Solidarity until the end

Insurance associations (*iddir*) of Ethiopians in southern California

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Abstract *Southern California has an Ethiopian diaspora population that goes back to the exodus from Ethiopia caused by the socialist revolution in the early 1970s. This diaspora increased immensely in number because of political and economic reasons around the turn of the millennium. With around 80,000 members, the Ethiopian population in southern California forms one of the largest immigrant communities in the USA, a country that hosts the largest Ethiopian diaspora in the world, of 500,000 people. One of the central and most widely attended life rituals in Ethiopia is the funeral service. For most members of the community in the USA, it is important to hold this event according to cultural norms or to repatriate the deceased to their home country. Both options are very expensive and require the help of others, whether that be in the preparation of Ethiopian food or knowledge of American laws. Around ten years ago, once many members of the Ethiopian diaspora were more settled in the USA, they established many insurance associations to help give culturally appropriate farewells to deceased members of the community. The following article discusses these groups as a form of "solidarity from below" (Featherstone 2012) and describes the imaginative power and ideas that lie at the foundation of these association as well as their limits.*

Introduction

Southern California has an Ethiopian diaspora population that goes back to the exodus from Ethiopia caused by the socialist revolution in the early 1970s. This diaspora increased immensely because of political and economic reasons around the turn of the millennium. With around 80,000 members, the southern Californian Ethiopian population constitutes one of the largest immigrant communities in the USA – the country with the largest Ethiopian diaspora in the world, with 500,000 people.

One of the central and most widely attended life rituals in Ethiopia is the funeral service. For most members of the community, it is important to hold this important event in the USA according to cultural norms, giving the deceased a religious burial

accompanied by a feast with Ethiopian food and hundreds of guests, or to repatriate the deceased to their home country. Both options are very expensive and require the help of others, whether that be in the preparation of Ethiopian food or knowledge of American laws.

Around ten years ago, when many members of the Ethiopian diaspora had become more settled in the USA, they established many new insurance associations to help give culturally appropriate farewells to deceased members of the community. The following article discusses these groups as a form of "solidarity from below" (Featherstone 2012) and describes the imaginative power and ideas that lie at the foundation of these associations, as well as exploring their limits.

In the following, I will first provide an overview of the Ethiopian diaspora population in the USA at large and specifically in southern California, where my research took place. I will then explain the centrality of Ethiopian funerals as a creator of social relationships within the society. Following this, I will come to my main topic: insurance associations in Ethiopia itself and its diaspora. I would like to show how the environment of southern California has shaped these associations and how they help people of Ethiopian origin there to navigate their way, have a 'good life', and make a future as recent immigrants in southern California. Finally, I will explain that the basis for these associations is the "solidarity from below" (Featherstone 2012) among the community members. While I will give several examples of how this solidarity is expressed, I will end with some cases that also show its limits.

Since 2003 I have carried out various research projects within Ethiopia and have been able to observe burials and *iddir* associations within the country. My research in the US diaspora took place within the DFG funded project "On the saf(v)e side: Informal economic associations and future aspirations in the Ethiopian diaspora" in the summers of 2021 and 2022. I spent four months in Los Angeles and San Diego in southern California, where I led qualitative interviews with various members of the Ethiopian diaspora as well as with key figures of the associations studied.[1]

Ethiopians in southern California

Before and during the reign of Emperor Haile Selassie, emigration of Ethiopians to the USA was nearly non-existent. Only a few sons of the ruling class were sent to America for education, and after graduation, they mostly returned to their home country (Solomon Addis Getahun 2007:41).

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[1]   The majority of my interlocutors were first generation immigrants to the USA. Also back in Ethiopia, people become members of insurance associations once they start their own families. Most second-generation Ethiopians in the USA have therefore not reached this stage of life yet.

The Ethiopian diaspora in the USA began to form out of the first Ethiopian intellectuals who were on scholarships in the country when the 'Red Terror' began. At that time an estimated 5,000 Ethiopian students, but also diplomats, tourists, and businessmen did not return to their homeland (Chacko/Gebre 2017:220). With the Refugee Act of the 1980s, the USA decided to grant asylum to an even larger number of Ethiopians. Between 1980 and 1999 an average of 1,500 refugees from Ethiopia were admitted to the USA annually. The refugees that arrived during the 'Red Terror' mainly came from Gondar, Tigray, Wollo, and urban centres like Addis Ababa, which had been hit hardest by the 'Red Terror' and the famine in 1984 (Solomon Addis Getahun 2007:135). The end of the socialist regime in 1991, however, did not bring an end to the political turmoil in Ethiopia. From 1998 to 2000 another major refugee flow entered the USA because of the Ethiopia–Eritrea war. From then on, and as immigrants changed their status to become US citizens, a process of chain migration emerged that still continues today (Chacko/Cheung 2011). Another factor – one not linked to Ethiopian politics – driving recent migration was the introduction of the Diversity Program in the USA, known in Ethiopia as 'lottery'. This program provided work permits for professionals and further stimulated the flow of immigrants from Ethiopia between 2003 and 2013.Within the framework of this program, 36,000 Ethiopians arrived in the USA and became legal residents (Chacko/Gebre 2017:221).

It is hard to estimate the total number of Ethiopians in the USA today. Statistics give a number that is too small, as they only include 'foreign-born' citizens. According to the Migration Policy Institute, in 2014 there were about 251,000 immigrants born in Ethiopia and their children living in the USA. The number of people of Ethiopian origin is believed to be about twice as high, that is, 500,000. This makes Ethiopians the second largest African diaspora in the USA after Nigerians. As 60 per cent of the Ethiopian immigrants arrived after 2000 (Migration Policy Institute 2014), they are one of the diasporas that has formed and settled more recently in the USA.

The Ethiopian diaspora in North America is extremely diverse in terms of religion (Nida 2007), ethnic and regional origin, and educational and economic background (Chacko 2011; Solomon Addis Getahun 2007). People are highly politicized and devote enormous monetary resources to their country of origin (Chacko 2011:173; Kaplan 2010:83; Lyons 2007:531). Because of the large number of the Ethiopian diaspora population in the USA, diverse political movements can form (Asafa Jalata 2002) and even influence politics in Ethiopia from afar (Lyons 2006). The Ethiopian diaspora in the USA is comparatively well educated, with 29.5 per cent of the people holding at least a Bachelor's degree (Terrazas 2007).

People of Ethiopian origin are concentrated mainly in large cities. Washington, D.C., with its good infrastructure and job opportunities, not only hosts the largest community, but also serves as an important point of entry to the USA. Another area with a strong Ethiopian diaspora is southern California, where I conducted my re-

search. The larger Los Angeles area is home to an estimated 70,000–80,000 people of Ethiopian origin; San Diego has a community of about 10,000. Los Angeles not only has a high number of residents of Ethiopian origin, central Los Angeles even has the first ethnic designated enclave of Ethiopians in the USA, called "Little Ethiopia" (Chacko/Cheung 2011). This enclave consists of two blocks where Ethiopian restaurants and businesses are lined up next to each other and street signs, flags, and paintings on power boxes remind passers-by which district they are currently in. Little Ethiopia was an important starting point for my research, a place where I could make contact with individuals. The shops located there and their owners play an important role in the social and cultural life of the Ethiopian diaspora and in associations such as the insurance associations.

Bereavement as creator of social relationships

One of the central and most widely attended life rituals in Ethiopia is burial. It is a large-scale event carrying large obligations for the participants. Attendance at a burial of a relative or neighbour and the contribution of money toward its costs are musts. Therefore, burials are central in forming and expressing a relationship between the individual and its community (Kaplan 2003:645). Burials all over Ethiopia have in common that the deceased has to be buried a few hours after death, followed by a church service. Although the burial has to be done quickly, the performance of rites is prolonged and will take several days. The catering thus imposes large costs on the bereaved family.

To be able to cover the costs associated with the mourning period, informal insurance associations (Amharic: *iddir*, Oromifa: *afoosha*) are popular. Mutual support networks, which provide assistance in labour and kind at the time of death, can be considered as the forerunners of *iddirs* (Dejene Aredo 2010:58). *Iddirs*, however, are distinguished by the fact that they function on the basis of regular advance payments in cash, which is why Pankhurst dates their emergence to the beginning of the 20th century in urban centres, where it resulted from the modernization and monetization of the economy as well as urban migration (Pankhurst 2008:144). The regular payments in cash that accumulate in a pool of savings and the pay-out of a fixed amount of money in the case of a death are the *iddir*'s distinct features. In addition to these monetary benefits, *iddir* associations also provide utensils for the funeral service as well as services (cooking, catering, etc.). Outside these basic rules and functions, some associations today own offices or conference halls or even employ salaried staff, such as guards (Pankhurst 2008:166). However, most *iddirs* function only with volunteers. The following positions are usually awarded at regular meetings and are held by volunteers: chair/vice chair, secretary/vice secretary, and treasurer. More recently, *iddirs* have extended their offering into providing money for

health expenditures or loans. Today, they are also recognized as effective tools in development activities or in assisting the health sector, for example, in the campaign against HIV/AIDS (Pankhurst 2008:143).

Iddirs are only useful if they function effectively and on a continuing basis. Therefore, compared to mutual support networks in the rural areas, *iddirs* are highly formalized: they keep lists of members, have written by-laws, regular meetings, fines for non-attendance or payment arrears, differentiated rules about pay-outs to the bereaved, and periodically elected executive committee members (Pankhurst 2008:148).

Iddirs are known for their inclusiveness, which is aimed at and accommodates all income levels. The prevalence of *iddirs* is the best sign of this inclusiveness. In Addis Ababa, for example, at least 85 per cent are members of an *iddir;* in some parts of the city, the number is more than 90 per cent. Some 40 per cent of households belong to more than one *iddir* (Pankhurst 2008:176). Most *iddirs* are organized by neighbourhoods and are therefore interreligious and interethnic.

My explanations so far have shown that even within Ethiopia, *iddirs* are highly dynamic associations that have evolved and changed in a period of about a century and constantly take on new forms and functions (Pankhurst 2008:177; Pankhurst this volume).[2] In the following, I show how the environment in southern California has shaped *iddirs*, and how they help people of Ethiopian origin to navigate their way, have a 'good life', and make a future as recent immigrants in southern California.

The rise of Ethiopian insurance associations in the USA

For most members of the Ethiopian community in the USA it is important to organize funerals in their host country as well as possible according to their cultural norms. In some cases, the body will be repatriated if the deceased was visiting family from Ethiopia or if they expressed a wish during their lifetime to be buried in their home country,[3] often going along with another mourning ceremony in Ethiopia.

According to my interlocutors, organizing burials was especially hard in the early days of the diaspora, when the community was smaller, although deaths did not happen so often back then as the new immigrants were usually of young age. At that time, if someone died in the host country, far away from home and in the absence of extended family, the owners of Ethiopian shops and restaurants were put in charge

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2   For a broad overview of the history, spread, and diversity of the *iddirs* in Ethiopia, see the annotated bibliography by Desalegn Amsalu et al. (2020).

3   According to the numbers I received from the *iddirs* in Los Angeles in 2021, 15 per cent of deceased Ethiopians buried by them were repatriated to Ethiopia.

of the burial, since the funeral had to take place quickly and only such business peo-ple could provide large amounts of cash fast enough. The money was then returned to the businessmen via notices posted in their shops and restaurants that gave infor-mation about the person who had died alongside a box for collecting money. If the deceased had family members, they also collected contributions from the Ethiopian community at appropriate locations. A.[4] described it as follows:

> "They put a box in the house where the people lived, or people had to go all over Ethiopian markets and restaurants and go to the airports and hotels asking the taxi drivers[5] to help, also asking the grocery customers to help out." (A., July 26, 2021: Interview)

This approach seemed to work in most cases, attracting enough people from the Ethiopian community to pay a share of the costs out of solidarity.

Only a few *iddirs*, which were small in membership and pay-outs existed prior to 2010 in the USA and in southern California. Los Angeles, for example, then had only one *iddir*, which had been founded in 1992 with only 44 members, who were all close friends. Then, the Ethiopian population increased in size and became more es-tablished in their host country as the early migrants aged. With more professionals among them who could deal easily with US bureaucracy, it became possible to es-tablish *iddirs* according to the Ethiopian model and register them as associations ac-cording to US law. Today both Los Angeles and San Diego, have five *iddirs* each. About half of them are organized by churches[6] and at least one of them in each town has more than 1000 members. Ethiopian churches were founded in the USA much ear-lier than the *iddirs*; Los Angeles has, for example, five Ethiopian Orthodox churches and four Protestant churches.

The services provided by these *iddirs* are extensive and precisely tailored to the needs of the Ethiopian community in the USA. As G. explained:

> "[...] you take care of your mourning and we take care of the other business. Invit-ing people, feeding them, collecting money, death certificate, sending the body in a cargo to Ethiopia or Eritrea. Have you ever heard of a life insurance company who would do all of that? [...] This is a lot more than insurance." (G., July 23, 2021: Interview)

Several interlocutors made this comparison with formal life insurance. Still, just as many people are members of several *iddirs* in the USA, as well as back in Ethiopia,

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4   Interlocutors are anonymized in the following by using only the initials of their given names.
5   Ethiopian taxi drivers form an occupational niche in many large US cities (Chacko 2016), also in Los Angeles. At the airport, Ethiopian cab drivers can be found in large numbers.
6   For Orthodox churches in Los Angeles, see Nida (2007).

many members of *iddirs* who can afford to pay or are covered by their employers also have formal life insurance.

In addition to the above-mentioned services they provide to their members, some *iddirs* have even purchased their own burial plots. Burial plots are one of the major costs of a burial, and interlocutors also mentioned the importance of people being buried in the vicinity of other Ethiopians and not just in any random graveyard.

Members of the Ethiopian community in southern California mentioned the issue of time when comparing *iddir* burial services in Ethiopia and the USA. While people in Ethiopia will mourn together for days and weeks accompanied by the members of their *iddir*, solidarity with mourning Ethiopians in the USA is expressed more through sharing in the financial costs of the loss: "But the place where we live in the Western society, you know, it is busy. We don't have time. So, the only means we have is we give them [the mourning family] financial assistance" (F., July 22, 2021: Interview). Of course, the *iddir* provides food and a place where people can come together, but as people still have to continue doing their jobs, the social part of mourning was very reduced in southern California compared to in Ethiopia, where people spend a lot of time at mourning ceremonies. Members have adapted this socializing aspect to their new environment, where people are very busy at work and sometimes live far away from each other; this is very different to Ethiopia, where *iddirs* are neighbourhood associations. The following example from the website of one *iddir* illustrates this:

> "We aren't looking to run this association as it runs back home in Ethiopia, instead we can utilize the internet (e-mail) for communication, the banking system for paying our contributions, and conference meeting as needed to make collective decisions. Information can pass by e-mail between members or to all members, contributions can be paid to the association account by each individual member at his/her convenience, and most meetings can be done without members leaving their living room." (website of Hibret *iddir*)

The *iddir* that has changed most in comparison to *iddirs* back in Ethiopia and has adapted the most to the circumstances that Ethiopians face in their new home in the USA is the Dir Biyabir *iddir*. Founded in Los Angeles in 2014, this *iddir* had 1369 active members by mid-2021. This means that, including dependents, it covers 10,000 Ethiopian individuals in Los Angeles and its surroundings. After an admission fee of US$100, members are asked to contribute US$25 when a member dies. The deceased person's family then receives US$20,000. The payment per loss rather than on a regular basis is one big difference to *iddirs* back in Ethiopia, where people contribute a small fee monthly. The chairperson of the Dir Biyabir *iddir* emphasized that members, unlike in Ethiopia, do not have many obligations apart from the ad hoc

payments, which are regarded as very affordable and are often compared to prices for coffee at Starbucks or food in fast food chains. Because of the large number of members, this *iddir* also has the advantage that it can extend its solidarity to non-members very easily. This was described by the chairperson as "we leave no one behind", meaning the *iddir* feels responsible for the whole Ethiopian community in Los Angeles, not only those who are members of the *iddir* before their death. From the 136 people that the *iddir* had buried so far, nine were non-members. The burial of non-members is an obvious difference to *iddirs* back in Ethiopia, which provide services only for their members.

Such large *iddirs* have been established in many US towns recently, but smaller *iddirs* are at the same time still being established and thriving. While large *iddirs*, also have large pay-outs, smaller *iddirs* are preferred for their more intimate atmosphere and for socializing. Most people I have talked to belong to more than one *iddir*, and some members of the first *iddir* in Los Angeles were also founding members of the large Dir Biyabir *iddir*. While they wanted to keep their own *iddir* small and intimate, they wished to extend the solidarity offered through an *iddir* to their whole community. This is something that can only be achieved through larger *iddirs*.

The above-mentioned details on the formation and adaption of Ethiopian *iddirs* in their new environment in southern California shows that these associations are flexible enough to adapt to new social and economic realities within Ethiopia and within Ethiopian communities outside the motherland. This flexibility among the *iddirs* in southern California was particularly obvious during the Covid-19 pandemic that emerged in 2019. About 50 per cent of the associations I interviewed reported a higher death rate among their members during the pandemic. Nevertheless, all associations survived the pandemic and were able to make the required payments to the relatives of members who died. The *iddirs* only had to stop services such as repatriations and large, catered events, because of pandemic regulations.

The power of solidarity

Above, I have explored the growing community of Ethiopians in the USA, the importance of burials as life-cycle rituals and creators of social relations in the Ethiopian community, and how informal insurance associations that provide the financial and social means to bury people have been adapted to circumstances in the USA. In this section, I describe what I see as the foundation of these associations: the solidarity that individuals show for their community. As my interlocutor A. aptly put it: "In Ethiopia love comes when you die."

Understanding the solidarity shown in establishing *iddirs* as representative of equals supporting each other to better their lot is too short-sighted. Yet, in thinking about solidarity, I do not want to draw on a certain nostalgia that often accompanies

descriptions of alternative economies based on solidarity that try to regain human dignity (Bähre 2020:11). Rather, what I do is to present the solidarity shown by establishing or engaging in Ethiopian *iddirs* in the USA as an adapted form of solidarity, one that has its limits and is very much oriented towards the new environment of the Ethiopian community, dominated as it is by ideas of capitalism and the importance of the individual and privacy.

But let me start with the imaginative power and ideas that are so central to the transformative force of solidarity or, as Featherstone calls such new connections of assistance and care, "solidarity from below" (2012:6). The best insight into the ideas and images that underlie the *iddirs* is provided by some of their names. Here are two examples:

ድር ቢያብር እንበሳ ያስር = <u>When spiderwebs unite</u>, they can tie up a lion.
ሃምሳ ሎሚ ለአንድ ሰው ሸክሙ ለሃምሳ ሰው ጌጡ ነው = <u>Fifty lemons</u> are a load to one person, to fifty people they are a decoration.

The underlined beginnings of these Amharic proverbs provide the names of two *iddirs* in the USA. The Amharic names of the associations, of course, already create a sense of belonging for members. Moreover, the proverbs on which their names are based clearly call people to work together, to help each other, and to be in solidarity. Their message is "together we are strong" and "what is difficult for one, is easy when you stick together".

While the names and proverbs give a good idea of the imaginative power of the associations, the reasons for the emergence of such solidarity can be found in the new home of the Ethiopian community. Ethiopian funerals differ in many ways from ordinary funerals in the USA, but two points in particular stand out here. First, in Ethiopia, bodies have to be buried quickly and cremation is not an option.[7] Second, the funerals are attended by a very large group of people and last for several days. Then, of course, religious rites in Ethiopian languages and cultural food for the catering add to make hosts and guests feel comfortable even during those sad circumstances. The cultural differences the diaspora community encounters in their new home country creates the solidarity that encourages them to establish or join *iddirs*.[8] On the one hand, group solidarity is necessary to carry out funerals according to Ethiopian cultural norms in a new, culturally very different environment. *Iddirs*,

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7   Compare Balkan (2023) who describes how Muslim undertakers and representatives of Islamic civil society associations in Berlin see it as their religious duty to 'save' deceased Muslim from cremation.

8   Compare Eckert (2019) who explains how the solidarity among refugees in Germany arose because of improper treatment.

for example, deal with funeral homes and authorities and are therefore cultural brokers between the two worlds. On the other hand, funeral ceremonies and the cultural normative burial of community members are so central to the community that most members are willing to help through their monetary contribution or even through voluntary work for their *iddir*.

The limits of solidarity

However, solidarity and every community have their boundaries. Help cannot be extended to everyone, even if it is desired or if an *iddir* claims to be inclusive. Smaller *iddirs* are often exclusive; some are organized by churches and membership of the church is a prerequisite to membership of the *iddir*. Larger *iddirs* have detailed bylaws that mark their 'boundaries'. While some are, according to their bylaws, open to anyone who resides within a given radius, other associations restrict their membership to Ethiopians and people of Ethiopian origin. This is, of course, a major issue, as many Eritreans or people of Eritrean origin also live in the USA and, sharing the same cultural background as the Ethiopians, might want to be members of an *iddir*. Moreover, the past and present political situation in Ethiopia can be a major stumbling block for Ethiopians in their new host society (Getahun 2007:112). Political discord among the Ethiopian community's members, many of whom are politically very active, constantly challenges many of the community's initiatives. Dissonance is mostly caused by Ethiopia's ethnic federalism, and political events in Ethiopia are reflected in the diaspora. This is one of the biggest points of friction and repeatedly found as a reason why *iddirs* disband or new ones are founded.

Another point that is hotly debated in many *iddir* is the admission of elderly, and especially sick, people. Views diverge on the issue. The headperson of one *iddir* presented the new registration of older and sick people as a central part of group solidarity and as giving the *iddir* a clear advantage over formal insurance options: "If we considered ourselves as a profit organization, we would not take risk persons" (A., August 20, 2022: Interview). As can be seen from his statement, he welcomes the inclusion of old and sick people, who are included in most *iddirs* under exactly the same conditions as healthy, young people, unlike with formal insurance, where the older and sicker one is, the more costly it becomes. However, in another *iddir*, the admission of several elderly and sick people within a short time of their deaths, which led to high costs for the members, was seen by some as exploitative.

Some *iddirs* regulate the admission of elderly people through their bylaws to ensure a healthy age structure in the association, as B. explains: "Even if we have enough members joining, but they are all 60 years and above, we will get a problem soon" (August 18, 2022: Interview). Therefore, to attract more young people, the registration fee for his *iddir* is waived for people below 30 years of age. The same

iddir recently added two new conditions for new members to their bylaws: relatives of new members aged over 70 years have to wait one year instead of six months to receive a pay-out in case of death; if new members have children aged 30 years and above, these children also have to become members of the *iddir* at the same time. Asked to clarify this second condition, B. explained:

> "It is also about the responsibility of the kids towards their parents. What we are saying is: We are bringing 500 people [the members of the *iddir*] to help you, if you don't join, it [covering and organizing the burial] is your responsibility. [...] If you do not wanna be a member, you are going to outsource your responsibility to the members. That is not fair!" (B. August 18, 2022: Interview)

Such boundaries to solidarity are constantly discussed and renegotiated in the *iddirs*' board meetings. The above examples show that solidarity can become a burden (Bähre 2007:112), thus defining boundaries is necessary.

Another strategy employed by *iddirs* in order to maintain their social and financial health is to minimize the burden of solidarity. The large Dir Biyabir *iddir* has done this successfully, as having many members reduces the financial burden of each individual. The large size of such *iddirs* also makes them nearly as anonymous as formal insurance organizations. People do not know all the other members and are therefore not expected to attend every funeral. In addition, as described above quoting the website of one *iddir*, banking and communication can be done most comfortably electronic so that people do not have to leave their homes and are not burdened with socializing activities. Reducing these burdens of solidarity, especially socializing, might not be in the interests of everybody in the Ethiopian community. However, it might be a compromise that makes an *iddir* attractive to second generation members, who have socialized partly according to US norms, as H. describes:

> "For the younger generation it will be hard for them [joining an *iddir*], because they do not understand it. They can buy an insurance. That is just the money part. The younger kids don't understand how it keeps the village together when you do things like that ... as a community as a group. Because each time somebody dies, 300/400 people show up. Just to bury them. That is like an honour thing [...]." (H., July 23, 2021: Interview)

However, large *iddirs* also have their limits, as I heard during my research in 2022. The number of members of the Dir Biyabir *iddir* in Los Angeles had become so high that the volunteers could barely manage it anymore and were thinking about splitting the association into two smaller groups. For the time being, they decided to have a waiting list for new members. As one of the major board members explained:

"Since we do this voluntarily […] we have to know our limit" (F., August 16, 2022: Interview).

Conclusion

Funerals are very central life-cycle events in Ethiopia. The expense and organization of these big events are covered by informal insurance associations, which have been also adopted and adapted by the growing Ethiopian population in the USA. These informal arrangements attempt to bridge the gap left by the formal insurance sector and, apart from the obvious function of financial assistance, enable people to be buried according to their cultural norms. Here, the flexibility of the *iddirs* and their potential to be adapted to the new life worlds of migrants is proved once again.

I have tried to show that these informal associations or *iddirs* can be seen as an example of solidarity from below that has the imaginative power to invent new institutions of care and support (Featherstone 2012:6). The solidarity, rhetorically expressed by the Amharic proverbs often used for naming those associations, arises among other reason from cultural differences regarding burial practices in migrants' new surroundings.

However, to avoid the burdens of solidarity, associations constantly have to renegotiate the boundaries of their membership, be this for ethnic and political reasons or reasons of elderly applicants. Moreover, I have shown that some Ethiopian *iddirs* in the USA have found a creative and new way to extend solidarity to the whole Ethiopian community with very little effort by enlarging the association to a level where it is nearly anonymous and involves very low monetary and no social obligations. This new version of an *iddir* seems contradictory at first: on the one hand, *iddirs* and their members aim to extend solidarity to the whole Ethiopian community; on the other hand, participants should be spared financial expense and social commitment as far as possible. However, this association, which offers the financial coverage and cultural appropriate burial in return for a minimal monetary and social expenditure, may be successful in catering for young and second-generation Ethiopians in the future.

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