Wengel or Adventist church can be found, as well as Catholic Church. If Muslims are very present in Kembata, their number remains insignificant in the visited communities compare to the Christians.

It should be stressed that during Derg government, religious *iddirs* were disapproved by the regime. The tolerance of the current government towards such religious associations combined with religious leaders exhortation of their members to organize themselves in associations have contributed to the re-establishment of religious based *iddirs*.

Churches or mosques followers have begin to establish or re-start mutual aid organizations characterized by religious beliefs belongings, and working in parallel as the community *iddirs*. Then, above all, what links members of such religious *iddirs* is their belonging to a common church. They are aimed to provide mutual aid assistance in case of shock of one member and will intervene in a funeral context, as well as in sickness case. Some might give the possibility for their members to borrow money. There is little mediation duty from the church *iddirs* as in case of problems *iddirs* members proceed directly through the church.

Such *iddirs* can required a regular contribution of their members (on a monthly basis for instance). As for the village *iddirs*, male and female have dedicated activities within the association. *Iddir* have a committee and a rules and penalty system.

Conclusion

This paper attempted to identify and understand *iddirs* mechanisms intrinsic to Kembata society. It revealed two components important to consider for current or further activities in the area :

1) The cooperation and interdependency of the community members is inherent to the Kembata society. Whether within the family, the clan, the neighborhood, or the community, people are dependent of each others, and everybody fear isolation. This can explain why apart from the advantages provided by the *iddirs*, there is a kind of moral obligation to belong to it. As a matter of fact, everybody, even poor families join an *iddir*.

2) A territorial unity rules the society and is run by a set of long-established common norms (*Sera*), that function efficiently by combining moral and legal regulations and that apply equally to all population classes. Additionally, within this territorial units' institutions, a variety of autonomous associations are in charge of specific fields of expertise related to the rural life needs and provide different services in consequence to individuals.

Limitations

The egalitarian character that is implied by this system has to be taken cautiously. Firstly because marginalized groups (*Fuga* for instance) may suffer from discriminations and might be ostracized in social life participation, and therefore be excluded to joining in some associations. Secondly, because in the same trend, some associations will only target specific categories of community members (seed bank *iddir* for instance). Thirdly, because Kembata society is a clan society and governance systems might favour certain categories of clans.

Wolaita

Introducing Wolaita

Wolaita is one of the 13 zonal administration of the Southern Region in Ethiopia. It consists of 12 *woreda* (districts). With an estimated density of 356.67 inhabitants per km² according to a 2007 census conducted by the Central Statistical Agency of Ethiopia, this province is one of the most highly populated of the country. Its working population is mainly composed of farmers. The land scarcity and the high population density has put pressure for the agriculture practices. The farms size has indeed put some farmers in highly risky situations, in *Damot Gale woreda* for instance, some of them might own less than half a *timad*¹ or a simple garden.

Crops cereals (maize, teff, sorghum), root crops (enset, irish potatoes, sweet potatoes, taro) as well as additional crops such as beans, field peas, coffee, avocado, mango... are actually the main resources of living for rural dwellers as very few off-farm activities are generated. Livestock production is generally low due to the land scarcity but constitute a highly valuable asset for farmers as it represent a source of food, fertility, and a potential cash supply that could be sold in case of distress.

As for Kembata, Wolaita major cropping is based on enset, a plant of utterly importance regarding diet and economy of the population considering its climatic resistance and high-calories production per unit of land. However, repetitive droughts, food shortage and land scarcity have forced farmers to consume immature crops, causing heavy consequences in their food security reserve. Farmers of the area are indeed highly vulnerable regarding food insecurity.

¹ Timad :a land measurement unit in Ethiopia, is about half hectare.

Succinct Wolaita social organization background

“Like other areas in southern Ethiopia, the history of Wolaita is characterized by waves of migration from surrounding areas particularly from Dawro, Kambata, Hadiya, Gamo, Sidama, Gofa and Koyra” (Berhanu Bibiso in Freeman and Pankhurst, 2003 -199).

Wolaita was incorporated in the Ethiopian Empire at the end of the 19th century. Before this integration, Wolaita was a kingdom with developed state structures. Two dynasties has ruled over Wolaita: Wolaita-Mala (from the 13th to the end of the 15th century) then the Tigre dynasty who rules until the integration to the empire.

Wolaita is composed officially of 130 to 140 clans whose belongings indicate the social position. Social organization of Wolaita consists of hierarchically related groups of people made up of three major strata: *gok'a* (commoners farmers); *ayle* (slaves); and *hilancha* (artisans). The artisans strata consists of 3 minorities: the *Ch'inacha* (potters), the *Wogach'e* (smiths), and the *Degela* (tanners). In the past, these minorities were considered impure due to their food habits, mainly because these people are said to eat animals that were not ritually slaughtered or because they eat wild animals that were not consumed by the others farmers. For the same reasons, these craftsmen minorities were not allowed to eat and drink with the other communities members or to participate to public events, even more they were also buried in a specific cemetery.

Berhanu Bibiso states that nowadays, the relation between craftsmen and farmers have considerably improved, that they can be members of the same *idirya*, eat and drink together and that craftsmen can participate to community life in most places (Berhanu Bibiso in Freeman and Pankhurst, 2003). However, from the field visits and interviews with *Iddirs* it seems that some areas remain quite reluctant to integrate the craftsmen in their community organization such as *Iddir* (cf. below).

Wolaita community life and territorial changes

Panel, states that Wolaita territory is made of several small spatial units adjacent from each other and that put a frame to the community life. These small units are the most ancient form of Wolaita territory and more or less matches with the ancient *shuchia* (smaller rural administrative unit of the

Wolaita kingdom), (Planel, 2008). Though, their limits may vary and depend of the population density, these territories participate to the Wolaita identity (even if they might have integrated or adopted elements from other parts of Ethiopia). These vicinity areas are the place for community activities. Before Derg, these spatial units were the place of social life organization. The Derg regime has create a new organization regarding these small units as it imposed the creation of *kebele* that became relay of the central power and that still nowadays are the ones in charge of public affairs (justice, education, health, police). These *kebele* were designed to firstly gather 20 *gasha*² or 800 ha (Planel, 2008), but the great variations of density of population of Wolaita created different variations of superficies of those territories. It seems that density of population rather than superficies were taken in account in Wolaita. Additionally, the demographic explosion have conducted administration to divide some *kebele* in two. Planel (2008) states that on this trend, it may be predictable that the boundaries of the *kebele* will be modify in a close future. Indeed, through different times of Wolaita history, territorial transformations have also modify the community living space. The administrative level of government has help this process which show that ancient territorial unit have been integrated in the state organization. The important point is that nowadays the boundaries of the *kebele* put a frame to the spatial life of the community. The social organization of the communities have evolve as well following the same trend as the territorial evolution. Associations aimed to provide community services, such as *iddirs* for instance are no exceptions to these changes. Elders interviewed during the study stated that their *Iddir* boundaries used to be wider at its establishment but the rise of density, and the administrative level have play an influence on their current boundaries (at least regarding community *iddir*; clan *iddirs* might have kept previous boundaries).

Wolaita Iddirs

Historical outlook

As for the rest of Ethiopia, the exact origins of *iddirs* in Wolaita are not precisely known. It seems that *iddirs* started to spread in the area at the same period that in the rest of the country, that is to say after the Italian occupation.

² Gasha is a unit of local measurement and is approximately 40 hectares.

As a matter of fact, a range of different systems of solidarity at community level exist since in a long time in Wolaita. The existence of mechanisms such as *takamatche* for instance, that were initially designed to put in common savings at meskal time in order to buy an ox between several community member, could be an example of association from which *iddir* derive.

From statements collected through interviews with elders among the rural communities visited, the establishment of the first *iddirs* groups are estimated to have occurred in 1946 (Ethiopian calendar), an information that follows the trend of the *iddir* spreading all over Ethiopia after the Italian occupation. According to the same informants, before the *iddirs* creation, another kind of organization known as *Serapenge*, was existing in Wolaita, whose boundaries were bigger than the current *iddir's* ones (probably more or less matching with the ancient *shuchia* (smaller rural administrative unit of the Wolaita kingdom)), and whose members were providing a financial support to families at funeral time, as well as wood contribution, food and *borde* (a local drink prepared with barley and maize). Other informants refers to community mutual-help mechanism known as *ch'ocha* that consisted of a specific support for one family facing a time of distress (such as funeral) opposed to another one known as *yesa* during which community was supporting a family for a joyfull event (such as wedding for instance). No reliable data have been collected in the literature review that refers to such mutual-help systems to have more details of their functioning. However, it seems that *iddirs* establishment in Wolaita has been carried out in the continuity from ancient form of community help mechanisms.

The reason for the establishment of *iddir* are uncertain, it seems that few individuals from the community suggested to create a new community organization. According to the same informants the main transformations in terms of structure between the mechanisms described above and the *iddir* organization are related to the existence of a cash-box, the amount of the contribution, and the use of registration and by-laws.

Iddirs evolution

Wolaita *Iddirs* as dynamic structures seems to have evolved according to their members'needs, or to have adapted their structures and functioning according to different factors at different times of their history, and in line with the local context.

Indeed, *iddirs* evolution has to be understand in regard to the local environment changes. In *Damot Gale woreda* for instance, informants from Zegere *kebele*, affirmed that a certain number of people

decided to split from an already existing *iddir* to create a new one in order to underline their opposition to practices or beliefs backed by other members. This is mainly due to different tensions within the communities regarding followers of “modern” religions (protestant, catholic, orthodox) and those who still believed in the traditional local cosmology. In a recent past for example, the rainmakers (*maraqoa*) were regularly approached by farmers to obtain foreknowledge on the rain. They were even supposed to have power to make rain. Therefore, in very dry times, some *iddirs* members were requesting collectively the *iddir* committee to pay the rainmaker from the *iddir cazena* whenever they wanted rain. The combined increasment of educated people and the intensification of “modern” religion conversion divergent from the traditional local cosmology added to the shortage of money due to severe drought in the last decades have progressively created a distancing from the traditional rain maker beliefs resulting in the creation of *iddir* whose members were all protestant and opposed to the rainmaker fee.

On another level, the political context changes have undoubtedly play a role on the profile of these organizations. Among the numerous changes of political context, the relocation of farmers is a good example of the ability of the *iddirs* organization to adapt its functioning to challenging new situations. Actually, during Derg regime and the Agrarian Reform implementation, a policy of displacement of population more or less forced was operated in several areas of Wolaita. These displacements were aimed to relocate crowded areas dwellers into areas considered to be empty. As a matter of fact, farmers relocated were assigned a new piece of land to cultivate and live together in settlement areas. At the fall of Derg regime, many of these displaced people come back to live on their original land and started to re-established their former *iddir* organizations. Such a phenomenon of *iddirs* that were bring to an end and reactivated are not the only illustration of *iddirs* evolution.

If according to informants, the boundaries of their *iddir* boundaries were wider at their time of creation, most of the time, the *iddir* visited in Wolaita are currently constituted on a *ketena* (*kebele* sub-division) or on *Got* (smaller sub-division of a *ketene*) basis. A *kebele* like Wandara Gale in *Damot Gale woreda*, divided into 9 different *ketenas* consists as a result of 9 community *iddirs* constituted on these *ketena* basis. At Derg time, many *iddirs* have indeed been compelled by the local authority to organize themselves on these new administrative units foundation. Though this new frame was required by *kebele*, it did not fully impact the *iddirs* in term of mutual-help service functioning, these organizations have integrated these new boundaries and attempted to continue their usual performances. More interestingly, currently, there is even a tendency for some *iddirs* to follow these scheme and reduce their frame of intervention, by splitting into smaller organizations. Such a fact can be regarded as unexpected, as less members means a loss of income for the *iddir*, but this has to be

understood as a result of the constant demographic augmentation that progressively added more difficulties in the *iddir* committee management.

However, *kebele* influence might also be synonymous of alteration of the *iddir* core. If the *kebele* implementation during Derg regime were the first step of a new territorial basis for the *iddirs*, this *kebele* influence can still be felt nowadays. *Iddirs* inside a *kebele* are for instance conditioned to their *kebele* jurisdiction in regard of legal issues, this aspect might restrain therefore neighboring *kebele* dwellers to be accepted as members. To illustrate this point, the situation encountered in Shasha Gale *kebele* constitutes a good example. Members of *Mickael amba iddir* in this *kebele* stated that 3 years ago, people from the neighboring *kebele*, Fatte or Wandera Gale, could join easily if they were willing to, but that the *iddirs* members have decided to bring a halt in consenting membership for people outside of their *kebele*, on the principle of difficult legal channels in case of defaulting members that an informant summarize as follows: “when people from another *kebele* do not pay, we should go to another *kebele* cabinet to claim, and the cabinet do not want to refund us as we are from another *kebele*”. By refusing external *kebele* dwellers to join, one can question the concordance with the *iddir* usually admitted statement that *iddirs* membership is open to all without specific restrictions.

Moreover, the names of the *iddir* themselves have evolved. In Wandara Bolosso *kebele* for instance, *Lala Sore amba iddir* used to be called *shuwa iddir* (which roughly means the fire smoke that escape from the house, considering that each household exhausts was symbolizing an *iddir* member). Its boundaries were much wider than the current ones, as according to informants it included up to 3 current *ketenas*. The new territorial administrative boundaries implemented under the Derg regime divided the area in new units that the *iddir* has to integrate to their functioning and which constrained them also to change their *iddir* name. Therefore, in *Damot Gale woreda*, *iddir* names that were linked with the name of a saint, are sometimes nowadays designated by the locality or with the date of creation which can be also the date of the monthly gathering for contribution. It should however be mentioned that some *iddirs* have kept or reactivated their patron saint appellation.

It can be mentioned as well that the absence of state authority that followed the Derg fall in 1991 has raised severe security issues with an augmentation of crimes and robberies³ that have lead to

³ Informants stated for instance the existence of outlaws gangs in Wolaita at this time as the cause of their *iddir* creation: “with these outlaws in the area, we decided to take some actions”.

initiate new protection at community level. This political and security crisis have contributed to the establishment or re-establishment of *iddirs* organizations. A considerable number of sub-*iddirs* (*fateno iddirs*) have been created at this time for instance.

Typology of *iddirs* in Wolaita

This classification only takes in account the *iddirs* encountered in *Damot Gale Woreda* in the communities visited during the study.

Community level	Ethnic level	Family/ Clan level	Religious level	Co-workers level
Community <i>Iddirs</i> Women <i>iddirs</i>	Ethnic <i>iddir</i>	Family/ clan <i>Iddirs</i>	Religious <i>Iddirs</i>	Professional <i>iddir</i>
Community sub- <i>Iddirs</i>				

Community *iddirs*

Wolaita community *iddirs* differ slightly from Kembata ones. Where in Kembata each service regarding a serious shock is manage by one independent *Iddir* or sub-*iddir* (as explain above, several other organization appart from the main *Iddir* for funeral service can be found such as *iddir* or sub-*iddir* for the house construction, *Iddir* or sub-*iddir* in charge of the health insurance, *Iddir* or sub-*iddir* responsible of the cattle insurance), Wolaita *iddirs* are based on a major organization that absorb a wide range of services (funeral, health insurance, cattle insurance, house construction, all managed

by a common committee). Beside this multi-services association difference, Wolaita *iddirs* are also characterized by regular financial contribution that Kembata ones are not accustomed to.

Known locally as *amba*⁴ *iddirs*, *taga*⁵ *iddirs*, or *dere*⁶ *iddirs*, these *iddirs* refers to community neighborhood or village based organizations whose membership is open to all community members without regard of ethnic, clans, gender or religious belongings, and without any differentiation of status between members. However it should be mentioned that few Wolaita community *iddirs* don't systematically cross the religious boundaries. As a matter of fact, the membership of the *iddir* might differ according to the composition of the community itself. Indeed it seems that within one spatial unit, Ethiopian orthodox members might for instance have their specific *iddir*, and protestant member their *iddir* as well. Both will state that their *iddir* is a *amba iddir*(community *iddir*) and not a religious *iddir*. Actually, religious opposition seems to have been the basis of such segregation. The number of members can vary according to the density of the population, it reach between 60 to 130 members. The membership of these *iddirs* is based on vicinity belongings.

The household as the basis for membership

Members has to be understood as households. The household as "the basic residential unit in which economic production, consumption, inheritance, child rearing, and shelter are organized and carried out" (Haviland, W.A. 2003. Cultural Anthropology: The Human Challenge. Wadsworth: Belmont, CA, 219) may or may not be synonymous with family as it can also include servants, helpers, etc. However in the *iddir* context, all the persons who live in a given house will not be considered as beneficiaries of the *iddir* services. The membership to an *iddir* implied only an entire service toward the nuclear family living in the house, meaning a group of people who are united by ties of partnership and parenthood and consisting of a pair of adults and their socially recognized children (Encyclopaedia Britannica). In case of extended family living in the same household as the nuclear family of an *iddir* member (for example elderly parents who cannot live alone due to their age, ill near relative that need support, children of near relatives that come to study, etc), the *iddir* will not play a part in for those people. There are however exceptions with some urban *iddirs* (mainly religious) that will be exposed later in which extended family members may benefit partially of the *iddir* service. Wolaita *iddirs* will provide a full service in case of a husband, a wife, or children death.

⁴ Can roughly be translated by : a small group of people.

⁵ Meaning to be closer

⁶ Territory, small area.

The head of family, most of the time the husband, will pay a contribution monthly, that induce a coverage for all the members of the household, that are considered as indirect members and therefore will benefit the *iddir* service. The case of widows should also be mentioned as one wife whose husband passes away and who doesn't have children in charge of taking the lead of the household become automatically head of household and consequently inherit the full membership of his husband.

Membership conditioned to the contribution:

As stated above, community *iddirs* in Wolaita are based on a membership with regular fixed amount of money. Joining a community *iddir* imply indeed to pay a regular fee. This financial fee is usually collected on a monthly basis, but some *iddir* can decide a fortnightly collection. The amount of the contribution has increase progressively over the years. Informants stated for instance that it started with 10 to 50 cents at the establishment of their *iddir*. The inflation and the multiplication of the *iddir* services combined with a demographic explosion have push members and committee to increase this amount to be able to provide a support for their members. Nowadays, the average contribution can go from 1 birr per month for the smaller *iddirs*, up to 5 birrs for the bigger ones. Every member is compelled to contribute during a monthly (or fortnightly) meeting that gather all members. Cash is given to the cashier and the transaction is recorded in a registration book to attest the member participation. Few *iddirs* encountered during the study have adopted mechanisms to facilitate the contribution of their members according to difficulties that can be meet by farmers at different period of the years and adapt the amount of the contribution in consequence. For instance, in *Damot Gale woreda*, an *iddir* that applies a 5 birrs monthly contribution for membership, has considered that this amount of money was difficult to provide for some vulnerable farmers in bridge season and have decided to rather apply the following system: 10 birrs from January to march (just after the harvest season), 2 birrs at belg time, 10 birrs during keremt, 2 birrs from September up to December.

The majority of community *iddirs* visited during the study do not own bank account in their names, there are however few exceptions, that decide to keep a part of cash available at hand in the *iddir* cash box and who put the rest in the bank. This is guarantee that money will not be stolen or spend by cashier. People interviewed stated that they fear such kind of money loss. But most of the time, bank account is seen as a burden (far distance from the villages, time and money spend). It seems also that *iddirs* members do not completely trust the bank system.

Amount of contribution for membership is the same for all member, by any case there is no difference in the amount of money whatever the age of member or its family size.

Members failing to achieve the contribution are penalized financially. In case of repetitive failings to contribute, the member will be addressed an expiry term to refund the *iddir*. During this time, if a death occurs in this member household, the family can still receive the full benefits due to other contributing members. If however, the *iddir* committee decides to suspend his membership or even to ban him from the *iddir*, he will not benefit the *iddir* service.

Individuals that start families (new married youngsters for instance) and settle in new house have to pay an entrance fee whose amount can vary according to the *iddir* bylaws. On the same trend, an individual that want to extent his insurance coverage and want to join several *iddirs* have to pay an entrance fee in the *iddir* he wants to join.

As for Kembata, there is a social pressure to join an *iddir*. One *iddir* member hence stated that “if you are not an *iddir* member, you are considered as dead”. However, cases of community member that do not join an *iddir* can be encounter among Wolaita rural dwellers. When such individuals were interviewed during the study, it occurs clearly that their decision of not being an *iddir* member was forced rather than chosen. Whether they couldn’t afford to join because they didn’t have the financial capacities⁷, whether they were not allowed to join since they were banned from the *iddir* by its committee due to failure to pay contribution or penalties, or since they were refused access to community *iddir* and were forced to join another type of organization that can provide assistance (in the case of craftsmen minorities for instance). To my knowledge, among the communities visited during the study, there were no individuals that do not join the *iddir* because they are not in need of the *iddir* support (very wealthy family, tend even to be *iddir* members, not necessary because of the financial support but because it remains a social obligation).

Finally, it can be mentioned that in order to have better insurance coverage, people can join several *iddir* group. Actually, there is no limit to the number of *iddirs* a single individual can join, in *Damot Gale*, one informant stated that he was a member of 8 different *iddirs* (3 community *iddirs* and 5 sub-*iddirs*).

⁷ To my knowledge, there are no specific facilitation from the *iddir* side to allow such vulnerable people to join in exchange of for instance labor or other non-financial contribution.

Financial perspective

Iddirs members cash-box (*cazena*), is constituted of regular (monthly or fortnightly) contributions; additionally extra contributions could be required at time of distress (for funeral for instance). The incomes generated by penalties and entrance fees of new members differ a lot from an *iddir* to another as they are defined according to the *iddir* by-laws. Fines are adjusted regarding the importance of the member fault. Entrance fees for new members can concerned individuals that want to increase their insurance or newly married people that need to join to benefit the *iddir* support. In some occasions (wedding for instance), *iddir* material (tent, benches) can also be rented which constitute another source of income. More rarely seen, in case of conflict resolution few *iddirs* can require a fee for the committee to examine the case.

Anyhow, *iddirs* committees deal with relatively small amounts of money, as a result, the funds available in the rural *iddir* cash-box remain insignificant (though, quite high compare to Kembata where there are no regular contributions). Long-time established *iddirs* as well as *iddir* with a considerable amount of numbers have relatively larger amount of money in their cash-box than for instance newly established or smaller ones. As a matter of fact, amount of money available at hands for the *iddirs* visited, ranged from 400 birrs up to 14000 birrs for the rural *iddirs* up to 25000 birrs for the urban ones.

These funds in the *iddir* cash-box are kept as a reserve for difficult times faced by a member (funeral, sickness case or fire destruction). As it was already stressed, some *iddir* groups might also provide loans access on these funds for their requesting members. Additionally, according to the resources availability and in line with the members request, the funds from the *iddir cazena* can sometimes be used to participate to the purchase of one or several oxen which are slaughtered and whose meat is shared between *iddir* members during religious celebration times such as *Meskal*⁸ (such a situation can be found in *iddir* where prevail followers of the Orthodox Ethiopian church). A more unexpected use of the *iddir* funds was also encountered during the study in Wolaita, that concerned the pay out of taxes. In Shasha Gale *kebele*, Damot Gale *woreda*, *iddir* representatives stated that in case of collective taxes (equal for each household) requested by *kebele* cabinet to support for instance, the construction of a school or a police post, *iddir* members could ask their committees through a

⁸ Meskal : « The finding of the True Cross », is one of the most popular holidays in Ethiopia.

collective meetings to pay the taxes for all *iddir* members, without the necessity for them to refund. Such a situation is of course related to the funds availability.

Iddir expenses (for example in order to purchase material) follow a specific process. Important expenses need to be approved by the *iddir* members before being realized. After approval, several committee members as well as several members selected by the committee are in charge of this expense and go to the urban center to purchase material. Receipt of the expenses is kept and recorded by the committee.

Bank accounts open in *iddirs* names are very uncommon in rural Wolaita. As described in the Kembata chapter, bank accounts are seen as additional inconvenience. Small amounts of money dealt with, and the necessity to always have quick cash availability for the *iddir* committee, have lead *iddirs* members to chose to keep their funds with the cashier rather than in a bank. Bank account owning *iddirs* were meet in urban environment (in Boditi, one urban *iddir* kept 3000 birrs with the cashier, and the rest of the *iddir* funds (22000 birrs) were kept at the bank in the same town).

To my knowledge, among the visited communities, there are no cases of *iddirs* going bankrupt. When the topic of *iddir* going ruined was discussed with informants, they argued that in any case, *iddir* can still borrow money from wealthy farmers if it occurs that it would be necessary. Moreover, some committee members even stated that they could (in a highly regulated conditions context) borrow money from other neighboring *iddirs*. Hence, representatives of *Minch iddir* in Hareto Burketo *kebele* in *Damot Gale*, stated that it would be possible to borrow money from other *iddirs* if several prerequisites were fulfilled. Firstly, loans would be contractible only as long as the *iddirs* involved are registered at *kebele* level, in order to have a legal frame and juridical channels in case of problems. Secondly, the amount for these loan should not exceed 1000 birrs. Thirdly, the loans would be granted on short-terms expiry date (not more than 15 days). Anyhow, it shows that several means of cash access for urgent situations exist among the numerous *iddir* mechanisms.

Finally, a majority of *iddirs* visited is inclined to ensure a bigger financial capacity in order to extend the members support coverage. Some *iddirs* committee members stated for instance, that they plan to generate additional incomes through the purchase of a cow at cheap price, that would be fatten, and sell at at a bigger price

Governance and instruments to the iddir functioning

The governance structure of the community *Iddirs* in Wolaita is based on an elected committee whose composition can differ from an *iddir* to another. These *iddirs* representatives represent the first level of organization of these groups as among their main duties they are responsible to coordinate the *iddir* services, establish lists of members, write rules and regulations, defined the contributions amount, collect these contributions, take in charge the holding of regular meetings, keeping minutes, organize regular audit, inform members of the *iddir* activities, resolve conflicts between members, fix penalties and fines, ensure the implementation of new decision adopted.

If *iddirs* representatives are responsible of the *iddir* management, they are however not supposed to take decision on their own. Indeed, to adopt a resolution that affect all members, a general assembly is organized with all *iddir* members. The proposition is presented, debated and only adopted if there is a majority vote.

Iddirs committee are also supposed to be transparent towards their members and theoretically are in charge of giving information and explanations on the committee performances, such as for instance the credits and expenses realized by the *iddir* in the year.

To enhance the control of the *iddir* committee performances by the members, regular audits are organized (usually on a yearly basis, but there is no harmonization, few *iddirs* organize audit on a 6 months basis, others on a 2 year basis) and can even be requested by members if the committee fail to arrange them. During these audits, if evidence of failure (or corruption) of some committee members are bring, *iddirs* members can decide collectively to replace the board (integrally or partially) through new elections. Auditors are selected among members during general gathering and usually shift at each new audit, in some cases auditors can also be picked among *iddir* elders (*shema*), (cf below).

Iddirs committees, are composed of several members that included generally a *Dagna* or a *Sebsabi* (judge/chairman), a *genzeb yach* (cashier), a *tshafi* (secretary). Additionally, these representatives are often backed up by a deputy chairman, and several *iddir* members (from 1 up to 4) that are known as *kutitir abal* and that control the performances of the committee. The leaders elected to compose the committee, are unpaid for their *iddir* duties. There is not a limited time for the leaders *iddir* exercise, as long as members are satisfied with the committee performances, they can keep their position.

The existence of written by-laws has facilitated a standardization of the *iddirs* performances, by putting clear terms of references that stipulate the *iddir* internal administration and for which all members agreed (usually each member is compelled to endorse the by-laws with an individual signature of the head of household). Through the years, it is obvious that *iddirs* have adapted and developed their written registration and by-laws. "Problems increased so we increased our rules" stated one informants.

As a matter of fact, the registration books constitute important documents that allow *iddir* committees to know past or coming contributions, as well as fees and penalties to be claimed, loans provided, material bought, or even conflict resolution decisions. The spreading of the written by-laws and registration books is a rather recent phenomenon that can be dated since the Derg regime, a period during which literacy rate increased singularly, previously, it seems that committees were using a knots system to record the contribution per member.

The use of penalties written in the by-laws constitute a sets of heavy pressures for members who fear to be submitted to additional fines. For instance, consequences for failing to contribute can be heavy for members. Most of the time, the effect for contribution failing lead to additional financial fines; if necessary *iddir* committee can compel the member to sell a cow or rent a land to refund his debt. Serious failures can result in an *iddir* committee decision that goes up to ban the member from a specific *iddir* service in the future (for instance regarding loan access), or even to exclusion from the social life of the community. This rare but existent cases put the excluded member in a risky position. By any case, he is not able to join another *iddir* after his exclusion, taken in account that other *iddir* committees would request recommendations from his previous *iddir*, that certainly will be negative. If this member wants to reintegrate his initial *iddir*, he have to refund all his debts which means that he is socially isolated as long as he does not refund.

The *iddir* committee responsibilities include also the resolution of conflicts. Indeed, quarrels among rural dwellers might be frequent and concern different issues, mainly they are connected to dispute over members properties (lands boundaries, crops on one member's land being eaten by cattle of other members, unjustified trees cutting of a member on another member's land), or dispute related to *iddir* obligations (no participation of a member to a meeting, or an *iddir* service...).

In order to solve a conflict, *Iddir* committee might require the advice of the local council of elders, known as *Dere Shema*, to solve the case. This long-standing established council plays an important role in Wolaita communities, it is composed of elders supposed to have a good knowledge of the

community as well as local traditions and supposed to be wise in their judgment. On a *kebele* basis, several elders from each *iddir* can composed the council. This council is in charge of discussing certain points related to the general interest of the community, it has a decision-making power and can be consulted for different issues. It can interact with *iddir* committee in case of conflict and can even interfere in the judgment of a conflict between community members or *iddir* members.

Regarding the formalization aspect of the *iddir* organization, it seems unquestionable that written documents have participated to enhance the level of management of *iddirs* groups. It can be mentioned in the same time, that this formalization is undoubtedly a reflection of what happens at several levels of the governmental administration. The multiplication of different record and bureaucratic registration procedures is indeed a *modus operandi* fronted by the state structures that has spread over different strata of the Ethiopian society, without the exception of *iddirs*.

Composition of the *iddir* committee:

According to different informants interviewed in *Damot Gale woreda*, the criteria to be elected as a committee member are linked with the competences of a community member. Basically, representatives need to have a good knowledge of their community, to be educated, to be disciplinary models, to have honesty, to have communication skills as well as counseling aptitude, and they need to have time to allocate for their duties. "They need to be dedicated to their community", stated one informant. By any case, according to the same informants, wealth issues are not considered by members.

As a matter of fact, elected committee members are indeed coming from different socio-economic class, however, and according to data collected with the help of Interaide staff, it seems that chairman and deputy chairman, that is to say higher positions, are most of the time responsibilities attributed to *iddir* members coming from the upper socio-economic strata, that is to say better off or intermediate status.

The table below, illustrate the *iddir* committee composition of a panel of 10 *iddirs* partnering with Interaide. The status has been defined according to the categorization of farmers used by Interaide to target beneficiaries of different activities.

	Better Of	Intermediate	Poor
Chairman	50%	40%	10%
Secretary	30%	50%	20%
Cashier	40%	60%	⁹ –
Committee member 1 <i>(position existing in 9 iddir on 10)</i>	67%	33%	–
Committee member 2 <i>(position existing in 7 iddirs on 10)</i>	–	71%	29%
Committee member 3 <i>(Position existing in 2 iddirs on 10)</i>	50%	50%	–

Figure: Socio economic status of *Damot Gale woreda iddir* committee member per position.

The trend described above is even more noticeable when looking at each *iddir* committee global composition (that is to say, all positions gathered), as table below illustrates.

	Better Of	Intermediate	Poor
Wandara Gale	33%	67%	–
Wandara Bolosso	67%	–	33%
Akabilo	40%	20%	40%
Kunasa Pulasa	33%	67%	–
Fatte	60%	20%	20%
Woshi Gale	50%	50%	–
Shasha Gale (Ganga 1)	60%	40%	–
Bala Koysha	25%	75%	–
Shasha Gale (Godo 2)	25%	75%	–
Zegere	–	100%	–

Figure. *Iddir* committee composition per village unit.

It should be mentioned as well, that clan belongings are not supposed to be considered at time of committee members selection. However, practically, marginalized craftsmen minorities have few

⁹ As it can be stressed in this table, the cashier position is never attributed to Poor farmer. An observation confirmed by a statement of a church *iddir* member in Boditi that gave reason for that fact “to avoid the temptation of cheating”.

chances to occupy leadership positions as a majority of farmers would not tolerate to be lead by craftsmen, and would not recognize their leadership.

According to our assessment, religious belonging usually does not interfere in the committee composition. Few examples have been encountered of committee members following different churches and being recognized as efficient leaders by *iddir* members of different religious belongings. In Shasha Gale *kebele*, for instance, one *iddir* committee included Orthodox, Muslim, and Protestant members.

Overlapping leadership functions of iddir committee members

There are no specific restriction in the *iddir* by-laws for *iddir* committee members to have other leading responsibilities in the community. As a matter of fact, it might happen that a community *iddir* chairman or other committee representatives have overlapping functions in other *iddirs* (clan *iddir*, sub-*iddir*, or church *iddir*). A chairman might even exercise his functions over two different *iddirs* in the same time (head of a community and a clan *iddir* or of a community and a sub-*iddir* for instance).

Regarding administrative functions, it appears that *iddirs* committee members can occupy different positions at *kebele* level without facing specific troubles. However, according to informants, being engaged in a head of *kebele* cabinet position would surely create interference in terms of commitment and time dedicated to the *iddir* responsibilities, and the individual facing such a situation would have to resign from one of the two positions.

In regard to overlapping functions inside the committee itself, by any case, inside one given *iddir* committee, there is no dual missions ensure by a single individual. The chairman cannot for instance be in the same time the secretary or the cashier. All *iddirs* committee visited during the study in Wolaita were at least composed of three individuals to ensure these 3 positions.

Iddirs relationship with the administration

As stated above, Wolaita zone consists of 12 *woreda*. These districts are themselves divided into *kebele*, that are further sub-divided into smaller villages units, the *ketenas*. *Kebele* representatives, members of the *kebele* cabinet, are in charge of administrating locally the policies of zonal and regional level. Within the *kebele*, *iddirs* are consented a relative autonomy by these local authorities

as long as they do not go beyond the activities they are entitled to exercise for community members. They are recognized as organized groups and as a matter of fact they are identified as legitimate associations by *kebele* leaders. In the same time, *iddirs* are considered to be civil society organizations and it remain patent that *kebele* want to exercise more control on these associations.

Registration of *iddirs* at *kebele* level or *woreda* level is commonly promoted by the *kebele* representatives among the visited communities. Though, in Wolaita, these registration are not frequently acted.

According to *iddirs* members, the advantage of the registration is the prospect of a legal frame offered for the *iddirs* activities and the legal channels implied. Conflicts cases unsolvable by the *iddir* committee for instance, could be referred to the *kebele* court to find an official decision to a specific issue. As a matter of fact, *iddirs* are not above the law, their independence in the mutual-help performances, management or conflicts solving, is not recognized once penal matters are concerned. Anyhow, *iddirs* decision to be registered at *kebele* or *woreda* level is made collectively by all *iddirs* members. Obviously, there is a common anxiety among members about *kebele* interferences with the *iddirs* prerogatives since in a rural context registration are rarely acted¹⁰. An anxiety that might be based on tangible elements if statements such as those collected by *kebele* cabinet members in Boditi town are considered. According to these representatives, there is a willingness from the authorities to register community *iddirs*¹¹, in order to have more information on their activities and the way they perform them. "If one person is neglected by an *iddir*, he can refer to *kebele* cabinet, who will interfere", stated one informant, that added further that "*kebele* do not wait for *iddirs* to come to the cabinet for registration, they go and meet the *iddirs*", which could also put in evidence the fact that *iddirs* do not necessarily see their interest in the registration.

It should be mentioned that *kebele* influence is not limited to legal matters. *Iddirs* committee members themselves might request the *kebele* cabinet to pressurize some community members. Hence, in Hade Adero *kebele*, a farmer who refused to join an *iddir* (for financial capacities reason) was approached by the *iddir* committee who later request the *kebele* cabinet to intercede for his membership joining (without success). As it was already stressed above, the social obligations to join an *iddir* is also clearly illustrated in such a case.

¹⁰ In an urban context however, *iddirs* registrations are very frequent.

¹¹ These registrations concern focus only on the community *iddirs*. Clan *iddirs* are not registered and church *iddirs* is supposed to be a Church affair.

The links between *iddirs* and *woreda* representatives remain unclear. There are few direct contacts from both sides. It seems that *iddirs* could be approached by *woreda* authority in a context of development work such as water shade management, tree plantation, or soil and conservation activity, but no reliable data have been collected regarding this issue. By any case, it seems that the *kebele* level represents more frequently an intermediate between these two actors.

It could be noted as well that even if *iddirs* are really concerned about their relative independence, there are, to my knowledge, no specific by-laws stating that there is or there is no obligation to cooperate with governmental structures.

Eventually, it could be mentioned as well that there are no registration of death acted at *kebele* level (nor there is practically a birth one). *Iddirs* remain indeed the only structure that record a trace of a deceased. Mortality rate that could be easily identified by assessing the *iddirs* registration books remain unspecified at *kebele* level who rely mainly on census survey to gather population data of this kind.

Regarding the relationship between *iddirs*, except the social presence for funeral to which neighboring *iddirs* participate, *iddirs* together do not have a lot of direct interactions. However, they undoubtedly influence each other by their management. As one committee member informant stated, “we do not make meetings with others *iddirs* but we see each other during dead ceremonies, or in market, we exchange, we discuss, we learn from each other”. According to another informant, the differences between *iddirs* are related to the by-laws, “the activities of the *iddirs* are the same, the rules are different”. That is indeed this regulations specificity that also participate to the *iddir* identity.

Community *iddir* services

Community *iddir* in Wolaita have several goals of assistance towards their members. Apart from the burial service, that all *iddirs* provide, other performances are generated such as insurance on cattle, sick transportation to the hospital, or insurance against fire destruction or even financial loans.

1) Funeral service (*laksa sinesrat*)

Community *iddirs* are above all originally designed to support bereaved families to cover the cost of the funeral. Whenever a death occurs among members, the community *iddirs* are entitled to deal with the social and financial aspects of a member funeral. They conduct the burial ceremony, they support the house of the bereaved to support the family during the length of the mourning.

Financial support:

Iddir members are compelled by their committee to participate to a financial donation to help the family in the numerous expenses related to the burial and mourning times. According to the *iddir* by-laws, these donations can be collected whether through a special contribution requested by the *iddir* committee who later offer it to the family; or whether through the regular *iddir* funds that it to say from the existing *iddir cazena* (cash-box) to the family.

Iddirs financial support to the bereaved family can vary considerably from an *iddir* to another, according to the number of members, the amount of the monthly contribution and the *iddir* by-laws. From the community visited during this study, the financial coverage can vary from 100 birrs for the smaller *iddirs* up to 1000 birrs for the bigger ones. It represent an equal contribution of every members equal to 1 up to 5 birrs. The amount of the contribution can also differ according to the age of the deceased member, a death of household member above the age of 7 years old guarantee a full financial gift, whereas the family in which occurred a death of an under 7 years old household member is allocated half of the financial gift.

Iddir committee is responsible to ensure that the money has been collected and donated according to their by-laws. Failure to achieve this obligations or delay from a member are punished.

As a matter of fact, the cost of funeral is quite expensive for a family. Dercon states that a funeral can comprise up to a quarter of annual income (Dercon et al, 2008). Therefore, *Iddir* financial assistance is of utterly importance for families. That is also the reason why individuals that can afford it, tend to be member of several *iddirs* in order to increase their insurance. That explain also why richer family have a higher extend of coverage, but it should be mentioned that with higher economic status come also higher expenses (for instance, more expensive ceremonies are organized, more guests are present, more food have to be and is expected to be provided; in some cases, a concrete grave can even be build for the deceased which also increases the costs (cement, manpower) for the family .

The table below tends to illustrate that in any case, funeral is a costly event for all families even with the help of the *iddirs*. However, its impact on the family living is not similar according to the socio-economic status.

The cost of death

The following table aims to present the difference of costs and *iddir* financial coverage per socio-economic status. Two family members of the same community *iddir* and in which both a funeral occurred in the last two years were interviewed in Wogera kebele in Damot Gale woreda. Their socio-economic status were collected with the help of the *iddir* committee.

	Poor family	Better off family
Household member deceased	Wife (1 year ago)	Wife (this year)
Number of <i>iddirs</i> , head of family is member of	1 community <i>iddir</i> of 130members 1 sub- <i>iddir</i> of 30 members	1 community <i>iddir</i> of 130 members 1 church <i>iddir</i> of 60 members 1 sub- <i>iddir</i> of 30 members 1 clan <i>iddir</i> of 35 members
Total estimated cost of the funeral	3500 birrs	11600 birrs
Financial support received from <i>iddir</i> (s)	370 birrs from community <i>iddir</i> 30 birrs from the sub- <i>iddir</i> Total = 400 birrs	370 birrs from community <i>iddir</i> 120 birrs from church <i>iddir</i> 30 birrs from sub- <i>iddir</i> 350 birrs from clan <i>iddir</i> Total= 870 birrs
Additional money borrowed	2000 birrs from community <i>iddir</i>	2000 birrs from community <i>iddir</i> 2000 birrs from clan <i>iddir</i>
Personal expenses	1500 birrs	2900 birrs
Financial support of relatives and friends	1450 birrs	4000 birrs
Impact on the living of the family	Has to sell a cow.	Has to sell a cow.

From this table, it can be observe that community *iddir* provides the same service whatever is the standard of living of the member: two family members of a common *iddir* received an equal service whether in term of financial support or whether in term of getting access to a loan.

The fact that wealthier family can afford to contribute to several *iddirs* and therefore increase (more

than two times) their coverage has to be balanced by the higher expenses that this category of families is socially “obliged” to ensure (in this example the funeral are more than 3 times expensive for the wealthy family).

Iddir assistance in these two examples can be regarded as relatively “low” as its financial gift supports only 11% of the total cost of the funeral for the poor family. However, with the loan access it guarantees 68% of the total cost (even if this amount money has to be refunded). For the wealthy family, the community *iddir* financial contribution supports 3% of the total cost; 7,5% with all the different *iddirs* support, and *iddir* access to loan (from 2 different *iddirs*) guarantees 41% of the total cost.

As it can be assessed, the other big difference between these two families is the support from families and friends that play a very significant role as their assistance can help the family in the refund of the expenses.

Regarding the impact of the funeral for very poor farmer, having to solve a cattle has big consequence for the economy, and means that he would most probably enter in a dependency toward lenders. By any case, the impact of funeral remains heavy on the daily life of all families. It is very common to meet rural dwellers stating that they had to sell a cattle, to rent a surface of their land or to go to an urban center for daily-worker occupations in order to be able to refund their debt contracted whether from *iddirs*, friends, family or moneylenders for the funeral expenses.

In any case, *iddir* financial support play a fundamental role on the economy of farmers. It may alternate their debt level.

Additionally, the *iddir* support at funeral times takes various other forms that include:

Kinds support

For the majority of *iddir* visited in *Damot Gale woreda*, in order to assist the bereaved family to cope with the funeral organization, each *iddir* member is compelled to contribute with a bundle of firewood, and a small amount of grain (maize or haricot bean) whose quantity differ according to the *iddir* (from 2 up to 5 cups per member).

Material support

Most of the *iddirs* own a certain amount of material such as tents, sets of dishes, benches, ... that is temporary lend to the family. Few *iddirs* even own beds or blankets for the guests that come to the funeral ceremony from far distances.

Work support

Iddir committee usually assign few members for specific tasks such as announcing the funeral to the relatives in far distance if necessary, dig the grave, etc... Women are responsible to fetch water for the family and are assigned by group for coffee preparation. Very rarely, field work such as ploughing can also be provided by the *iddir* members for the family.

Social support

Iddir members are required by their committee to ensure a presence with the family by small groups (day and night), during all the length of the mourning. The duration of the mourning during which guests are going to stay with the bereaved family is longer for man death (4 days) than for a woman's one (3 days).

There is also an informal commitment expected amongst the members themselves toward each of them. An *iddir* member obligation partially accomplished would definitely lead to a punishment from the *Iddir* committee, but it may also induced that the defaulter should not expect a total service in return from the other members. In Wolayta, for instance, one woman *iddir* member explained that in case of funeral, every woman *Iddir* member whatever her socio-economic situation has to prepare coffee during the time of the funeral for the bereaved family. She stated that if one woman by any cause is not able to bring coffee, she should not expect the other members to bring coffee when she will need the *Iddir* service.

It should be mentioned that, as there are might be different religious belongings among *iddir* members, in case of funeral, the burial is ensured in line with the religious customs of the deceased but that by any case, all *iddir* members (even with different religious belongings) are compelled to be present.

Access to financial loans:

Iddirs might also provide a loan access to their members. This service is conditioned to the *iddir* by-laws and its available funds, therefore not all *iddirs* groups propose such assistance, but a considerable number of visited organization allow their members to do so. Actually borrowing is a frequent practice in Wolaita¹². Informal loans system exist since a long time and are indeed a characteristic of the Wolaita society . These loans are usually contracted to the communities members occasionally and for the majority of them induce small amount of money. Borrowing money from friends or relatives is the more common¹³, but apart from this, several additional solidarity customs amongst farmers exist in Wolaita. *Equb* for instance, also known as *takamatche*, gather farmers that will contribute monthly to a rotative common saving. In case of necessity they can even borrow money from the *equb* with small interest. It should be also mentioned that money lenders are also very active in the area. Therefore, it is not singular to find a financial loan service at *iddir* level.

These *iddir* loans are offered to members without interest but with an expiry term for refunding. According to informants, these loans are generally accessible in case of severe shock faced by the requesting member. The main purposes for loan requesters are related to times of distress and could be listed as below:

1. Funeral case
2. Sickness case
3. Funeral case of a relative in a far distance place that necessitate high expenses of transportation.

Cases of loans offered for other purposes than distress times (for seeds purchasing or food consumption for instance) can be encountered as well very rarely. In this situation, small interests are charged.

¹² Informants identified to types of loans. *Talia* that is to say a loan without interest (contracted from relative, friends or *iddir*) and *dicha talia*, a loan with interest (contracted from moneylenders).

¹³ Dessalegn Rahmato, (1992:22, in Planel 2003) estimates for instance that 48% of Bolosso Sore *woreda* farmers were in debt to their neighbours and 30% to the state. He added that 20% were in both categories.

Amounts of money borrowed differ according to the situations and the capacity of the member to refund.

For instance, regarding loans contracted for funeral purpose, the amount of money that can be borrowed differs according to the age of the deceased. Hence, in Woshi Gale *kebele*, one *iddir* chairman stated that a member facing a death case in his household can borrow up to 3000 birrs if the deceased is an adult but not more than 1500 birrs for a child death. On the same trend, the amount of money that can be borrowed for sickness cases might as well differ according to the seriousness of the sickness and the necessity to reach a specific health structure. In Fatte *kebele* in *Damot Gale*, an *iddir* committee member explained for instance, that a member can request and obtain up to 500 birrs if he needs to go to the hospital, but only 200 birrs to go the health center. Additionally, in case of one member relative funeral in a far distance place (for example Addis Ababa or Awassa) the *iddir* member can borrow up to 300 birrs from the *iddir* to go to the funeral as it considered a necessity to fulfill the obligations related to death. Due to exogamy and the fact that women go to live in their husbands places, it is not uncommon to encounter a family that request a loan in order to go to funeral in the woman family.

Regarding money borrowed to organize funeral, amounts differs according to the wealth standard of the family (meaning the capacity to refund the *iddir*, and also the size of the funerals considering wealthier family will probably organize more expensive ceremony). The amount borrowed can reach 600 to 1000 birrs for the modest households and can reach 2000 up to 3000 birrs for the wealthiest households. In case of several death at the same time, the *iddir cazena* usually does not have enough reserve to allow multiple loans (in this kind of situation, the *iddir* reduce the amount of money borrowed or the household should borrow money from other members).

On the opposite of Kembata *iddirs*, Wolaita community *iddirs* generate regular income in their funds due to the monthly contribution of their members. Additionally, penalties of defaulting members, entrance fees of new members constitute other sources of income. As a matter of fact, amount of financial loans offered are generally sensibly higher than in Kembata.

Expiry term for refunding vary from 1 week up to 6 months depending the *iddir*, its by-laws, and the amounts borrowed. This time is supposed to allow the borrower to find an income source to payback his debt, most of the time by selling a cattle.

These short-term loans are officially open to all contributing *iddirs* members without regard to socio-economic considerations. However, it is obvious that the amounts of money that can borrowed vary

depending the capacities of the member to refund the *iddir*, which are defined by assessing if the member own cattle, have land, or if he have children that have the ability to get employment in urban center. Other considerations can include the involvement of the member in its *iddir* obligations.

It can be noted that the criteria for getting access to the loan is not defined on solidarity basis, however there are few exceptions where for really needy people a financial gift can be offered with the approval of the *iddir* members. Hence, Ato demissie, member of one urban church *Iddir* in Boditi, *Damot Gale woreda* in Wolaita, explained that the access to loan is accepted by the *Iddir* committee according to the member's capacity to pay back :“ traders have regular money , it means they have capacity to pay back; workers such as civil servant, NGO workers, or people with regular salary can pay back as well; a daily-workers do not have a regular income. In this case we will assess his capacities. If they are really small, it happen that members are asked by the committee whether they approve or not the fact that money is given without the necessity of refunding “.

As for Kembata, the *iddir* considerations regarding the loan access could be listed as below by order of importance:

1. Membership in the *iddir*
2. Availability of *iddir* funds
3. Emergency level of the borrower case
4. Capacity of the borrower to refund
5. Solidarity consideration

In any case, when such a service is provided, the committee is in charge of keeping a record of the transaction in the *iddir* registration book. The borrower obligation to refund on the expiry term is compulsory and can lead to heavy financial penalties, banning of loan access in the future or even exclusion from the *iddir*, if he fails to do so. Few *iddirs* allow progressive monthly refunding but mainly loans are to be refunded integrally in one time.

It should also be mentioned, that for *iddir* that do not allow their members to get access to financial loans (mainly from funds availability perspective), specific by-laws state that borrowing money is not permitted.

Lastly, it can be stressed that *Iddirs* service is synonymous with time of distress, however there are exceptions¹⁴ when *iddir* can also provide assistance for members in case of joyfull event such as a

¹⁴ It remains uncommon, one single *iddir* on all the groups visited was providing such assistance.

wedding (*bulacha*). In this case, a loan access can be given to the requesting members for the wedding organization.

Health insurance and transportation of the sick (*qareza*)

Additionally to the burial service provided by all community *iddirs* in Wolaita, these organizations have evolved to perform others functions under the management of the same *iddir* committee. After the funeral service, health looks like insurance is as matter of fact the second more common function of the visited *iddirs*. One more time, this assistance has to be understand in line with the obligations to support members at time of distress.

Basically, it consists in facilitating the transport of the sick member to a health structure (health post, health center or hospital, in accordance with the seriousness of the sickness). As a matter of fact, in *Damot Gale* rural dwellings, the transportation of sick person can be arranged up to a distance of 20 km in the three following towns: Boditi, Soddo or Areka, where quality health structures can be found. This kind of ambulance service provided by the *iddir* can be achieved by foot (with designated *iddir* members in charge of carrying the sick member), *gari* (horse or donkey cart) or accompaniment in public transport. *Iddirs* members in charge of the transport of the sick are usually selected in the close neighborhood of the sick household. According to the age of the sick member, the number of people compelled to achieve the transportation may vary (a smaller number of people is required to transport a child for instance). They can be inform through a *turumba* (a herald that blow horn) of the necessity to carry one member to the health post. If only a small number of *iddir* member will transport the sick person, in case of death in the health structures, all *iddir* members are compelled to bring the body in the village.

Additionally, (and very frequently, which represent a big difference with the Kembata *iddirs* where it remain quite rare) short-term loans without interest can be provided to the members and their families in case the affected members cannot managed the expenses by themselves. These loans are used to pay the drugs prescribed, part of the medical expenses or emergency. The amount of the loan that can be offered to the member and his family differs depending the *iddir* funds availability and in a first step of the seriousness of the illness. Whether the sick member should go to a health post, a health center or an hospital according to the gravity of the illness, the amount of the loan will then increase with the health structure capacity (for instance: 200 up to 500 birrs for a member going to health post, up to 1500 birrs for a member going to health center). Then, on the same basis

and criteria of assessment that for the loans contracted at funeral time, the loan amounts might vary along with the capacities of the member to refund the *iddir*. If usually, the family borrow an amount of money to the *iddir* committee, during the study another case was stated of *iddir* committee members that prefer to accompany the sick member and pay the medical expense directly in the health structure (to be refunded later by the sick member), rather than giving cash at hand to the family. In any case, the service provided by the *iddir* remains a loan not a gift and the member who benefit from this medical loan have to refund the *iddir* within usually 15 days or 1 month up to one year for the more extended time-limits. Amounts of money borrowed can only be refunded in cash. Other financial support through an extra contribution per member are not common in Wolaita according to our assessment but cases of cash donation from the *iddir* cash-box have been reported for sick members that necessitate to go to hospital. In such cases cash gift can reach from 300 up to 500 birrs and help considerably the family to cover the medical expenses. In such cases, *iddir* members can be compelled by their *iddir* committee to refund the *iddir* cash-box.

There are no specific *iddir* obligations to visit the sick member in the health structure even if on a voluntary basis and usually if the duration of stay is considered to be long, many *iddir* members will do so. It can be noted as well, that in such cases of extended time of stay of a member in health structure, few *iddirs* members have reported that they can be requested by their committee to work for the family (all members by group shifting).

To summarize, services provided by community *iddir* in regard to support cases of sickness among members can be listed as follows by order of frequency:

1. transportation of the sick person. money lending to refund (in 15 days up to 1 year without interest). no financial support from other members or from the *iddir* cash-box.
2. transportation of the sick person. no financial support from other members. no money lending.
3. transportation of the sick person. money lending to refund (in 15 days up to 1 year without interest). Specific financial gift from the *iddir* cash-box for member that need to go to hospital. no financial support from other members.
4. no health service provided by the *iddir* (rare but actual)

Insurance against fire destruction and new house construction support

Mutual aid between members under the *iddir* frame is also ensured regarding the risk of house loss due to fire. The *iddir* in this case provides a kind of insurance against house destruction due to fire known as *yeisat adega*. Additionally, *iddir* intervention can also concern the erection of a new house (*betsira*) which is not necessarily a consequence of a fire loss. The underlying principle for *iddir* to perform a mutual-aid in this context is above all social. Members are dependent of the others when facing time of distress or heavy tasks.

Whereas in Kembata, *iddirs* for group work (*huje iddir*) might intervene for other heavy works toward their members, it is noticeable that Wolaita community *iddirs* intervene merely in the context of house construction or reconstruction, probably because they are administrated by a common committee that is responsible to coordinate all the *iddir* functions, and therefore have restricted their areas of intervention.

Basically, in most *iddirs* visited, members are compelled to contribute with wood and money through a special contribution in order to support the family. Financial contribution amounts requested by *iddirs* committees differs according to the *iddir* (from 1 up to 5 birrs according to informants), and is intended to help the family to purchase material needed for the construction (wood, iron-sheets or grass for the roof covering). Wood contribution is equal to 1 big trunk or 2 small trunks per member in general. When wood is requested, it is an obligation for each member to bring it. One informant hence stated that “if members do not have trees on their land, they have to borrow or buy some to other members”.

Additionally to the contribution, members are compelled to participate to the labor tasks necessary to build the house. In some places, women can also be compelled to prepare food (*kita*) and drinks for this occasion.

In line with the *iddirs* by-laws, several forms of contribution can be provided. Hence, informants have reported a contribution in grain (2 cups) instead of cash, or in grass instead of cash or on the opposite an higher cash contribution without being compelled to bring wood. By any case, the labor participation is compulsory for all *iddirs* visited.

To my knowledge, the standard of house construction of community members does not alter the service provided and all members shall receive a service equivalent in terms of money or labor, whether they own a tin-roof house or a *tukul* (traditional house).

Regarding the construction of a new house that is not consecutive to a loss due to fire destruction some *iddirs* informants have also stated that previously, their *iddir* used to be involved in the support to members for such occasion but that this assistance has been put to an end because it was seen as a burden for *iddir* members mainly due to the financial contributions and under the principle that *iddir* should rather support members facing a shock. In such cases, their *iddir* merely intervenes nowadays in the house loss context. In the village units where the *iddir* service has been restricted like so to time of distress, it should be mentioned that cooperation associations external to *iddirs* can still allow one community member willing to build a new house to be assisted by shared labour:

- *Debo* also known as *daguwa*, for instance, is a group constituted for a special heavy work at the requirement of one community member that need help and man-power force to cope with it. In return, he should provide food and drinks for the co-workers that support him.
- *Zahia*, is a rotative exchange of work, that will involve a small number of people for some field work. One beneficiary of such association mechanism is compelled to return the work support to the co-workers that help him.

By any case, the fact that in these *iddirs* the service has been restricted to time of distress demonstrates one more time that *iddir* are dynamic organizations whose by-laws and functions evolve and if necessary are reduced.

Insurance on cattle loss

Livestock death insurance is another function ensured by Wolaita community *iddirs* but it should be mentioned that among the *iddirs* visited in *Damot Gale* it remains an occasional exercise. More accurately, it appears through data collected, that this insurance like mechanism was widespread amongst *iddirs* groups in the past decades but that it was put to an end by a great number of these organizations as it was considered to be an expensive operation for members.

In *iddirs* groups where it subsisted, the purpose of the cattle insurance is to support one cattle owner member (here, by cattle is considered a cow or an ox) that would accidentally loose his animal, by collecting a special contribution from members in order to help him to buy another one.

Such a livestock death insurance was as well described in the *Kembata* chapter but whereas in *Kembata* it is an *iddir* exercise that imply only livestock owners who will be compelled to contribute an additional fees for livestock death coverage, in Wolaita, all *iddirs* members are concerned,

whether they own or not cattle themselves. One can be considered as questionable such a regulation in regard to the *iddir* equity principles taken in account that it basically induces that all members will be required to participate for other benefits. Anyhow, even if few informants admitted this mechanism to be controversial, it remains a member obligation. One informant hence defended this *iddir* procedure by stating that “being or not being a cattle owner is temporary, but being an *iddir* member is permanent”.

Effectively, members will be compelled to compensate the livestock loss of the unfortunate member through an extra financial fee defined by the *iddir* committee in line with the size and age of the animal, and that can reach 10 birrs per member. The animal has to die accidentally or of disease, or at least be injured in a way that it cannot be used by its owner (in this case, the animal is killed and the meat is shared between members).

As stated above, this *iddir* function was considered to be very costly in some visited groups. Repetitive droughts, fodder shortage, as well as livestock diseases contributed to a rise in cattle loss that have constrained *iddirs* to give up the service.

1bis) Women *iddirs*

As it was already stressed in the Kembata chapter, the membership to an *iddir* does not apply gender restrictions. However, full membership is considered to be the attribute of the contributing member accredited to the head of household, that is to say the husband, households members being indirect members. In such a context, *iddir* is commonly considered to be a male organization. Widow, that inherited the membership of their husband and who became head of household have to contribute as well if they want to benefit from the *iddir* service. Therefore, community *iddirs* contributors are usually constituted of male heads of family and widows.

Women, though indirect *iddirs* members are integrated in the community *iddirs*, they are consented to equal rights as other members and therefore can receive an equal assistance, in the same time, they are constrained to particular obligations. When for instance, men are compelled by their *iddir* committee to a certain work (such as digging a hole for the burial in case of funeral, or participate to a house reconstruction of a member), women are assigned specific duties by the same *iddir* committee, such as the preparation of food or the coffee ceremonies for the guests in case of funeral, as well as the social support for the bereaved family.

As a matter of fact, women have organized themselves in proper *iddir* organization to manage their own issue. In a rural context, these organizations have rather to be understood in sub-*iddir* structures attached to the main community *iddir*, whereas in urban settlements, and according to our assessment, they act more independently.

Within the same vicinity of the community *iddirs*, the common configuration at household level is then that the husband is going to contribute to the male community *iddir* and his wife to the women *iddir*. If community (male) *iddir* is mixed since widows are contributing to the membership, women *iddir* are gender restricted since only women could join these organizations. To my knowledge, there is no cases of a man who lost his wife who is going to contribute to the female *iddir* to benefit its service.

Women *iddirs* in Wolaita, known as *Baltet iddirs* or *Yesetoch iddirs* apply most of the time a contribution mechanism to their members. The amount of this contribution differs according to the *iddir*, but ranges between 0,50 birrs up to 2 birrs per month in the rural communities visited in Wolaita.

Women *iddir* have more or less a similar formalization process than the community *iddir*. They have by-laws adjusted on the community *iddir*, use registration books, and record penalties, monthly contributions, food participation at funeral time, cash-box funds and *iddir* decisions. As for the main community *iddir*, a board of women representatives is elected by women members to constitute the *iddir* committee, which is composed as well of a chairman, a secretary, a cashier, and two *iddirs* members that control the performances of the committee. Unexpectedly, and in a single case, that should not be taken for a general tendency, during the study, one *iddir* committee position (secretary) was occupied by a man. According to informants, the reason for such a configuration was related to the absence of educated woman inside the *iddir* that could fulfill the duties of a secretary. From the woman chairman herself, "as women were not able to operate the regulations, we needed someone to monitor this responsibility". It should be mentioned that the man in charge of the secretary duty was elected by women members.

Moreover, women *iddir* committee is submitted to regular audits of the members.

Number of members women *iddirs* more or less match with the numbers of members in the main community *iddirs*. It is however not uncommon to find in the same vicinity an higher number of member in the women *iddir* than in the community *iddir*. Cases of single man living alone after the death of their wife that can be encountered. Polygamy being a common practice in the area, one

man married with several wife, contributes to the community *iddir* and each of his wife settled in a separated house contributes to the women *iddir*.

Widow occupied a particular status in the *iddir* context since they are member of the two organizations (community *iddir* and women *iddir*) and therefore are compelled to contribute two times (cf. table below). By any case, they need to contribute to the community *iddir* to benefit the funeral *iddir* service¹⁵. This situation can increase significantly the insecurity of the more vulnerable of these individuals, that is to say widows without children in age to assist them. As a matter of fact, this point underlined that the vulnerability level of rural dwellers is strongly linked with the manpower availability at household stage. Widows in such condition without a doubt, figure among the most precarious community members¹⁶. Though, in the majority of *iddirs* visited for the study, they are not exempted of any of their *iddir* member obligations. It should be mentioned however that a small number of *iddirs* can reveal a certain flexibility toward these members by allowing extended time for payment without financial penalties (until a certain time limit has been reach). By any case, no *iddir* service is ensure to support these individuals in their activities (for fieldwork for instance).

The following table illustrates the obligations of a widow member of 2 *iddirs* (community and women *iddirs*) taken in account the data collected in Fatte *kebele*.

	Gabriel <i>iddir</i> (community <i>iddir</i>)	Maryam <i>iddir</i> (women <i>iddir</i>)
Monthly contribution	10 birrs	1 birr
Extra contribution at funeral time.	No individual financial donation (gift from the <i>iddir</i> cash-box) + 1 bundle of wood + Food preparation/Water fetching/Social presence	1 birr (individual donation to the family) + 3 birrs (refunding to the <i>iddir</i> of food purchasings) +

¹⁵ To my knowledge, male widows are not required to contribute to the women *iddir*.

¹⁶ According to informants, it is very common for widows to borrow money.

Beside the regular contribution, women *iddir* members are compelled to participate to the community *iddir* involvement during times of funeral. Food and drinks preparation at time of funeral being indeed one of the major activity carried out by women. Most of the time, women are requested to bring from their household one *kita* (maize bread) per member in order to support the family in the expenses generated by the obligations to supply the visited guests with food and drinks. Few *iddirs* can request their member to contribute with *injera* (teff bread) but this remains quite rare as teff is costly (as a matter of fact, the contribution in such a situation can be equivalent to 15 birr per household).

Other *iddirs* members reported alternative mechanisms. *Maryam baltet iddir* members in Fatte *kebele* for instance, stated that at time of funeral, *iddir* committee invests collectively in a quantity of coffee (3kg) and grain (wheat or maize) (50kg), by using the funds of the *iddir* cash-box (*cazena*). This expense is refunded after the funeral by an extra member contribution (3 birrs per member). Additionally, in this *iddir* each women *iddir* member is compelled to give 1 birr to the family of the deceased.

Other *iddir* obligations include to fetch water for the family, to welcome the guests of the family, to prepare food and coffee by small group shifting for the guests, to participate to the house cleaning during the time of the mourning (3 days for a deceased woman, 4 for a man) and of course to ensure a social presence during funeral. “We sit with the family and we cry”, stated one informant. The *iddir* can also provide kitchen equipment to the family such as glasses, cups, jerrican, cooking utensils, *roto* (barrel used for cooking that allow to deal with very big volumes) or even clothes for women guests if the *iddir* funds can allow such purchasing.

Basically, the *iddir* assistance is only related to the funeral service as women *iddir* does not permit their members to borrow money (mainly due to the small amounts of funds it deal with), and is not involve in other situations such as wedding or sickness cases. Previously, it seems that women *iddir* were involved in food preparation during specific work ensured by community *iddir*, for instance during house construction, but that such a practice is not commonly performed nowadays, due to the cost impact.

Women obligations at time of funeral are deep-rooted mechanisms, and though the time of foundation of *Baltet iddirs* as autonomous sub-*iddir* organizations, or of the formalization introduction in their functioning might fluctuate from one place to another, the configuration of women organized in structural association within the community *iddir* correspond generally to the community *iddir* establishment.

Women *iddirs* exercise as well a role of conflicts resolution in case of quarrel between members. In case of difficulties, the situation can be referred to the community *iddir* or to the council of elders (*Dere shema*). There are usually no specific links with the community *iddirs* apart from this feature. If women *iddirs* remain a sub-level of the community *iddirs*, they do not refer to the committees and are quite autonomous regarding their own *iddirs* administration.

Additionally, to these community women *iddirs* that gather members from the same vicinity belongings, women *iddirs* can also be present at church *iddir* level (cf. below) and therefore be constituted of members followers of the same church.

Women *iddirs* in urban dwellings reveal a similar structure than those in rural context described above and a comparable service at funeral time. From statements collected among women *iddirs* in Boditi town in *Damot Gale woreda*, the main variance concern the amount of the contribution that is considerably higher (from 5 up to 10 times superior to the contribution practiced in rural environments). Such amounts participate logically to more important *iddir* funds availability that allow bigger participation at funeral time. As a matter of fact, this contribution to the family can take several forms and be constituted of a cash donation from the *iddir* cash-box as well as of a certain quantity of teff (up to 100 kg), coffee, or even *shuro* (pea powder) or *berbere* (spices).

Other notable elements, when putting in contrast rural and urban women *iddirs* visited, are firstly related to the presence of mechanisms adopted in town to increase the level of cost-effectiveness of their organization and then to allow *iddir* members to complete financial savings. Hence, the urban women *iddir* purchase products that will be used for food (*berbere*, *shuro*, *coffee*) during funeral time or for donation to the family (teff) at low-priced time and store them until needed. In regard, to teff purchase, the savings realized can be quite significant, as the fluctuation of cereals prices after the harvest in February and during the rainy season in August can increase of 32%. (cf. Kembata Chapter: Figure 5: Wholesale prices of cereals in Addis Ababa for 2011). Quantities purchased by the *iddir* are in line with the *iddirs* funds but can reach up to 500 kg according to informants. Storage is usually ensured by one committee member who have space in her house, or even in the *iddir* office as some urban *iddirs* have possession of such facilities. Such mechanism of purchasing at inexpensive prices were never encountered in women *iddirs* (as well as in community *iddirs*) in rural dwellings.

The second remarkable distinction between rural and urban women *iddirs* is the use of bank accounts created in the name of the *iddir* for town *iddirs*. By any case, none of the women *iddir* visited in rural Wolaita have a such a procedure to store their funds.. The presence of a bank in Boditi town and the bigger amounts of funds dealt by urban *iddirs* certainly explain such difference.

Moreover, as it was already stressed, rural *iddirs* members in general usually see bank accounts as a burden. In the same time, one can genuinely question the reason for such level of disparity between urban and rural organizations, considering that Boditi, has rather to be taken as a big settlement than as an actual city which could have explain such variation. A possible element of answer could be that the level of autonomy of women *iddirs* is much higher in urban dwellings and that rural women *iddirs* remain dependent to the community *iddirs* (and by extension to the men), but more investigations are needed to confirm such a statement.

Community sub-iddirs

As for cases encountered in Kembata, the community *iddirs* can underneath comprise smaller structures, or sub-*iddirs*. These structures known locally as *fateno iddirs* are managed by an independent elected sub-committee and have adopted mechanisms of formalization (cash-box¹⁷, written by-laws) similar to larger *iddirs*. They exercise their *iddir* functions on a smaller territorial basis as these structures are aimed to provide a proximity and immediate service to their members. As a matter of fact, they consist of a reduced number of households that averagely ranges from 20 to 60 households.

These groups *raison d'être* for establishment is above all social since it is aimed to enforce mutual-aid between members of a small vicinity. When they are present, these *fateno iddirs*, undertake in addition and parallel, similar functions that larger *iddirs* (that is say funeral, house construction, health cases or loss of cattle). They remains however part of the community *iddirs*, and members of these sub-structures are consistently member of a larger *iddir*. It should be mentioned however, that larger *iddir* committee does not interfere in the management of these sub-structures. Collection of money at times of funeral for instance is done disjointedly by community *iddir* and sub-*iddir*. It can be mentioned, that these sub-*iddirs* are constituted on voluntary basis, and therefore are not implemented in all village units.

Historically, the establishment of these *fateno iddirs* can be dated since the EPRDF regime. Two trends have obviously participated to the establishments of such sub-organizations. First, as it was

¹⁷ To my knowledge, if sub-*iddirs* have their own cash-box, the amount of the funds they are dealing with does not allow these structures to provide a financial loans access to their members.

already stressed above, the absence of state authority that followed the Derg fall in 1991 has raised severe security issues that have contributed to the establishment of new groups of mutual-aid at community level. Then, a more permissive regulation regarding micro-organization under the current regime had for consequence the creation of new associations joined by people willing to have additional insurance.

From informants statements, it seems also that, some of these sub-*iddirs* were initially designed to provide a specific support to young *iddir* members in their new house settlement and that progressively membership was extended to any community *iddir* member intending to join.

Membership in a *fateno iddir* is voluntary. As for larger *iddir*, it is based on a regular contribution that ranges from 0,50 to 5 birrs per member and per month. The membership is not necessarily fully restricted to the vicinity belongings as one community *iddir* member (*amba iddir*) can joined several *fateno iddirs* underneath it if he intends to increase his insurance coverage. However, the usual configuration is that these sub-*iddirs* include members of common small neighborhood. By any case, joining a *fateno iddir* implies obligatory to be a member of the larger community *iddir* since it is incorporated in.

Management and organization is similar to the upper *iddir* level. In terms of *iddirs* services, sub-*iddirs* carry more or less the same assistance that community *iddirs* but on a smaller scale. At funeral times, for instance, financial donation are offered to the family of a deceased member, and *fateno iddirs* members are compelled to several obligations (social or financial) specific to their by-laws and in addition to the community *iddirs* ones.

One specificity of the *fateno iddir* is related to cooperation mechanisms regarding shared labour such as house construction or field work. In such cases, sub-*iddir* committee is responsible of the work coordination between members. The name of these structures itself suggests an uncomplicated management, as *fateno* which means immediate, relates also to a quick service provided toward a needy member, particularly regarding cooperation works, and when considering the small number of members and the smaller territorial basis these groups implies.

Ethnic *iddir* or tribal *iddir*

Another category of *iddir*, formed by migrants from specific common areas or similar ethnic background can be encountered in Wolaita, mainly in urban context. This *iddir* type have a distinct functioning from community *iddirs* however they are as well dedicated to helping members in difficult times, the main function being to provide help to their members' bereaved family during funeral and mourning periods. Their membership imply a regular contribution. It can be mentioned that such ethnic-based *iddir* category were considered with suspicion under the past two regimes and that they have resurfaced recently since the EPRDF regime.

To understand what link members of such *iddir*, the example of *Gesuba märrädägä iddir*¹⁸ represents a good illustration. This *iddir* based in Soddo town (*Soddo Zuria woreda*) gather members all originated from Gesuba (*Offa woreda*), has been created in 2008 and developed in order to support members belonging to a common home area. It gather 120 members, all of them living in Soddo and all originated from Gesuba, since above all, the membership is restricted only to Gesuba originated individuals. If for instance, in one married couple living in Soddo, the wife is from Gesuba and the husband from another city, then only the woman will be able to join the *iddir* (her husband is considered to be an indirect member but by any case, he is not able to adhere to the *iddir* by himself). The *iddir* is heterogeneous in term of religious belongings, clans, economical status or gender. An elected *iddir* committee of seven members is in charge of the administration of the organization in line with the *iddir* by-laws, of keeping record of the *iddir* decision and application in the registration books and of the collection of the monthly contribution, equal to 20 birrs per member. The *iddir* own a bank account in its name in Soddo, and members are regularly informed of the funds state, moreover the *iddir* is audited on a yearly basis.

The *iddir* assistance mechanisms are limited to funeral, however the *iddir* arena of intervention is multi-leveled as it can act toward the member's family living in Soddo or his relatives living in Gesuba.

Each member willing to join this *iddir* is indeed invited to register his direct relatives living in Gesuba that is to say father, mother, brothers, and sisters as well as his exact household composition living in Soddo, meaning the member, his wife or her husband, and children. In exchange he receives an *iddir* member card that confirm his *iddir* membership.

¹⁸ *Märrädägä* can be translated by means for having people help each others.

In the event of a deceased registered individual, whether in Soddo or Gesuba, the *iddir* will provide assistance to the member's family. The financial contribution at time of funeral reach 1000 birrs as a donation to the family as well as social presence, which means that all *iddir* members are expected to go to Gesuba in case of funeral in this location.

Apart from the funeral service, nothing is provided by the *iddir* in the event of sickness, house loss due to fire or additional distress for which community *iddirs* provide a support. On the same trend, the *iddir* does not allow financial loans to its members. The *iddir* does not own any material, and all the money collected is merely dedicated to the financial donation at funeral times. Beside the money collected by monthly contribution, *iddir* can generated small income through financial penalties in case of members failures to fulfill *iddirs* obligations. Lastly, it can be mentioned that the *iddir* is registered at *kebele* level.

If such kind of *iddir* are mostly encountered in urban dwellings, the mechanisms described above give evidence that roles and characteristics of *iddirs* are diversified and that according to the members needs, specialized functions have been formed with distinctive features.

Family/Clan *iddirs*

Other types of *iddirs* present in Wolaita communities include clans or family *iddirs*. The grounds for establishment of these organizations rely on a belonging to a common patriarchal lineage between members and are therefore groups dedicated and restricted to a specific clan.

These organizations known as *dabo iddirs* or *zemed iddirs*, have the same function as community *iddir*. Initially designated for funeral, they have extended their features to provide assistance to members facing severe shocks (sickness, house loss due to fire, livestock death). In the event of a member facing a difficult time, fellow members provide therefore an assistance to his family by contributing financially or/and in kinds and by ensuring a social support. They can even provide financial loans to their members occasionally and in regulated conditions of access. The formalization degree of these *iddirs* is similar to community *iddir*: an elected committee is responsible to manage the *iddir*, monthly gathering, regular contributions (whose amounts differs according to the *iddir* but can reach 10 birrs per month and per member), as well as the existence of

written by-laws and registration books are used as well. Clan *iddirs* are also in charge of preserving the reputation of the clan by reinforcing its unity.

It should be mentioned that these organizations are not present in all communities, and when they exist, not automatically all members of the clan join the clan-based *iddir* since membership remains voluntary. They usually exist in addition of community *iddirs* but in few Wolaita areas, clan *iddir* are the only form of existing *iddirs*. As members can be spread on a considerable territorial basis, clan *iddir* can include an important number of members but usually the *iddir* assistance toward members concerned clan members living in the same vicinity. These organizations can be encountered both in rural and urban contexts.

Clan *iddir* aimed to strengthen kin relations and because of this specific point they are not always regarded in great esteem by others institutional actors. For instance, clan *iddir* do not benefit from a high opinion of religious institutions (which means mainly protestant churches), that are opposite to such groups as they are considered to be a community division source. Indeed, clan-based organizations imply non-heterogeneous groups and as well that lowers or excluded clans such as craftsmen minorities (*hilancha*) are intended to remain socially excluded. However, clan *iddir* have a quite considerable numbers of supporters in rural communities. One informant, member of a clan *iddir* hence reacted to argument of the churches by stating, “clans do not divide people in the same way that religion. Orthodox do fasting, protestants don’t, that is one cause of division bigger than the clans”.

In spite of the churches argument, from local governmental authorities, there is no official disapproval or back up of these *iddirs* groups. According to our assessment, they seems to be tolerated by local administrators without having the legitimacy of community *iddirs*.

Historically, from statements collected from informants, *dabo iddirs* seems to have been already existing institutions at Haile Selassié time. Derg regime, opposed to ethnic, clan, or religious based organization has put an end to their activities and they have resurfaced since the Derg fall and the new EPRDF regime. Lovise Aven, argue that the ethnic-federalism system conducted by EPRDF have probably participated to the revival of such institutions (Lovise Aven, 2009). According to community informants, clan *iddir* are indeed identified as a kind of guarantor of the Wolaita culture and therefore of the Wolaita identity (Wolaita society characteristics is in fact commonly described as very hierarchical with different social strata and clans).

Wolaita is composed of numerous clans, Abink (2002) evokes for instance more than a hundred patrilineal clans. The distinction between higher and lower clans refers to ideas “of origins, indigenous status, occupational specialization and relations to the former kingship.”(Abink, 2002) This complex hierarchical society is composed of high rankings clans which represents the former royals and nobles (*malla* tribes and *dogala* sub tribes), free farmers (*goqa*), the craftsmen (*hilancha*) and the slaves (*ayle*). Clans used to play an important role in the social, economic and political life since social status, access to land, and recruitment to political positions were determined by clan membership. These clan characteristics are inherent to Wolaita, nowadays even in community *iddirs*, equality of clans remains theoretical as practically no *hilancha* , for instance, can be member of an *iddir* committee. However it is certain that clans do not have the same influence than in the past. In the same time, clans belongings remain highly respected regarding the marriage, and by any case, even nowadays higher clans members will not allow their daughter to marry lower clans man.

Since clan based organization implied that individuals from lower clans are socially excluded, craftsmen minorities have organized themselves into their own self-help organisation. The existence of clan-based *iddir* as well as community *iddirs* who do not integrate *hilancha* in their organization, resulted indeed in these minorities to create their own *iddir*¹⁹. As a matter of fact, craftsmen that remains present in the villages consist most of the times in few families that will gather in the periphery of the village, might organize themselves in craftsmen *iddir*. When they exist, these craftsmen *iddirs* are usually limited to the funeral service. According to our assessment, they deal with a very limited availability of funds.

Lastly, what can be said also on clans is that many of them have exploded in different smaller groups, and they have plenty of different ramifications that is hard to define. Therefore, clans belongings should be taken cautiously.

¹⁹ This situation was encountered several times in the community *iddirs* visited. If more and more the minorities living aside of the communities are progressively integrated in social life though discrimination towards these individuals remain persistent.

Religious *iddirs*

Wolaita have been followers of traditional beliefs up to the beginning of the 20th century. The integration of Wolaita in Menelik empire has indeed considerably modify the faith question as it was followed by numerous conversions to Ethiopian Orthodox Church. The arrival of Protestant churches in the early 1930s has constituted a real challenge for the Ethiopian orthodox church as these new churches spread rapidly in the area mainly during and after the Italian occupation. Actually, the reason for a massive conversion to these new churches is related to several factors. First, Ethiopian Orthodox church was considered to be related to the Amhara power, rejected by many Wolaita. Then a question of social strata entered in the process, as upper clans tends to convert to Ethiopian Orthodox Church, while Protestantism was considered to be the religion of lower status farmers. As it was already stresses, additionally, Protestant churches were opposed to the traditional hierarchy in place in Wolaita, particularly regarding the upper-clans domination and the exclusion of some minorities of craftsmen. These churches have indeed played a role in the Wolaita society by promoting more egalitarian basis at community level. However, they did not totally succeeded as belongings of higher or lower clans are still strongly considered in rural Wolaita, as are the sensitive questions of inter-clans marriage. But the truth is that churches structure is very strong in Wolaita, and as a matter of fact, churches leaders represent a powered and influential force that political leaders are aware of and regularly approach.

Anyhow, nowadays most Wolaita people are members of one Evangelical churches, even if Ethiopian Orthodox church is very present, and that traditional believers can still be found scarcely. Muslims community counts a quite considerable amount of members but remain a religious minority in Wolaita, and remains as well mainly an urban occurrence rarely seen in a rural context.

The existence of church *iddirs* is to be linked with what precede. As one informant stated, “the reason for church *iddir* establishment aims to maintain the unity of the church followers”, adding also that “there is a spiritual link between members”. For many, church *iddirs* are also seen as an alternative to the clan-*iddirs*. It can be noted also that if during Derg government religious *iddirs* were disapproved by the regime, they are currently re-emerging organizations widely spread among Wolaita communities.

Working in addition to community *iddirs*, religious affiliated *iddirs* are indeed based on cooperation mechanisms toward members who are organized on church membership. One member facing a time

of distress, that is to say funeral, sickness case, or house loss due to fire can benefit from an assistance of its *iddir*. Some of these *iddirs* might also support members in case of wedding by providing freely some materials for instance. As for community *iddirs*, there might be a possibility for members to borrow money in case of emergency (mainly death or sickness). As for community *iddirs*, their membership required a monthly meeting at church level in order to achieve the contribution of their members (that ranges between 1 up to 10 birrs). In terms of governance, the committee is composed of elected members whose function can sometimes overlap with other church leading roles. In the cases encountered during the study, for instance, one church *iddir* chairman was at the same time secretary of the church board. Formalization process include written by-laws and a rules and penalty system. There is no mediation duty from the church idir. In case of problems, the members of the *iddir* go directly to the church leaders.

It should be mentioned that the presence of numerous Evangelical churches in Wolaita have as result participated to the establishment of a variety of church-affiliated *iddirs* such as *Muluwengel church iddir*, *Kale Hiwot church iddir*, *Hiwot Kale church iddir*, *Meserete Kristos church iddir*, *Mekane Yesus church iddir*, *Lutherian church iddir*...that can be encountered in addition to Ethiopian Orthodox church *iddir* or Catholic church *iddir*. If all these church-affiliated *iddirs* are not present in all communities, it is not uncommon to find in addition to community *iddirs*, one Orthodox church *iddir* and one of the Evangelical church *iddir* mentioned above in the same *kebele*. Moreover, opposed to community *iddirs* in which membership is largely defined by geographical location, that is to say most of the time belonging to a common neighborhood, church *iddirs* do not have as precise and defined geographic boundaries. If regular meetings and attendance of *iddirs* obligations put a a physical constraint on how far away a member's *iddir* can be, these *iddirs* can cross *kebeles* boundaries as members can follow a church located in a neighboring village and not represented in their dwellings. Therefore, some church *iddirs* can include a considerable amount of members (up to 300 in rural communities, probably more in urban context)²⁰.

The usual configuration, is that members join these *iddirs* in addition to the membership in the community or village *iddir*, in order to increase the insurance coverage as well as to reinforce the links between church followers. The existence of these religious based association also participates to enhance religious belongings of individuals in the community. As a matter of fact, according to

²⁰ Additionally some congregation of churches can be as encountered (ex : in Boditi, a congregation known as *Zuria Māhabar* was including up to 10 different churches.)

informants, the opposition between church followers (mainly between orthodox and protestants) has been amplified with the exercise of such category of *iddirs*.

The assistance provided by church *iddir* regarding time of distress is similar to the functioning present in community *iddirs*. However, it can be mentioned that few unusual characteristics were encountered during the study, mainly in urban context. In Boditi town for instance, Full Gospel church *iddir* committee members stated that in case of funeral of one member, the financial assistance of their *iddir* to support the bereaved family reach 500 birrs as a donation. Such a service was known as *Tukus Lakso*, which has to be understood as an *iddir* service provided when one death occurs within the household of the *iddir* member. But beside this service, Full Gospel church *iddir* intervenes also in a context known as *mardö*, that is to say outside of the frame of the household. For example in the case of *mardö*, if one *Iddir* member's direct relative (meaning father, mother, brother, sister, son or daughter) dies, whether he is a member of the *Iddir* or not, the *Iddir* member will receive a financial support of 300 birrs from the *Iddir* (in order to organize the funeral). As mentioned, these direct relatives are not necessarily *iddir* members themselves and do not necessarily live in Boditi neither. Such mechanisms are indeed closed to those described for the ethnic *iddir* in the previous chapter. As the *iddir* intervention in *mardö* implies that several brothers/sisters members of the same *iddir*, losing one common relative in another location, might benefit equally from the *iddir* support and received 300 birrs each, the regulation of Full Gospel church *iddir* has evolved. Considering the potential bankrupt risk for the *iddir* regarding such a situation and the high amount of money that *iddir* could have to spend in case of numerous members of the same family, the membership in the *iddir* has therefore been restricted to two brothers/sisters of the same family.

As stated above, within church *iddirs* similarly to village *iddirs*, women can organized themselves in sub-committees to deal with their own issues and activities. It is noticeable that it might be possible for a woman to be a member of a women sub-committee in the church *iddir* without her husband being necessarily a member of the church *iddir* himself. In such a case however, the *iddir* service at funeral time would imply only the missions ensured by women that is to say, food preparation, material lending, work support and social presence of other women members but no financial assistance.

Finally, it can be stressed as well that if church *iddir* committee are autonomous in the administration and governance of their *iddir*, they might be required by church leaders to report

about their financial situation (profit, expenses, funds). “The church wants to have a knowledge about everything that is related to the church”, stated one informant. Therefore, church leaders can exercise a duty of control over the *iddir* committee without being officially able to interfere in its management. By any case, church leaders cannot replace committee members themselves, such a modification has to be done collectively by all *iddir* members.

Professional *iddirs*

Another type of *iddir* structure was also encountered in *Damot Gale woreda*, based on co-workers association. These work-place *iddirs* are indeed specific in their functioning as their membership is restricted to individuals working in a common location. According to informants, such kind of *iddirs* groups are usually established among co-workers that have regular salary. Civil workers or enterprise employees are therefore the more disposed individuals that might organized themselves in mutual-aid association. As a matter of fact, such kind of *iddir* was found within schools where it was popular among teachers. Mutual-assistance among members concerned mainly teachers that want to increase their insurance coverage as most of them are member of other *iddir* (community or church *iddirs*).

Professional *iddirs* membership require a monthly contribution (5 birrs in the visited *iddirs*), supplemented at time of distress. The *iddir* support is related to funeral and sickness, for these two cases, each member is compelled to contribute by extra donation of each member to the bereaved member’s family (10 birrs). The contribution is in fact an up-front payment working as an insurance for the members, but it also participates to a cash-box reserve from which members can get access to financial loans at time of distress.

In terms of composition, the *iddir* is gender-mixed as there are women and men teachers. The governance system is similar to those described above and includes a committee, by-laws and book-keepings of the *iddir* management. Regular audits are performed to inform members of the committee management.

Conclusion

This chapter aimed to describe from a general approach the *iddirs* characteristics specific to the Wolaita context. Among the distinctive features of these institutions, it can be noted that in Wolaita as in Kembata, different *iddirs* types can be identified, that put in evidence the dynamic of these structures able to modify, integrate, or adapt to different constraints and always in link with their members need.

Note: The findings and lessons of these two assessments regarding a partnership with iddirs and Interaide are discussed in a last chapter independent from this report.

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Appendices

<u>The clan status</u>		<u>Clans</u>	<u>where they live in Kambata</u>	<u>their original places</u>	<u>approximate time of their settlement</u>
<i>Kingly clan</i>	1	Oyyata	Enano, Autanna, Geyyota, Majogo, Masafe, Wasara, Moggisa	Gonder	16th century
<i>noble clans</i>	2	Gulba	Challo, Bushulugga	Bulga, Shewa	16th century
	3	Innagos (Amhara)	Charama, Taza, Habo- ra, Geyyota, Majogo, Yabbu, Moggisa, Abbonsa	Amhara-Gaynt through Indegagn	beginning of the 17th century
	4	Innegar (Amhara)		Menz (Shewa) through Inner- Gurage	beginning of the 17th century
	5	Nurto	Benara, Mino, Mishigida, Autanna, Sodara, Sarara	Gonder	16th century
	6	Quntana [Quntano?]	Abbonsa, Fullasa, Taza, Qadida, Sasara [Sarara?], Bushulugga, Masafe	Gonder	16th century
	7	Sintanno [Sintaro?]	Fullasa, Sodarra, Taza, Danne [Dane?], Mishigida, Abbonsa	Gonder	16th century
<i>Commoners</i>					
<i>four of the hambarrichcho lamala</i>	8	Hinnira	Taza, Habora, Tadda'a	Ennaria through Wolayta	before the 16th century
	9	Taza (Tazo)	Yabbu, Qadida, Gosgola	Ennaria /Jimma	before the 16th century
	10	Efegenna	Qa'amma, Angachcha, Taza, Bakkafa, Habara [Hawwora, Habora?]	Darasa	16th century
	11	Ebejenna	Majogo, Taza, Hangachcha	Darasa	16th century
<i>others</i>	12	Agawwa		Agawmidr in Gojjam	beginning of the 17th century
	13	Annashakko	Motoqqoma, Arsho, Dato-area	Alaba	around 1900
	14	Awda		Sidama	end of the 17th century
	15	Azara	Hangachcha	Azernet (east Gurage)	first half of the 18th century
	16	Badogo	Ta'lota	Dallo (Bale)	middle of the 16th century

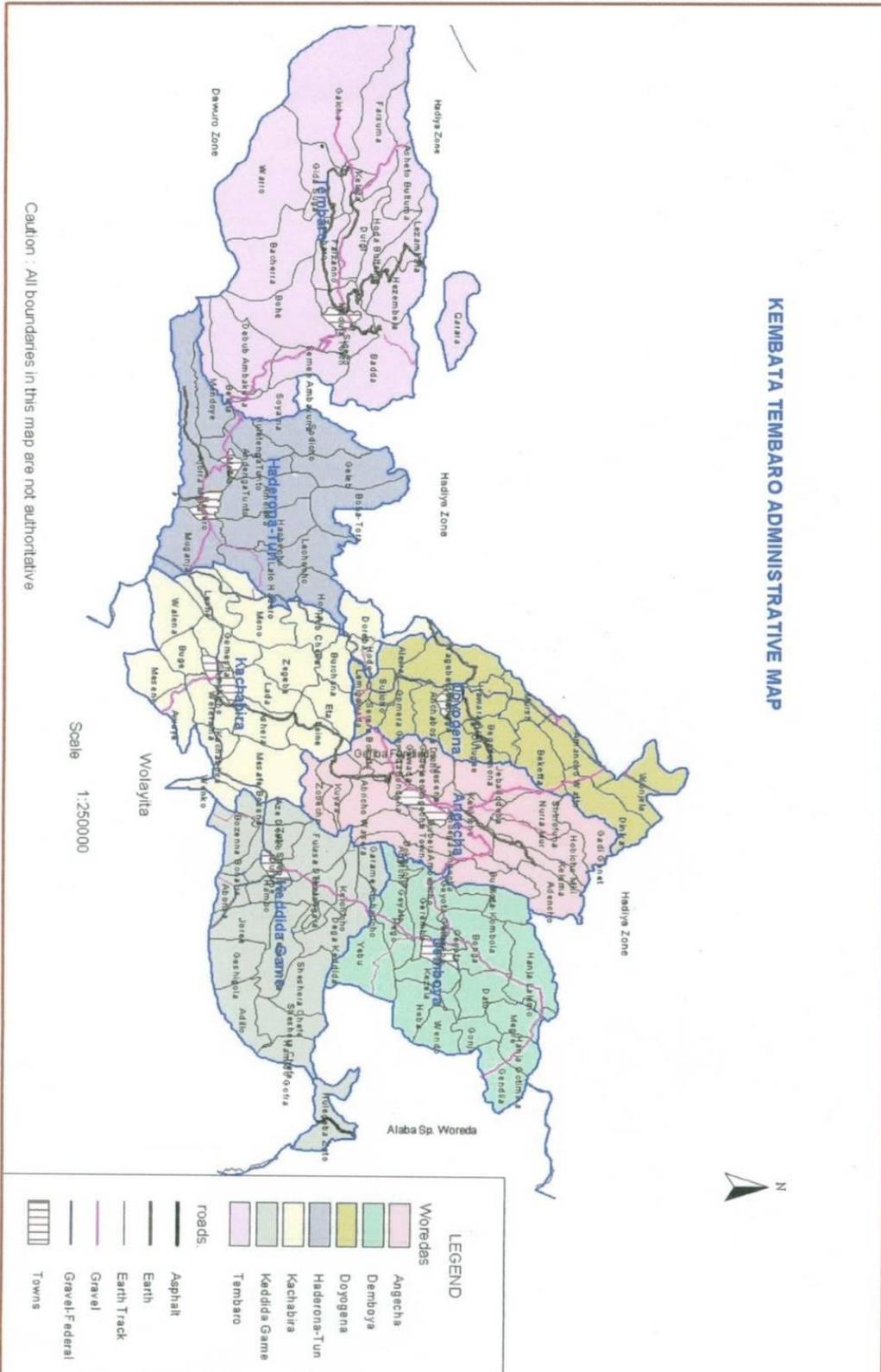
<u>The clan status</u>		<u>Clans</u>	<u>where they live in Kambata</u>	<u>their original places</u>	<u>approximate time of their settlement</u>
<i>others</i>	17	Borajamalla		Gamu	
	18	Bubulla	Tadda'a	Wolayta	first half of the 19th century
	19	Dada	Mishigida, Tadda'a	Indegagn through Arsi	first half of the 19th century
	20	Damota	Mishigida, Qa'lamma, Masafe	Gadab through Damota area in Wolayta	first half of the 18th century
	21	Dareyye		Gamu	
	22	Dawaro	Mishigida	Menz (Shewa) through Dawaro in the eastern Arsi	first half of the 18th century
	23	Dawe	Gore, Tadda'a, Adilo	Arsi-Didda'a	first half of the 18th century
	24	Donga	Autanna, Enano, Moggisa, Qatta, Hadacho, Yayyamma, Leshomongonja	Donga	19th and 20th century
	25	Dubbamo	Dagoyyanna [Doyyoganna], Wagabata	Dubamo-Wosanoso	2nd half of the 19th century
	26	Dubbo	Mishigida, Sarara, Kuyya'a	Kuchcha through Dubbo near Aracka (Wolayita)	2nd half of the 18th century
	27	Endanna [Indeganna?]	Majogo	Ennariya through Endegayn	
	28	Ennera [Hinnira?]		Sidama	
	29	Farzano		Albaso in the Arsi highland	the last one-3rd of the 18th century
	30	Gabara	Shalo	Arsi-Didda'a	1st half of the 18th century
	31	Gadenna		Arsi (according to Singer)	
32	Gafat	Qachchabira, Zoggobba, Qachcha, Gamashsha, Funnamura	Gafat in Wollo	15th century	
33	Gaga		Gejja-area in the northern Gurage	1st half of the 18th century	
34	Galla	Jore, Tadda'a, Adilo	around the source of Wabi-Shebele	1st half of the 18th century	
35	Ganza	Hobbichcha, Dinnika, Funnamura	southern Ganz, Qabena	15th and 2nd half of the 18th century	

<u>The clan status</u>		<u>Clans</u>	<u>where they live in Kambata</u>	<u>their original places</u>	<u>approximate time of their settlement</u>
	36	Jiga		Sidama	1st half of the 18th century
	37	Gonderoma		Tembaro, Donga	1st half of the 20th century
	38	Gora		Gimma (according to Singer)	
	39	Jora	Abbonsa, Tadda'a	Inner-Gurage	
	40	Gorakamo		Jimma (according to Singer)	
	41	Goromma	Jore	Wolayta	end of the 18th century
	42	Guji	Jore, Tadda'a	Guji-Oromo area	1st half of the 18th century
	43	Juma		Sidama	end of the 17th century
	44	Guna	Abbonsa	Guna in Lemo through Lenda in Alaba	middle of the 19th century
	45	Hajibbo [Hayyibba?] (Hatte-Amhara)	Mishigida, Qadida, Tadda'a, Yayyamma, Omoshora	Amhara areas	15th century
	46	Hambaraso	Geyyota, Tadda'a	Arsi	
	47	Hesesse		Sidama (according to Singer: Borena)	1st half of the 18th century
	48	Qariso	Odame	Eka-Arsi east of the lower Blatte	2nd half of the 19th century
	49	Makuto		Gamu (according to Singer)	
	50	Malga	Sarara, Saddichcho	Arsi through Sidama	
	51	Moche	Adilo, Qadida	Badawwachcho-Hadiya	1st half of the 19th century
	52	Odro	Ibballa	Lemo-Hadiya	middle of the 19th century
	53	Omoshogora	East of the mount Shonkolla	Ennariya through Gurage-Innamor and Mesmes	1st half of the 18th century
	54	Ongota	Damboyya, Tadda'a, Mishigida	Amhara areas	15th century
	55	Saga		Gurage	short before 1600
	56	Tarachmanna	Chafe, Odame, north of the mount Dato	Shashhogo-Hadiya	2nd half of the 19th century
	57	Tembaro	Sarara, Funto, Enano, Geshgola	Tembaro	2nd half of the 18th century
	58	Tigre-Wolayta	Shamba, Jore,	Kindo and Qoy-	end of the 18th

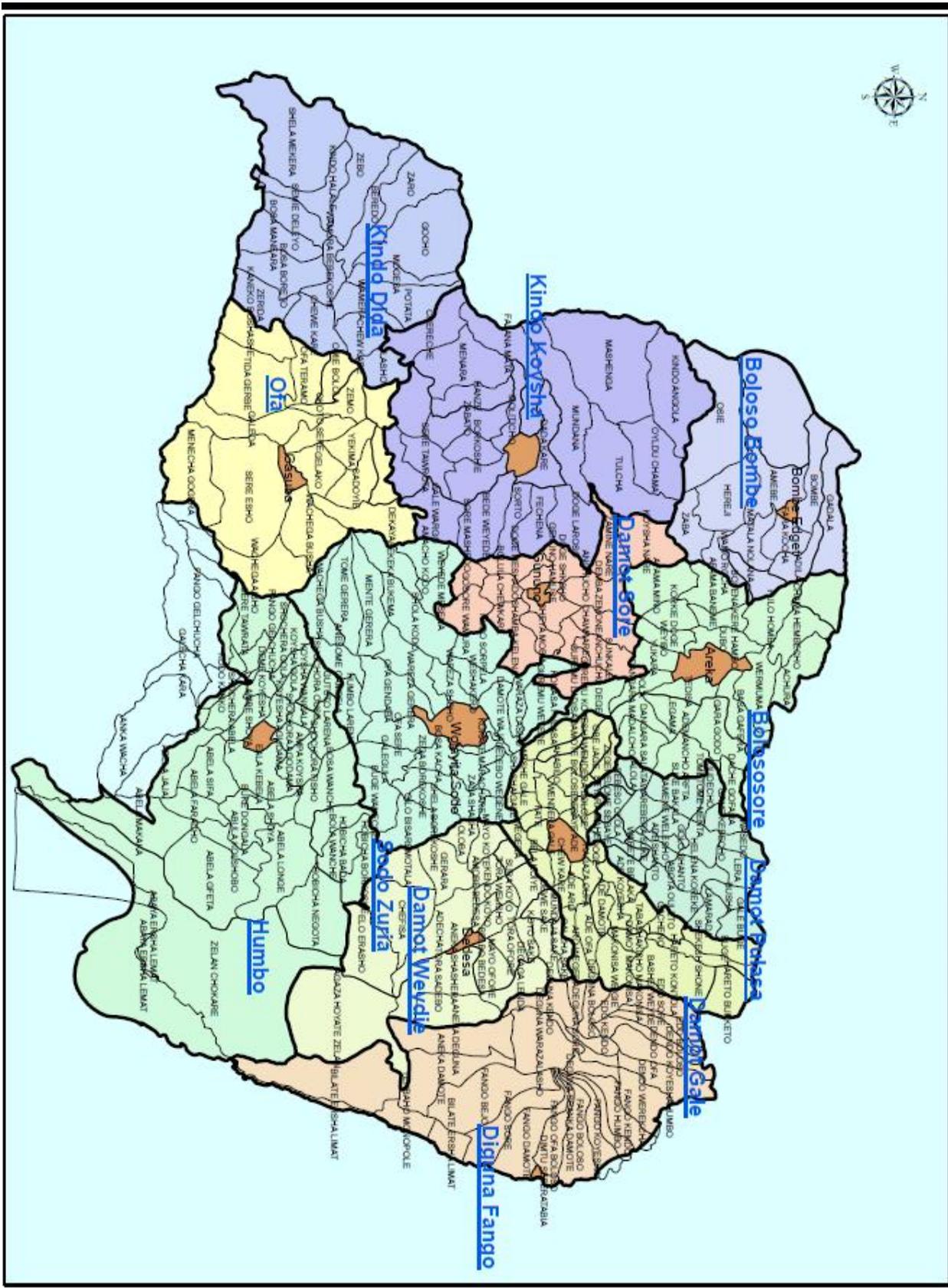
<u>The clan status</u>		<u>Clans</u>	<u>where they live in Kambata</u>	<u>their original places</u>	<u>approximate time of their settlement</u>
		(Qawonna)	Majjogo	sha in Wolayta	century after the civil war in Wolayta
	59	Wereza		Qabena/Gurage	
	60	Wolleqa		Wollegga (according to Singer)	
	61	Womallo	Gubbanna, Hangachcha	Borena	beginning of the 18th century
	62	Werara	Mishigida, Wagabata	Werera in Arsi	2nd half of the 18th century
	63	Wesheshsha	Shinshichcho, Gameshsha	Wolayta through Donga and Danta	2nd half of the 18th century
	64	Yabbo	Shashshara, Qadida	Kallale around the Zway-seas	middle of the 18th century
	65	Zahe		Quchcha (Gamu-Gofa) (according to Singer)	
	66	Zato	Zato, Dato	Borena	2nd half of the 17th century
<i>clans of the Fuga-caste in the alphabetical order</i>					
			Taza, Durame, Angachcha etc.; dispersed over Kambata and neighbouring areas	Kambata and neighbouring areas in the west and north (Mesmes, Gurage, Ennariya)	mostly autochthonous, i.e. before the 16th century
	67	Annosso			
	68	Badagosso			
	69	Bedira			
	70	Boriyye			
	71	Bosha			
	72	Gachcha			
	73	Gajjichcho			
	74	Gashdessa			
	75	Gauwossa			
	76	Hokiya (Hogiyya)			
	77	Marenmanna			
	78	Masamasa			
	79	Negga'a			
	80	Tontosa (Dontosa)			
	81	Woyyoso			

Source: Braukämper 1983, 190ff

KEMBATA TEMBARO ADMINISTRATIVE MAP



Wolayita Zone woredas



Wolayita Zone woredas

