

Iddir funerary insurance as uncaptured civil society

Its emergence, transformation, and relations with the state in Ethiopia

Alula Pankhurst

Abstract *This chapter addresses the history and development of the iddir funerary insurance association and its spread and transformation in Ethiopia through several regimes from the early twentieth century till the present. This form of association is nowadays so ubiquitous throughout the country that it is commonly assumed to be an age-old institution with rural roots. However, I provide evidence that in fact it is an institution that emerged in a context of urbanization, migration, and monetization of the economy, specifically in Addis Ababa, and only gradually spread to rural areas. I further suggest that a major rationale for its increasingly rapid spread, throughout most of the country, was as a form of social capital that was organised voluntarily by individuals independently of state structures, and therefore was built on localised trust in a context of growing suspicion of state control. Whereas iddirs have at times sought to extend their roles beyond merely funerary functions to become involved in wider development activities, whenever the state has sought to organise them and interfere in their activities, they have retracted to their original burial and insurance roles.*

Introduction

The *iddir* – a funerary insurance association that has become ubiquitous throughout Ethiopia and has spread in the diaspora – is often assumed to be an ancient quintessentially Ethiopian traditional institution with deep rural roots. In this paper I argue that, in fact, *iddirs* are dynamic evolving institutions with clear parallels in other African countries and worldwide. I contend that they emerged in Addis Ababa in the early twentieth century as a result of urbanization, migration, and monetization of the economy, and only gradually spread to rural areas. There is less evidence regarding the *equbs*, which have remained more informal and share the characteristics of rotating savings and credit associations (ROSCAs) worldwide, and the origins of which in Ethiopia are discussed by Yohannes Tesfaye Getachew and Zelalem Mulatu Demu in another chapter of this book (see also Nida this volume). The major

transformations seen among *iddirs* – their formalization, the writing of their rules and formulation of their statutes, their registration and functional specialization, and the development of sub-types – have all occurred in urban contexts. The involvement of *iddirs* in development activities also began in Addis Ababa and is largely limited to the capital city and other major towns.

I further argue that a major rationale and impetus for the expansion of these institutions was that they provided a form of social capital that was organized by individuals who formed voluntary associations independently of state structures. The nature of *iddirs* as uncaptured civil society was a major reason for their rapid expansion, especially in periods when the state tried to control local governance. While there have been times when these institutions have sought to become involved in wider development activities, when the state has tried to organize them and interfere in their activities, they have retracted and limited themselves to their burial and insurance roles.

Institutions with clear parallels worldwide

Some authors, especially those who emphasize links with traditional rural institutions suggest that *iddirs* are uniquely Ethiopian (Dejene Aredo 1993). However, some (Alemayehu Seifu 1968; Koehn/Koehn 1975) have noted parallels in studies of West African urbanization (Little 1965; Meillassoux 1968). Similar institutions include *engozi* societies in Uganda (Walford/Olikira 1997), hometown associations in Nigerian towns (McNulty/Lawrence 1996), and voluntary levy schemes at a village level in Guinea Bissau that are traditional communal funds with which villagers organize social events (such as funerals and parties) (Chabot et al. 1991). Insurance mechanisms for funerals exist across the developing world, and rotating credit associations are likewise very common, as shown by Shirley Ardener (1964), who has also written about their transformations (2014) and their importance for women (Ardener/Burman 1995).

However, the extent to which institutions similar to *iddirs* in other African countries focus on burial, were established by migrants, and have a voluntary, formalized and lasting structure deserves further study. In any case, even if there are parallels with other countries, there is no evidence of borrowing or influence, and it would seem rather that while the processes relating to urbanization and the monetization of the economy were broadly similar in all contexts, the particular way in which *iddirs* emerged was particular to the Ethiopian context. The only example of a specific comparison between *iddirs* in Ethiopia and funeral associations in Tanzania shows that the burial societies in Ethiopia have a much longer history, greater endurance, and are made up of larger groups with great asset holdings than those in Tanzania,

which are much smaller, short-lived, and without substantial assets, but which offer more insurance (Dercon et al. 2006).

Urban origins in Addis Ababa

Iddirs are such a widespread institution throughout much of Ethiopia that it is commonly assumed that they are an age-old type of association with rural origins.¹ Popular opinion and the view of most writers concur in assuming that they were built on traditional forms of cooperation existing in rural areas throughout Ethiopia.² While institutions and rules for burial, mutual help, and cooperation in production, distribution, and exchange are commonplace in many rural societies, there is little conclusive evidence that rural institutions are the basis for *iddir* associations. The assumption of such a connection does not consider the specific nature of these institutions, nor the differing rural and urban contexts.³

Iddirs are not simply funerary institutions with rules of conduct; they are voluntary associations with organizational structures, monetary contributions, and written records. Membership requires the payment of contributions and adherence to rules, non-compliance with which involves sanctions and could theoretically lead to ostracism. Likewise, *equbs* are formed by members who join voluntarily and contribute fixed sums of money at specific intervals; they have membership lists, rules about disbursement, and fines for non-compliance.

One of the most fundamental transformations that occurred within the institution of *iddir* in Addis Ababa was the collection of regular cash contributions from members prior to any death. This differentiated *iddirs* even more significantly from rural mutual help and funerary institutions, which tend to deal with death or misfortune on a case-by-case basis, with provisions in kind at the time when a death

-
- 1 This contribution focuses mainly on *iddirs*, for which there is more evidence about their origins, development, spread and transformations than for similar savings associations.
 - 2 In the late imperial period, Korten expressed the view that *iddirs* were "A modern formalization of collective assistance that was practised in the traditional structure" (1972:87). He concluded that *iddirs* "basically mirror the traditional village patterns of mutual assistance and social control" (1972:88). Likewise, Fekadu Gadamu (1974) suggested that migrants "transplanted their rural local-level social structures to towns along with some modifications that added functions". Similarly, Dejene Aredo (1993) suggested that the *iddir* evolved from its precursors, i.e. from different types of mutual assistance. Likewise, Getinet Assefa concluded that "rural institutions and associations are the forefathers of urban institutions" (2000:5).
 - 3 As Alemayehu Seifu first pointed out: "Some believe that *eder* [*iddir*] is a traditional association having a long history. But these people confuse two things: the spirit of mutual help and the type of association through which it was manifested" (1968:9).

occurs. Another thing that distinguishes *iddirs* from other mutual help and funerary institutions is their formal and bureaucratic aspects: their use of writing and the existence of lists of members, written bylaws, regular meetings, fines for non-attendance, differentiated rules about amounts of money given to the bereaved, periodically elected executive committee members with specialized responsibilities, and equipment held by the group. This gives *iddirs* a corporate or group identity as an organization that goes beyond institutional customary funerary rules. These characteristics suggest that *iddirs* are unlikely to have emerged outside a context of urbanization, monetization, literacy, and possibly also a context of formalization related to notions of modernization. While *equbs* are less formalized and have an almost purely savings role, the use, collection, keeping and distribution of money and the keeping of records of members contributions mean that the development of this institution may well also linked to monetization of the economy.

The few writers who have argued that *iddirs* are essentially an urban phenomenon have tended to link their emergence with the Italian occupation period.⁴ Urbanization, demand for labour resulting in a rapid increase in the number of migrants, as well as the disruptions and periods of fighting during the occupation no doubt increased the need for better organization of burials, and created conditions that were conducive to the expansion of the number of *iddirs*. However, there is evidence that at least a few *iddirs* existed in Addis Ababa prior to the occupation. A census of 4000 *iddirs* in Addis Ababa in 2001 found 21 established before the occupation (Tenagne Tadesse 2002), while a survey of 303 *iddirs* found eight that existed before 1935 (Pankhurst et al. 2008). For example, the Hibret Minch *iddir* produced a pamphlet stating that its history went back to 1907 and was established by Soddo Kistane hideworkers, who became migrant traders in Addis Ababa and needed to bury their dead. The most conclusive evidence, however, comes from the ledger book of the Nebbar Kolfe *iddir*, in which the first entry of expenses records

4 Richard Pankhurst and Endreas Eshete suggested that the institution of *iddir* "is said to have become important [...] at the time of the Italian occupation when life became disorganized and large numbers of people were killed leaving no relative to bury them" (1958:358). Alemayehu Seifu took the argument further, suggesting that there were no *iddirs* before the Italian occupation and that *iddirs* emerged later in the occupation. He wrote: "Many elder people maintain that there was no association such as *eder* [*iddir*] before the Italian occupation and that it came into existence only during the latter days of the occupation period" (1968:9). He argued that, because of war, rural life became difficult, and towns became more attractive, resulting in accelerated urbanization, and that the new conditions facing migrants led them to create the *iddir* institution. The link with the Italian occupation was also stressed by Mekuria Bulcha (1976:361–3), who developed the arguments about both the rapid urbanization and the disruptions of the occupation period. In the reader-produced *Urbanization in Ethiopia*, Ottaway (1976:359) also notes that *iddir* "came into being in Addis Ababa, probably at the time of the Italian occupation".

the purchase of burial cloths in 1917. However, the first list of members seems to be from 1933, and the word *iddir* was apparently only first used in writing in 1941 (Pankhurst 2001:17). A review of Amharic dictionaries suggests that the term *iddir* did exist in Amharic at the end of the 19th century in the sense of ‘custom’, but that the idea about it being related to group decisions and sanctions only emerged in the 1920s, and that the current usage, which sees *iddirs* primarily as organizations essentially concerned with funerals, probably only emerged in the post-occupation period (Pankhurst 2010).

Single or multiethnic origins?

The question of whether the first *iddirs* were established by one ethnic group or members of several remains controversial. The earliest article on Ethiopian self-help groups suggests that *iddir* is “believed to have been first practiced among the Gurages” (Pankhurst/Endreas 1958:358). However, Alemayehu Seifu (1968) argues, albeit without providing evidence, that *iddirs* started on the basis of vicinity and that those based on occupation or ‘tribe’ emerged later. The suggestion of Gurage origins has been repeated by several authors. Fekadu Gadamu (1974) provides an argument based on a plausible sociological rationale of differing social structures. He suggests that migrants from non-centralized “acephalous social and political systems” were not tied into the patronage system of the Ethiopian state and that, therefore, migrants from the south needed to form associations for burial. He argues that the polyethnization came later, with the transition from *iddirs* based on migrants’ associations related to particular ethnic groups to *iddirs* based on residential area.

The account of the Hibret Minch *iddir* lends credence to the suggestion of a Gurage origin, and even more specifically points to the Kistane craftworkers. In an interview, one elderly founding member of an *iddir* established towards the end of the occupation period, Ato Sahlemariam Desta⁵ (who is not himself Gurage), suggested that it was commonly assumed at the time of the occupation that the institution was established by the Gurage. The view that the institution was introduced by Gurage migrants in Addis Ababa is also given credence in the article on *iddir* in the *Encyclopaedia Aethiopica* (Bustorf/Schaefer 2005:225). However, evidence from the Nebbar Kolfe *iddir* suggests that it was formed from the merger of two *iddirs* established by two leaders – Ato Welde Aregay Belete, who was Amhara, and Ato Daba Duresa, who was Oromo. According to the *iddir*’s ledger, the merger seems to have taken place at least in 1941. An entry in 1947 refers to the formation of a

5 Ato Sahle Mariam who was 87 at the time of the interview (12 December 2001).

united *iddir* in 1941, with the two leaders referred to as *shenecha* (Tesfa 2008).⁶ The issue of ethnicity was seemingly not salient at the time, and the feudal structure of allegiance to important men may have been more significant in the establishment of this particular *iddir*. This evidence suggests that Fekadu Gadamu's thesis may need some modification to take account of the formation of *iddirs* on the basis of patronage in relation to respected leaders. Certainly, the Derg regime saw *iddirs* as being led and dominated by the so-called feudal elites of *balabbats* and sought to replace them with *kebele* structures. However, further research is needed to understand how principles of organization relating to ethnic identity, loyalty to leaders, and settlement within neighbourhoods were involved and were combined in the formation of the *iddir* institution. The formation of *kebele* and housing cooperations during the Derg period was a means of countering the ethnic-based *iddirs*, and the regime made attempts to insist that *iddir* be formed on a *kebele* or *ketana* (sub-*kebele*) basis. However, the *iddirs* resisted this, and formal name changes allowed many to continue much as before.

In the post-Derg period there is evidence of a resurgence of ethnicity-based *iddir*, both in terms of formerly ethnicity-based *iddir* reasserting themselves and new *iddir* being formed (Shiferaw Tesfaye 2002). This resurgence was, in part, due to the policy of decentralization based on ethnicity.

However, discussing the case of Dire Dawa, Feleke Tadele (1998) argues that *iddirs* have become increasingly polyethnic in recent years, though there is a tendency for one ethnic group to dominate any given *iddir*, as was suggested earlier by Fekadu Gadamu (1974). In 2000, a compilation from the records of the Addis Ababa City Administration Office for the Registration of Associations and Security found that 41 out of 794 *iddirs* (i.e. 5.2 per cent) were considered "ethnic" (Mesfin Bantayehu/Social Beyene 2000:18).

According to Fekadu Gadamu (1974), during the 1950s *iddirs* became ethnically mixed for three basic reasons: 1) expanding urban in-migration and increasing value of land meant that residential segregation could not be maintained; 2) social relations with members of groups other than their own became vital for migrants looking to exploit various urban resources; and 3) a "thin veneer of national culture" emerged that facilitated inter-ethnic relationships. Fekadu Gadamu showed that nine out of ten of the *iddirs* that he studied had become multiethnic. This suggests that his thesis that the institution of *iddir* became polyethnic has some merit. However, *iddirs* that maintained a largely monoethnic nature continued to exist, and

6 The term comes from the word for five in Oromo: "an administrative committee of five involved in cooperative cattle tending" (Tilahun Gamta 1989:518). In homicide cases, a council of five elders is selected to undertake the proceedings (Areba Abdella/ Berhanu Amenew 2008:179).

in the late 1950s and early 1960s they probably became even more important as a result of the emergence of migrant associations (*meredaja mahibers*) with an interest in raising funds for their homelands. However, legislation introduced after the attempted coup in 1966, in which leaders of the Mecha Tulema Association were allegedly involved and which resulted in suspicion of associations, prompted a move away from obvious ethnic affiliation among *iddirs*. The legislation required *iddirs* to register and to include a clause in their statutes stating that they were not based on ethnicity, religion, age or sex (Mekuria Bulcha 1976). Many of the *meredaja mahibers* reverted to or became merely burial associations and *iddirs* began to include non-involvement in politics in their statutes and to change their names from ethnic to more neutral ones; indeed, in Akaki, they were obliged to do so (Fekadu Gadamu 1974).

The expansion and transformation of *iddirs* in the 20th century

In a society where state control tended to be strong and increasingly so, the space for voluntary associations to flourish has been constrained, and relations with the state have influenced the development of institutions such as *iddirs*.

The imperial period

The accounts of two early *iddirs* from the imperial period reveal the importance of patronage of the country's leaders. The booklet recounting the history of the Hibret Minch *iddir* suggests that the sight of Gurage Kistane craftworker traders gathering to bury a dead person was viewed with suspicion, and that the blessing, support and contribution of Fitawrari Habte Giorgis was important in the establishment of the *iddir*. Likewise, it was said that the endorsement Emperor Haile Sellassie and his gift of a tent and 100 birr to a group of mourners near the palace was important in establishment of Tallaqu *iddir*, the "great *iddir*", named thus due to the Emperor's involvement (Pankhurst 2010). As there was no legal basis for benevolent associations at that time, migrant groups wishing to help their home areas in the early post-liberation era could only appeal directly to the Emperor, as the exceptional case of the Gurage road building association which asked permission of the Emperor to build a road demonstrated (Fekadu Gadamu 1972).

The 1955 Constitution provided a legal basis for the right to form associations. However, migrants' associations remained few until the 1960 Civil Code added certain provisions. Furthermore, the 1962 Labour Relations Decree and 1963 Labour Relations Proclamation concerning Professional Associations created a conducive environment for specific sections of the urban population, notably factory workers, to organize themselves and form *iddirs*. During Ethiopia's first three elections (in

1957, 1961, and 1965), there was a perceived danger that politicians might join *iddirs* for their own purposes (Fekadu Gadamu 1974). Instead, associations began to be seen as pressure groups for development, and members of parliament began to work with them on developmental issues, notably after the second elections. In 1957, the Ministry of National Community Development was established and sought to create model centres of community development in collaboration with *iddirs*.

The governmental tide turned against associations with the above-mentioned attempted coup against the Emperor in 1966. The government's response was the enactment of the 1966 Associations Registration Regulation, by which all associations had to register and obtain certificates. In addition, 27 associations, including some Muslim ones, were banned. Many *meredaja mahibers* disappeared or turned into purely burial associations, and the new legislation required associations to include a clause in their statutes stating clearly that they were open to all and that they did not engage in political activities.

Despite this setback a new phase of closer contact between state organizations and voluntary associations began in the late 1960s and early 1970s. The initiative came mainly from the Municipality of Addis Ababa (followed by those of Akaki and Nazaret), which sought to involve *iddirs* in policing and crime prevention, as well as sanitation. The Municipality also tried to organize *iddirs* on a *woreda* basis within umbrella committees, for each of the ten *woredas* of the capital, and the potential for an overall umbrella organization was being explored. In November 1972 a three-day seminar was organized for all the *iddirs* in Addis Ababa, and a proposal for a confederation of 395 *iddirs* was put forward. Addis Ababa's mayor was also to set up a commission to coordinate the activities of the *iddirs* (Fekadu Gadamu 1974). These plans did not materialize and were lost in the political turmoil at the time of the revolution. A committee was established but out of 30 members, most were government representatives from various ministries, and it would seem that they were more interested in controlling *iddirs* than in genuinely engaging with them. Observers noted that weaknesses in the collaborations between the government and *iddirs* included that the focus was mainly on what Koehn (1976) referred to as "pattern maintenance functions", in other words on areas that were conservative rather than developmental. For instance, *iddirs* were mobilized for ceremonial events such as a parade for the Emperor's 80th birthday and in demonstrations against miniskirts and student activism. The Municipality also sought to involve *iddirs* in assisting with policing and sanitation. According to Koehn and Koehn (1975) this was mainly because the leadership of the *iddirs* was conservative, belonging to the landed elite and with little education or commitment to development. Koehn (1976) suggests that the *iddirs* were largely a conservative force, which was why they were seen as appropriate partners by the imperial regime. In practice, their involvement in development activities, apart from the creating of community development centres, was relatively limited.

Fekadu Gadamu (1974) notes that the young urban, educated elites were reluctant to take part in *iddirs*, which they perceived as 'traditional'.

The Derg period

The view of *iddirs* as controlled by reactionary forces soon meant that they were at best avoided or ignored and at worst interfered with or banned. From the early days of the revolution there were conflicts of interest between the *iddirs* and the new structures – particularly the newly established *kebeles* and the housing cooperatives (Ottaway 1976) – that the revolutionary government was seeking to put in place. Established *iddir* leaders, who were members of the earlier elite were not allowed to take up leadership positions in the new structures, and conflicts over loyalties occurred. There were various ways in which the *iddirs* were either bypassed, ignored, or co-opted and exploited for government purposes. For example, *iddir* were expected to 'donate' tents and other property to the Somali war effort. Halls that belonged to *iddirs* were used by *kebeles*. More or less subtle methods of exerting control were employed, such as changing times when *iddirs* could meet (Mulunesh Tenagashaw 1973), using *iddirs* to call meetings for the *kebele*, collecting double levies and recruiting militia, and pressurizing *iddir* leaders to become members of the Workers Party. There were also attempts to form *kebele iddirs* on the grounds that the old ones were too costly, and there were attempts to zone *iddir* (Sime Tadele 1986). There was further pressure for *iddirs* not be based on ethnicity or have religious names and to be formed on the basis of the newly instituted *kebele*, territorial divisions, or even the sub-divisions into *ketena*.

Under the Derg, the *iddirs* were thus largely marginalized, and they tended to stick to or revert to their burial functions as a strategy to avoid interference by the government. However, paradoxically, the *iddir* as an organized form of institution continued to expand rapidly, notably in peri-urban areas and into the countryside. Moreover, the process of formalization, with written statutes and bylaws, electoral procedures, diversification of leadership positions, and better financial management and accounting continued apace. In the case of individual *iddirs* too, the monthly contributions showed increasing trends. It may also be suggested that with the change in generations and the far-reaching effects of the revolutionary period, notably the literacy campaigns, the leadership of *iddirs* were transformed, and a younger, more literate generation began to replace the older generation, which was perceived as a reactionary force.

The EPRDF⁷ period

During the EPRDF period the government and some non-governmental organizations showed renewed interest in *iddirs* as potential vehicles for development. This was largely due to a global change in paradigm which recognized that neither state nor market forces can be the only actors in successful and sustainable development. With the regime's emphasis on ethnicity, and the promotion of ethnically based associations, *iddirs* with an underlying ethnic constituency resurfaced, and new ones were formed. In this respect, the 1990s were reminiscent of the early 1960s, when migrants' associations flourished. There was also a sense that *iddirs* might be mobilized to tackle pressing problems that required popular participation, notably the campaign against HIV/AIDS. *Iddir* representatives were invited to participate in the workshop organized by the Committee of Legal Affairs in the House of Peoples' Representatives on the draft National Law of the Ombudsman and Human Rights and on proclamation 147/1998 of the Cooperatives Regulation, organized by the Cooperatives Unit of the Addis Ababa City Government (Getinet Assefa 2000). Likewise, the establishment of a special programme for Civil Society Capacity Building, one of 14 programmes within the Ministry of Capacity Building, showed that the question of local organizations was being given increasing government attention. There was also considerable donor interest in the promotion civil society and a recognition by government of the potential for gaining access to international grants and loans for the purpose of civil society mobilization. In Addis Ababa, several zones showed an interest trying to mobilize *iddirs* to tackle pressing problems requiring popular participation, notably the campaign against AIDS. With the reorganization of the city into *Kifle ketema*, complete with Capacity Building Offices, there was further interest in establishing *Mikir bet*, councils of *iddir* reminiscent of the attempts in the early 1970s. Officials from the *Kifle ketema* established contacts with the *iddirs* and collected information in a move toward establishing such councils (Pankhurst 2004).

Some NGOs also attempted to develop partnerships with *iddirs* in a few major cities (Shiferaw Tesfaye 2002). In particular, an increasing number of NGOs have been working with *iddirs* specifically on HIV/AIDS issues. Most of the work focuses on prevention, in particular information, education and communication, though gradually there has been an increasing concern with working with people living with AIDS and AIDS orphans.

There was also a resurgence of *iddir* umbrella organizations (Getinet Assefa 2000). NGOs, notably ACORD and Concern, involved several *iddir* in joint credit and savings associations and development projects providing kindergartens, mills, etc. The Addis Ababa City Administration also sought to establish *iddir Mikir bet*.

7 Ethiopian People's Revolutionary Democratic Front

However, there remained a degree of distrust of government among the *iddirs*, and many of their members refused to engage in anything but funerary activities.

Recent evidence

Throughout their existence, *iddirs* have played a key role in times of hardship, and they continued to do so through the COVID pandemic of 2020–23, even if their resources have been severely constrained, and funerary celebrations sometimes limited and the food consumed reduced, sometimes just to the *nifro* boiled grain usually given to mourners when they return from the burial as they enter the compound.

Iddirs have also played a role in contexts of crisis in the absence of government, including in recent times, and also in situations of conflict. For instance, when Lalibela was besieged by the Tigray Defence Force for five months in the second half of 2021, *iddirs* formed coalitions and, along with the Ethiopian Orthodox Church, identified those most in need and helped to distribute food to them.

Growth in number, spatial diffusion, and density of *iddirs*

In the post-occupation period, the number of *iddirs* grew rapidly. The 2001 census in Addis Ababa found 954 *iddirs* formed in the 33 years of the post-occupation imperial period, representing 24 per cent of the total. A 2003 survey found that 153 *iddirs* formed before the downfall of the imperial regime in 1974, and these represented 50 per cent of the sample. According to official records there were 395 *iddirs* registered in Addis Ababa in 1970; in 1973 there were 541 (Koehn/Koehn 1975).

There was further expansion during the Derg period. The 2001 census found that 1478 *iddirs* had been established during the 17 years of Derg rule from 1974 to 1991, representing 37 per cent of the sample, whereas the 2003 survey found 70 *id-dir* formed in this period, representing 23 per cent of the sample. There was an even greater increase just during the first decade of the EPRDF period from 1991 to 2001. The 2001 census found 1,464 *id-dir* formed, representing 36 per cent of the total. The 2003 survey found 56 *id-dir* formed during until 2003 representing 18 per cent of the sample.

Outside Addis Ababa, *iddirs* are known to have been common in other urban areas of Ethiopia in imperial times. In 1972, Akaki town was reported to have 56 *id-dirs*, of which 40 were already members of a confederation (Fekadu Gadamu 1974). In Dire Dawa in 1994, there were 366 *iddirs*, representing almost 50 per cent of the households surveyed. Feleke Tadele (1998) suggested that there was a rapid increase in the number of *iddirs* in Dire Dawa just after the change of government, in part due to the lack of peace and stability.

Overall, national figures on the prevalence of *iddirs* do not exist. However, in the World Values Survey of Ethiopia carried out in 2007, 61 per cent of the sample said they were members of an *iddir*. In a study of 15 villages by the Ethiopian Rural Household Survey, *iddirs* were found in all the sites except in Tigray, and nearly 90 per cent of households reported belonging to at least one *iddir* (Dercon et al. 2008). The 2001 census of *iddir* in Addis Ababa estimated that 85 per cent of households were members (Tenagne Tadesse 2003:12). A survey carried out in 2004 for the World Bank in nine *woredas* found membership ranging from a minimum of 48 per cent to a maximum of 100 per cent. A 2005 report by the Wellbeing in Developing Countries Research Project (WeD) found that 242 households (92 per cent) out of a sample of 262 households in the Kolfe area of Addis Ababa belonged to an *iddir*.

Individuals and/or households may belong to several *iddirs*, and studies reveal that between 20 per cent and 40 per cent of households belong to more than one *iddir*, and that *iddirs* may range in size from about ten to over 600 households. The question of whether membership of *iddirs* is open to all wealth categories has been discussed from the earliest writings on the institution, although most writers do not define the wealth categories. Pankhurst and Endreas Eshete (1958:358) noted that even the very poor were not necessarily excluded, as provision was frequently made for certain members to render services, such as grave digging instead of money. Mekuria Bulcha (1973:14) suggested that membership was limited to the poor. Fekadu Gadamu (1974:78) suggested that Western educated people and members of the higher echelons of government did not join *iddirs*, though that was beginning to change. Some *iddirs* are known to exempt the very poor and very old from payments or even provide them with services without payment (Damen Haile Mariam 2001:722). Dercon et al. (2008:15) suggest that wealthier households are more likely to join *iddirs* and to join more than one *iddir* but that the differences in membership between rich and poor are not large.

The rapid and increasing expansion of *iddirs* in terms of spatial and geographical coverage and density, and the proportion of households that are members is quite remarkable. The logic that initially drove the development of *iddirs* was a response to the problems of migrants in Addis Ababa. During the occupation, disruptions – including the resettlement of Ethiopians to other parts of the town, resistance, and fighting – were seen as reasons for the upsurge in the establishment of *iddirs*. During the 1950s, the consolidation of *iddirs* was attributed by Fekadu Gadamu (1974) to the lessening of residential clustering by migrants, interest in relations with neighbours and workmates, and a “thin veneer of national urban culture”. A further reason was the establishment of legislation conducive to the formation of associations from the mid-1950s, which allowed for the rapid development of *meredaja mahiber*, migrants associations seeking to promote development in the areas in which they settled. Attempts by the Ministry of National Community Development and the Municipality

of Addis Ababa to mobilize *iddirs* in the early 1970s probably also promoted their expansion.

Despite the Derg's opposition to *iddirs* and the formation of state-controlled, local-level associations in the form of *kebele* and cooperatives, paradoxically *iddirs* continued to flourish and expand at an even greater rate. Arguably, this was because *iddirs* represented an 'uncaptured' space for civil society action that was not successfully controlled by the state since *iddirs* found many ways of resisting. The expansion of *iddirs* from urban to rural areas during the Derg has also been attributed to the 1985 famine, the collapse of indigenous institutions, and the experiences of rural inhabitants in urban famine shelters in northern Ethiopia (Bustorf/Schaefer 2005). Feleke Tadele (1998) has suggested that, the disruption and uncertain conditions that marked the early EPRDF period was a further reason for the expansion of *iddirs*. The rapid efflorescence of ethnically-based associations in the early years after the change of government also probably acted as a spur for the formation of *iddirs* based on ethnic identity in the early 1990s (Shiferaw Tesfaye 2002). The expansion of *iddirs* from urban to rural areas has also increased rapidly in the past decades, with *iddirs* becoming established in areas where they did not previously exist.

The WIDE longitudinal evidence

A review of the data from the Wellbeing Illbeing Dynamics in Ethiopia (WIDE) research, which compares studies of 15 villages from 1995 with situation reports from 2010–13, which include five more sites, provides some evidence for a relatively recent spread of *iddirs* from towns and from the centre of the country to the peripheries.⁸ Claims made by two villages in the 1995 studies of 19th century or early 20th century origins for their *iddirs* should probably be disregarded as projections from the present into the past.⁹ The claim that, in the Gurage site near the town of Imdibir,

-
- 8 The evidence is difficult to interpret not just due to current projections into the past but because *iddirs* are often confused with a number of customary institutions involved in burial but offering other support in hard times, for example, when cattle die or are lost or when there is a fire, or in dispute resolution. These usually provide only food at the time death, and include the *Qire* in Wello, *Desh* in Gojjam, *Yejoka* in Gurage, *Sera* in Oromia, *Afocha* in Harerge, and various labour-sharing or pooling associations such as *Wijo* for butter (cf. Yohannes Tesfaye Getachew and Zelalem Mulatu Demu this volume), and *Mesqel* ox purchase groups, notably in Kambata and Wolayta.
 - 9 In the Korodegaga site in Arsi, it was suggested that *iddirs* "may have been set up during the reign of Menelik after private ownership of land was started", but the authors start by saying, "Respondents cannot remember when *iddir* were established". In the Adado site in Gedeo, in a list of dates of institutions, it was suggested that an *iddir* was established in 1918, though the profile also speaks of *iddir*-like customary institutions.

the *iddirs* were established prior to 1940 may also be questioned, though a date of around 1960 mentioned in 2010 may be more plausible.¹⁰

There is some evidence of *iddirs* being established during the Derg in some sites. At Amhara sites in Yetmen in Gojjam, it was noted that some were established during the Derg; and in Kormargefya in North Shewa, some were said to have been established after the 1984 famine. In Oromia sites in Oda Haro, near Bako, the oldest *iddirs* were established following the villagization of the mid-1980s; and in Oda Dawata in Arsi, separate Muslim and Christian *iddirs* were established during the Derg. There is also evidence of more recent transformation towards urban-type *iddirs*. For instance, in Shumsheha, near Lalibela (where there were traditional *qire* institutions for burial), the largest *iddir* was established in 2004 and was in the process of becoming like an urban *iddir*, with contributions of money rather than food. Similarly, in Adele Keke in Harerge, Oromia village, in 2011, *iddir* that contributed cash on death were planning to start monthly contributions like urban *iddirs*. In the two agro-pastoralist sites which were added to the study in 2003 – Luka in South Omo in the Tsemai area of the Southern Region and Gelcha in the Kerayu area of Oromia – there were still no *iddirs* in the villages in 2011, though some people living close to towns or with urban connections had joined urban *iddirs*. In Tigray, there were no *iddirs* in Geblen in 2010, though some women were trying to set one up, and only three in Harresaw in 2011, which were said to have been established “recently”.

Conclusions

In this article I suggest that rather than being traditional customary institutions *iddirs* are, in fact, dynamic institutions that emerged in a context of urbanization and monetization of the economy and the expansion of literacy first in Addis Ababa in the early 20th century. I contend that their expansion over time and space, and the extent to which *iddirs* become involved in activities beyond merely funerary insurance depends largely on their relations with state institutions.

I suggest that the rapid expansion of *iddirs*, to the extent that they have become an almost ubiquitous organization even in remote areas, is in large measure due to the fact that they are grassroots institutions that are largely uncontrolled by the state in a context where state power has become increasingly prevalent and state structures have been penetrating to an increasingly localized level. *Iddirs* therefore

10 The 1995 profile suggests that an *iddir* was established prior to 1940, though it also mentions the *yejoka* customary institution in the next sentence as being prior to 1941. In the 2010 Situation report, it was claimed that the oldest *iddir* was 50 years old, which would suggest it was established around 1960.

represent an uncaptured form of social organization and provide a legitimate context for people to meet for funerary purposes where they can discuss political issues and mobilization. Although there has not been the scope and space to address this adequately here.

Finally, I have tried to show that *iddirs* have, at times, taken on additional roles in development issues when state institutions have been weakened, particularly during periods of transition, and in conducive environments when state institutions have reached out to involve them. However, the state's tendency towards co-option and control risks tarnishing the legitimacy of *iddirs* and has meant that they have tended to retract into their primary functions whenever this threat becomes apparent.

Bibliography

- Alemayehu Seifu (1968): "Eder in Addis Ababa: A Sociological Study." *Ethiopia Observer* 12/1, pp. 8–33.
- Ardener, Shirley (1964): "The Comparative Study of Rotating Credit Associations." *Man* 94/2, pp. 201–229.
- Ardener, Shirley (2014): "Credit Unions and Money Clubs (ROSCAs)." *Anthropology Today* 30/4, pp. 3–6.
- Ardener, Shirley/Burman, Sandra (1995): *Money-Go-Round: The Importance of ROSCAs for Women*, Oxford: Berg.
- Areba Abdella/Berhanu Amenew (2008): "Customary Dispute Resolution Institutions in Oromia: The Case of Jaarsa Biyyaa." In: Alula Pankhurst/Getachew Assefa (eds.), *Grass-Roots Justice: The Contribution of Customary Dispute Resolution*, Addis Ababa: French Centre of Ethiopian Studies.
- Bustorf, Dirk/Schaefer, Charles (2005): "Edder." In: S. Uhlig (ed.), *Encyclopaedia Aethiopica* vol. 2., Wiesbaden: Harrassowitz, pp. 225–227.
- Chabot, Jarl/Boal, Manuel/Da Silva, Augusto (1991): "National Community Health Insurance at Village Level: The Case from Guinea Bissau." *Health Policy and Planning* 6/ 1, pp. 46–54.
- Damen Haile Mariam (2001): "Traditional Insurance Mechanisms and the Choice of Health Care Providers in Ethiopia," In: D. Leonard (ed.), *Africa's Changing Markets for Human and Animal Health Services: The New Institutional Issues*, New York: Macmillan Press, pp. 40–67.
- Dejene Aredo (1993): "The Iddir: A Study of an Indigenous Informal Financial Institution in Ethiopia." *Savings and Development* 17/1, pp. 7–90.
- Dercon, Stefan/De Weerd, Joachim/Bold, Tessa/Pankhurst, Alula (2006): "Group-Based Funeral Insurance in Ethiopia and Tanzania." *World Development* 34/4, pp. 685–703.

- Dercon, Stefan/Hoddinott, John/Krishnan, Pramila/Woldehanna, Tassew (2008): *Collective Action and Vulnerability: Burial Societies in Rural Ethiopia*. *Collective Action and Property Rights (CAPRI)*. Working Paper no. 83. International Food Policy Research Institute.
- Fecadu Gadamu (1972): *Ethnic Associations in Ethiopia and the Maintenance of Urban/Rural Relationships, with Special Reference to the Alemgana-Walamo Road Construction Association*. Ph.D. thesis, University of London.
- Fekadu Gadamu (1974): "Urbanization, Polyethnic Group Voluntary Associations and National Integration in Ethiopia." *Ethiopian Journal of Development Research* 1, pp. 71–80
- Feleke Tadele (1998): *Iddirs in Urban Areas: Retrospect and Prospects*. Paper Presented at the Workshop on the Role of Indigenous Associations and Institutions in Development. Ethiopian Society of Sociologists, Social Workers and Anthropologists, Addis Ababa 25–26 June 1998.
- Getinet Assefa (2000): *Report of Research on CBO's Umbrella Organization*, ACORD – Ethiopia, Addis Ababa CBO's Support Programme.
- Koehn, Eftychia/Koehn, Peter (1975): "Eder as a Vehicle for Urban Development in Addis Ababa." In H. Marcus (ed.), *Proceedings of the First United States Conference of Ethiopian Studies*, East Lansing: African Studies Center, Michigan State University, pp. 399–426.
- Koehn, Peter (1976): "Edir and Community Development." In: Marina Ottaway (ed.), *Urbanization in Ethiopia. A Text with Integrated Readings*, Department of Sociology and Anthropology, Addis Ababa University.
- Korten, David (1972): *Planned Change in a Traditional Society: Psychological Problems of Modernization in Ethiopia*, New York: Praeger.
- Little, Kenneth (1965): *West African Urbanization: A Study of Voluntary Associations in Change*, Cambridge: Cambridge University Press.
- McNulty, M./Lawrence, M. (1996): "Hometown Associations: Balancing Local and Extra Local Interests in Nigerian Communities." In: M. Blunt/P. Warren (eds.), *Indigenous Organizations and Development*, London: Intermediate Technology, pp. 21–42.
- Meillassoux, Claude (1968): *Urbanization of an African Community: Voluntary Associations in Bamako*, Seattle: University of Washington Press.
- Mekuria Bulcha (1973): *Eder: Its Role in Development and Social Change in Addis Ababa*, Senior Essay in Sociology and Anthropology, Addis Ababa University.
- Mekuria Bulcha (1976): "The Social and Historical Background of Edir." In: Marina Ottaway (ed.), *Urbanization in Ethiopia. A Text with Integrated Readings*, Department of Sociology and Anthropology, Addis Ababa University.
- Mesfin Bantayehu/Social Beyene (2000): *A Preliminary Study on Iddir Institution in Addis Ababa, Final Report*, City Government of Addis Ababa, Addis Ababa.

- Mulunesh Tenagashaw (1973): *A Study of the Changing Role of Entoto Woreda Eddir Associations*, Senior Essay in Applied Sociology, Addis Ababa University.
- Ottaway, Marina (ed.) (1976): *Urbanization in Ethiopia: A Text with Integrated Readings*, Department of Sociology and Anthropology, Addis Ababa University.
- Pankhurst, Alula (2004): *Building Civil Society Capacity: A Review of Care's Partnership with Tesfa Social and Development Association in the Light of Past Experiences and Current Initiatives*, Addis Ababa.
- Pankhurst, Alula (2010): "The Emergence, Evolution and Transformations of *Iddir* Funeral Associations in Urban Ethiopia." *Journal of Ethiopian Studies* 41/1–2, pp. 143–186.
- Pankhurst, Alula/Andargatchew Tesfaye/Ayalew Gebre/Bethlehem Tekola/Habtamu Demille (2008): "Social Responses to HIV/AIDS in Addis Ababa, Ethiopia, with Reference to Commercial Sex Workers, People Living with HIV/AIDS and Community-Based Funeral Associations in Addis Ababa." In: *The HIV/AIDS Challenge in Africa, An Impact and Response Assessment: The Case of Ethiopia*, Addis Ababa: Organisation for Social Science Research in Eastern and Southern Africa.
- Pankhurst, Richard/Endreas Eshete (1958): "Self-Help in Ethiopia." *Ethiopia Observer* 2/2, pp. 354–364.
- Shiferaw Tesfaye (2002): *Civil Society Organizations in Poverty Alleviation, Change and Development: The Role of Iddirs in Collaboration with Government Organizations: The Cases of Akaki, Nazareth and Kolfe Area of Addis Ababa (1996–2002)*, MA Thesis, Addis Ababa University.
- Sime Tadele (1986): *The Origin and Development of Iddir in Nazareth Town*, Senior Essay in Sociology, Addis Ababa University.
- Tenagne Tadesse (2003): *Summary Notes on the Census and Sample Study of Iddirs in Addis Ababa*: Workshop Background Material, City Government of Addis Ababa Social and NGO Affairs Office.
- Tesfa Social and Development Association (2008): *Yätäsfa Demts* 1st Year, no. 1 Gĩnbot 1994. Addis Ababa: Lesan Printing Press.
- Tilahun Gamta (1989): *Oromo–English Dictionary*, Addis Ababa: Addis Ababa University Printing Press.
- Walford, V./Olikira, B. (1997): *Review of the Kisiizi Hospital Society*, Ministry of Health, Uganda.

