

THE INTERNATIONAL JOURNAL OF HUMANITIES & SOCIAL STUDIES

The Role of Iddirs for Family Welfare at Keble 02, Dire Dawa City Administration, Ethiopia

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Abstract:

The argument in this paper is that Iddir institutions have a key role in improving family welfare small holder social capital in Keble; however, constraints validate how inclusive such institutions, what factors affect participation in these networks, what systematic exclusion of particular groups of individuals or households and how decisions are made or how democratic in nature. There are versatile informal institutions functioning related to government, religion and service provision. Using both quantitative and qualitative approach with cross sectional sample of Iddir member's information, the response of Iddir institution to social capital building is modeled and inferred to the population and further enriched with qualitative evidence. Major findings include that Iddir institutions which exist in the study area played a different role for the community households, but most of them are not involved orphan welfare as their primary role due to less sensitivity of Ownership of community resource created, less participation of women's and youths in decision making process as executive committee ,corruption. The study suggests that the local administrators should work in collaboration with the Iddir institution in order to enabling the environment and empowering the informal institution should be in place to expand in community development agenda.

Keywords: City Administration, Family welfare, Iddir Institution, Keble

1. Introduction

1.1. Background of the Study

Institutions constitute the social, political, legal and economic systems of a state. In Brinks (2003a), informal institution is stated as socially shared rules, usually unwritten, that are created, communicated, and enforced outside of officially sanctioned channels where as formal institutions are rules and procedures that are created, communicated, and enforced through channels widely accepted as official.

Knowles (2005) argues that informal institutions are a similar notion to what many researchers refer to as social capital; which is a notoriously difficult term to define with many definitions having been proposed in the literature. One of the most widely cited definitions of social capital is that of Putnam, Leonardi and Nanetti (1993) who define social capital as “features of social organization, such as trust, norms, and networks that can improve the efficiency of society”.

Effective informal institutions fundamentally influence economic development and performance, both by providing self-sustaining contract enforcement, which reduces transaction costs, and by supporting efficient third-party enforcement from the state. Much work has been carried out on the issue of formal institutions and their impact on economic growth. However, less is known regarding context specific informal institutions and their effect on socioeconomic outcomes. Because, these networks are fostered by kinship ties, ethnicity, geographical proximity, religion, and gender groups, may exclude some individuals (Udry and Conley, 2005).

The origin of the Iddir in Ethiopia has been traced to the Italian occupation from 1936 to 1941, when a great deal of foreign investment in buildings and road (by the Italians) took place. The Italian invasion caused many deaths and left families with no means to bury their dead. An association with an Iddir was a means of obtaining funds for burial. An unintended effect of the Iddir was its proliferation in the urban communities where it started to be seen as a way that the state could gain access to the urban population (Aredo, Dejene, 1993).

In their not so long history, iddirs have spread throughout Ethiopia so rapidly that it is now unthinkable to imagine a village without iddir with the exception of remote areas. Iddir is the most widespread association but its composition, system, approach and size may differ from place to place. But all over iddirs are communities oriented and mostly religiously and ethnically heterogeneous unless the vicinity is homogenous. They have a high level of participation and promote self-esteem as each with his/her minor tasks counts (Alemayehu Seifu 1968). They are also egalitarian and transparent (Dejene 2003). In the last several decades not only the numbers have increased but also the types have increased. On top of the commonly known neighborhood and work *iddirs*, *iddirs* of those who share the same place of birth and upbringing which is commonly known as ethnic-based *iddir* have also been well established. But

nowadays there are women's *iddir*, friends' *iddir*, youth *iddir*, faith-based *iddir*, family *iddir*, former schoolmates' *iddir*, etc. (Dejene 2003; Shiferaw 2002).

1.2. Statement of the Problem

Iddir is an indigenous voluntary association. Even if there are similar association elsewhere in Africa, iddir is of indigenous origin (Pankhurst 2003). There are numerous types of iddirs. The most common one is the neighborhood iddir which is formed by people living in the same neighborhood. Second to it comes workplace iddir. Yet one can find now a day's various types of iddirs. The number of members varies from tens to over a thousand members depending on the area and the network. In work places the number is usually related to the size of the organization (see Pankhurst 2003; Dejene 2003; Shiferaw 2002, Fecadu Gedamu 1974).

Markakis (1974) states that people prefer to join an *iddir* with a fair number of members from their own ethnic group and Christians and Moslems have separate *iddirs*. Many of the literatures on *iddir* claim that *iddirs* started as an ethnic-based association and later transformed themselves into a multiethnic association with various forms due to both internal and external factors (Mekuria 1973; Fecadu 1974; Shiferaw 2002; Dejene 2003; Pankhurst 2003, Pankhurst & Damen Hailemariam 2000). Some give emphasis to the external factor by stating that both the imperial and the Derg governments discouraged, in some cases, even forced ethnic-based *iddirs* to change their names and reconsider their membership (Pankhurst & Damen 2000; Pankhurst 2003; Shiferaw 2002). Others put emphasis on the fluid nature of *iddirs* which they consider as a quality that has made them adaptable to the multiethnic context of the urban setting in which multiethnic based membership was a natural result (Dejene 2003; Shiferaw 2002; Fecadu 1974). Alemayehu (1968), on the other hand, reasons out completely in the opposite direction. He asserts that *iddirs* started as neighborhood associations. Later on occupation and tribal *iddirs* came into existence.

The Derg regime excelled the former regimes in its centralization measures. It built excessive military apparatus to rule the people with an iron fist. Under the disguise of socialism and national unity, the local power was channeled toward promoting the ideology of those in power. No challenge or opposition was tolerated (Assefa 2005). Through the nationalization of land and big companies, the regime destroyed the spirit of competitiveness that existed for centuries (Messay 1999). Autocratic and dictatorial moves of the regime alienated the people from authorities. During this period *iddirs* grew not only in numbers, but also in sorts. People sought in the *iddirs* a kind of refuge and a social fiber. One can see that the political instability and the collapse of a natural social fiber since the late sixties have made people to find ways in which they could give shape to their need for interpersonal and social relations, and belongingness. Even though the operational potential of *iddirs* was limited by the political control, they provided people personal security, a sense of belongingness, an authentic interpersonal relation, a system with which they can identify themselves, etc. Alemayehu (1968:14) states that people likely join an *iddir* to get some love and attention. Some people become members apparently 'to satisfy their desire to belong, which is closely tied to the desire for security. People believe that in belonging they gain security, for in conformity there is comfort and in union, security, real or fancied.' Therefore, with these intentions, the major role of this to investigate the role of Iddir for Family Welfare at Keble 02, Dire Dawa City Administration between Julys up to September, 2015. In line with this, the study tried to answer the following basic research questions.

- i. What are the contributions of iddr association for family welfare
- ii. What were the major factors which hindered your iddr association to contribute for family welfare?
- iii. Is there any conducive situation for iddr association to contribute for Child Welfare?
- iv. What general conclusions can you make about the way in which the mechanism to minimize the constraints that the iddr association to play their role?

1.3. Objective of the Study

- i. To Examine the social role of Iddir for parent welfare
- ii. To Study the economical role of Iddir for Child Welfare
- iii. To Identify the major challenges of Iddir to contribution of family welfare

2. Conceptual Framework

2.1. Origin of Iddir in Ethiopia

Iddir is one of the informal or local informal institutions in Ethiopia established voluntarily by the community and involved in self-help and other social activities. Iddir is established primarily to provide mutual aid in burial matters but also to address other community concerns (Pankhurst & Mariam, 2000). It is an association established by a group of persons united by ties in families, friendship, neighborhood, or belonging to the same job (Teshome, 2008). Furthermore, Iddir is a local association with long history, most widespread, commonly known in rural and urban settings of Ethiopia such as: Addis Ababa, South Wello, Wag Hemra, Sothern Gonder, Sothern Tigray, Siltie, and others. It organizes people according to gender, generation, wealth, education, religion, kinship, ethnicity and some other special relations. To mention some of the associations the Iddir formed: *Iddirs* based on professions like the teachers' *Iddirs*, on gender such as women's *Iddirs*, or on ethnicity or clanship such as those formed by migrants from specific areas. However, with regard to membership structure, iddirs are the most democratic and egalitarian social organizations which people are free to join and become a member regardless of their differences in religion, sex, and ethnic affiliation (Pankhurst & Mariam, 2000). The study Confirmed by the Dercon & Bold (2004) in their findings that 80% households in Ethiopia are members of at least one Iddir and join one or more Iddirs. On average, in regular basis they contribute in cash on 0.16 Birr per month. Alemayehu (1968), claims that no iddirs existed before the Italian occupation.

2.2. Socio-Economic Role of Iddir in Ethiopia

Mostly the primary aim of *iddirs* is – at least in their initial stages and now in some cases – the provision of mutual support in time of death. Among the functions of *iddir* decent burial comes first and foremost. Financial, material and emotional support during the bereavement period is also included. Some think that the spread of *iddirs* has to do with the Ethiopian culture that gives high value to death. Many academics claim that *iddirs* have transformed themselves from burial associations to multifunctional ones as *iddirs* have started undertaking a number of development work, business activities and credit facilities. In accordance with the capacity of the *iddirs* some work on sanitation development in the neighborhood, sharing responsibilities in building smaller infrastructures like feeder roads and sewerage systems, and secondarily good social (neighborly) relations, social control, day cares, schools and the likes. (Dejene, 2003; Pankhurst 2003; Shiferaw, 2002; Fecadu, 1974; Mekuria, 1973).

2.2.1. Risk Coping and Insurance Services for Family Welfare

The primary objective of Iddir is helping people in funeral activities. When the death of the members occurs, the members in the Iddir will organize themselves to handle the burial and consolatory activities. Members contribute money on a regular basis to be used in case of emergency and to cover the necessary costs for burial activities (Desta, 1995). In addition, Iddirs assist the members in case of the adverse shocks such as asset losses (due to theft or fire) or the death of the crucial livestock like oxen, health problems or during weeding of the members and their families (Aredo, 1993). They cover medical expenses during illness and when a member dies, the Iddirs make a payment to surviving family members in cash or in kind. The amount of money the Iddirs cover can vary from place to place (Dercon et al., 2007). Furthermore, Iddirs contribute money during certain ceremonies so that the members will not get difficulties. This explicitly implies that Iddirs serve the local community as an insurance mechanism (Mariam, 2003; Frankenberger et al., 2007; Tessera, 2006). Also, IFPRI is working on drought insurance with Iddirs in southern regions (Berhane, 2012 personal communication). Also the focus group discussion result from NBDC in 2012 confirmed that *iddirs* insure the poor by helping them during funerals, house construction and agricultural practices such as harvesting, labor helping during lost of livestock, replacement of lost ox, fire breaking and taking members to hospital if the member gets sick.

2.2.2. Alternative Credit Services for Households

Iddirs are remarkably not only in insurance services but also in banking services. Iddirs play a crucial role in solving the financial problems of the members. For instance, they provide loans without interest to the members when they experience cash constraints. In this case Iddirs serve as a credit institution to raise the fund for different activities (Mariam, 2003; Dercon et al., 2005). Also the related researcher confirmed that Iddir provides loans and around 23% of households make use of this offer and have a credit throughout the Iddirs as shown in Figure 1 and Figure 2. In addition, the NBDC farmers' focus group discussions also proved that Iddirs provide credit to members without interest when members face financial problems to accomplish different activities like wedding, for health cost etc.

2.2.3. Orphan Welfare

As an effect of the poor conditions of this developing nation, Ethiopia contains and struggles to care for millions of orphaned children. Though estimates vary, recent approximations claim that there are over 5 million orphans including 1.5 million AIDS orphans in Ethiopia. The definition used to classify orphans is children under 18 years of age who have lost one or both parents. (Abebe & Asase, 2007; Gross & Connors, 2007). After AIDS orphans, "The remaining 70% of orphans are often classified as 'famine orphans,' 'war orphans,' 'malaria orphans,' and 'social orphans,' i.e. children who have been abandoned mainly due to poverty" (Abebe & Asase, 2007). The roles of caregiver and nurturer for the millions of orphans are mainly filled by orphanages. The high number of orphans is attributed to the loss of the both of parents due to HIV/AIDS, other diseases such as tuberculosis and malaria, high maternal mortality rate extreme poverty, famine, armed conflict child labor practice and mitigation almost sixteen percent of orphan population of Ethiopia which amount 5423459 is orphaned by HIV/ AIDS and 537510 of those orphans under age 18% of Ethiopia house hold is caring for an orphan (the world bank; 2010)

2.2.4. Cultural and Theological Relevance

The political situation of post-occupation Ethiopia has not been conducive to build on existing cultures. Successive governments have denied Ethiopia to be proud of her history and cultures. *Iddir* is born out of such deprivation. By taking the story that the despised hide and wax traders from Gurage started *iddir* are we not affirming that negative socio-political situation is, paradoxical enough, a fertile ground for social fibers. Lack and deprivation impede human agency. And agency is 'made possible and sustained only through communal relationship' (Hollenbach 1989: 92) and is one of the basic essences of human dignity. *Iddir* is a communal and cultural reaction to the unfriendly social, cultural and political order. It is a non-verbal discourse against political hegemony, cultural alienation and national instability. When there are conflicting interests and world views between individuals/groups/regions and authorities, social fibers arise as a means to hold on together. No wonder that the more oppressive regimes become the more diversified smaller units of social fibers have been emerging in the form of various types of *iddirs*. Not all social fibers will achieve in satisfying the need and interest of the deprived, but those that survive the external pressure and bind the people together become part of the culture. Indeed, *iddir*, born of oppression, conflict, deprivation and alienation has outlived the regimes and the systems that disrupted smaller units of social mobility. *Iddir* is one of the most significant survival strategies of the (urban) population in Ethiopia (Dessalegn 1999; Salole as cited by Dejene 1993).

2.2.5. Medium of Information

Iddir is an excellent vehicle for transferring information to the community. During the funeral activities, messages are given concerning HIV AIDS, family planning by different organizations and furthermore members are mobilized for various types of collective activities. In this case Iddir is one of the information transferring mechanisms to the society (Pankhurst & Mariam, 2000; Butcher, 2007). The focus group discussion also approved this. Iddirs transmit information to members concerning gully rehabilitation, terrace construction, and others in funeral places and in the Iddir collecting areas.

2.2.6. Conflict Resolution and Peace Building

Iddirs also help the community in handling their work peacefully and if there is any problem, members try to solve it through Iddir. In this case this institution is resolving the disputes among or between the individuals (Pankhurst & Mariam, 2000; Butcher, 2007; Moges, 2006). Mention was made that *iddirs* came into existence partly because of deprivation, discrimination and oppression. By forming an *iddir* people become soldiery with each other and build a buffer to defend them from the system. In this way, solidarity must be seen above all in its value as a moral virtue that determines the order of institutions. They must be purified and transformed into structures of solidarity... (Pontifical Council for Justice and Peace 2004). Conflicts are natural to human beings, but the way of handling them may either escalate or reduce and ultimately solve them. Because of the inevitability of conflict and due to the physical, emotional and resource costs that often result from conflicts or disputes people have always sought ways of peacefully resolving their differences through different mechanisms. Thus to effectively resolve conflict and maintain harmonious relationship among themselves people throughout history developed different mechanisms and procedures. In Ethiopia people make associations of multi functions to face their challenges collectively. One of these is *iddir*, neighborhood association for mutual help. Although *iddir* was initially established as an institution for mutual help in time of death of immediate family of its members, it has transformed itself to deal with several social issues like community development, conflict resolution, conflict prevention and peace building among the society.

3. Research Design and Methodology

3.1. Study Area and Period

The study was conducted at kebele 03, Dire Dawa city administration from June to August, 2014. Dire Dawa city located to the eastern part of Ethiopia 515 kilometer far from Addis Ababa. DDC is located in the eastern part of Ethiopia. The administration is bordered by the Shinile Zone of the Somali National Regional State on the northwest, and northeast, and by the eastern Hararghie Region of the Oromia National Regional State on the south, southeast, and east. The city covers 4,530 km² (11,732.6 msq) and lies in the Dechatu River, at the foot of a ring of cliffs that has been described as "somewhat like a cluster of tea-leaves in the bottom of a slop-basin with a latitude and longitude of 9°36'N 41°52'E of meridian; and located 515 km from Addis Ababa. The climatic condition of the DDC region seems to be greatly influenced by its topography, which lies between 950 – 1250m above sea level, and which is characterized by warm and dry climate with a relatively low level of precipitation. The mean annual temperature of the city is about 25.040C. The average maximum temperature of the Administration is 31.400C, while its average minimum temperature is about 18.360C. The aggregate average annual rainfall that the region gets from these two seasons (March to April and August to September) is about 604 mm (Dire Dawa Administration document, 2011). Based on the 2007 Census conducted by the Central Statistical Agency of Ethiopia (CSAE, 2007) Dire Dawa had a total population of 341,834, of whom 171,461 are men and 170,461 women; 233,224 or 68.23% of the population are urban inhabitants.

3.2. Research Design

The study was designed both qualitative and quantitative approach for the sake of expanding the opportunity to seek the information in a reliable manner.

3.3. Source and Data Generating Strategies

The researchers were used both primary and secondary source of data. For this purpose, the primary source of data is checklist and closed ended questionnaire will be applied. The secondary sources of data will be gathered from previous research and books. For this study the researchers was used Keble 02 residents of Iddir association as a study subjects with consensus.

3.4. Sample Size Determination and Sampling Techniques

Cluster sampling techniques was used because subjects had an equal chance of inclusion in the sample. The results obtained from random sampling can be assured in terms of probability i.e., it can measure the errors of estimation or the significance of results obtained from a Cluster sample, and this fact brings out the superiority of Cluster sampling design over the deliberate sampling design (Emory, 1976). Random sampling ensures the law of Statistical Regularity which states that if on an average the sample chosen is a cluster one, the sample will have the same composition and characteristics as the universe (Travers, 1978). This is the reason why Cluster sampling is considered as the best technique of selecting a representative sample particularly in a wide population size. Among Keble 02 Iddir associations 50% of them as a study subjects will be selected with the use of their full willingness for the study purpose.

3.5. Methods of Data Analysis

After the collection of the relevant data, it was being processed, analyzed and interoperated accordingly by table and others interpreted data was summarized, concluded and recommended.

3.6. Ethical Consideration

The participants were well informed about the objectives of the study as well as the participation was purely a voluntary activity and the right not to participate was also respected. Issues of confidentiality and anonymity were also maintained. The purpose of the study was explained to concern bodies including the study participant's. Participants agreed that they have the right to be participated, not participated and stop participated in the study with a partial privacy insecure. Therefore, the researcher has made every effort to implement the ethical procedures of qualitative research.

4. Data Presentation, Analysis and Interpretation

4.1. Roles and challenges of Iddirs for Family Welfare

4.1.1. Background Characteristics of the Respondents

Table 1: Background characteristics of the respondents Information on the members of Idir's background characteristics such as, level of education, and religion attachments and sex ratio issues of respondents was collected. The percentage distribution of this background variables are given in table 1 below.

Item	Characteristics	No.	%
1	Level of education		
	No education	658	16.23
	Primary	1256	30.97
	High school	1622	40
	TVT	234	5.77
	Diploma	137	3.38
	First Degree	102	2.52
	Others	46	1.13
Total		4055	100
2	Religion		
	Orthodox	3219	79.38
	Muslim	115	2.84
	Protestant	678	16.72
	Catholic	43	1.06
3	Sex		
	Female	2194	54.10
	Male	1861	45.90
Total		4055	100
4	Age		
	18-30	107	2.64
	31-45	1480	36.50
	45-60	2090	51.54
	≥ 60	378	9.32
Total		4055	100

Table 1

Based on the document analysis of the sample idir respondents, it was found out that 83.77 percents are literate while the remaining 16.23 percent of idir members are illiterate (Table 1). The percentage distribution of idir members by educational status reveals that 30.97 percent of idir members have an elementary level of education (one to eight). The proportion of high school, TVT, First Degree and others (Maters/PhD) level accounts for about 30.97, 40, 5.77, 3.38, 2.52 and 1.13 percent of idir members respectively. The religion variable on table 1 reveals that, the majority of the idir member's percent are (79.38%) reported to be orthodox believers, followed by protestant (16.72%), Muslim (2.84%), and the rest of the categories make up the 1.06% are Catholic followers. The higher percentage distribution of the orthodox religion proportionates with the kebele 02, because more than 80 percent of the populations of the Keble are orthodox followers and also have Amhara ethnic group. The Age distribution of the idir members given in table 1 showed that the majority of them are represented by the age of 45 to 60 years (51.54%), whereas the respondents of the age

group 31 to 45 years, 18 to 30 years, and ≥ 60 years' account for 36.50% ,2.64% and 9.32 percent respectively. This is indicated that the majority of idir members are adulthood category.

Iddir is one of the informal or local informal institutions in Ethiopia established voluntarily by the community and involved in self-help and other social activities. Iddir is established primarily to provide mutual aid in burial matters but also to address other community concerns (Pankhurst & Mariam, 2000). It is an association established by a group of persons united by ties in families, friendship, neighborhood, or belonging to the same job (Teshome, 2008). Furthermore, Iddir is a local association with long history, most widespread, commonly known in rural and urban settings of Ethiopia such as: Addis Ababa, South Wello, Wag Hemra, Sothern Gonder, Sothern Tigray, Siltie, and others. It organizes people according to gender, generation, wealth, education, religion, kinship, ethnicity and some other special relations. To mention some of the associations the Iddir formed: *Iddirs* based on professions like the teachers' *Iddirs*, on gender such as women's *Iddirs*, or on ethnicity or clanship such as those formed by migrants from specific areas. However, with regard to membership structure, iddirs are the most democratic and egalitarian social organizations which people are free to join and become a member regardless of their differences in religion, sex, and ethnic affiliation (Pankhurst & Mariam, 2000).

As Table 1, reveals the percentage distribution of respondents by reported participation of membership in each sample Iidr. In the study area seen that most of the idir is established based on religious aspects that is 70 percent, work based (30) and the rest of them are them are clan based (10%). This is indicated that most of the types of idirs are which established in the study area is memorial idirs and linked with religious aspects since most of the residents are orthodox christen followers.

Item	Characteristics	Number			%
1	Types of Iddir				
	Religious based iddr	7			70
	Work based	3			30
	Clan based	1			10
Total		10			100
2	Membership in Idir				
		Households	Single	Sum	
	Ketena1:Idir1	278	24	302	7.45
	Ketena1: Idir 2	198	189	387	9.54
	Ketena1: Idir 3	205	157	362	8.93
	Ketena1: Idir 4	223	93	316	7.79
	Ketena2: Idir 1	319	49	368	9.08
	Ketena2: Idir 2	295	85	380	9.37
	Ketena3: Idir 1	266	129	395	9.74
	Ketena3: Idir 2	193	268	461	11.37
	Ketena3: Idir 3	371	133	504	12.42
	Ketena3: Idir 4	408	172	580	14.30
	Total		4055		
3	Number of Iddirs each ketene				
	Ketena 1	8			38.09
	Ketena 2	4			19.05
	Ketena 3	9			42.85
Total		21			100
4	Duration of Idir membership				
	1-5 years	2656			65.50
	6-10 years	1169			28.83
	11-15 years	148			3.65
	>15 years	82			2.02
Total		4055			100
5	Number of Iddir membership				
	1	3182			78.47
	2	759			18.72
	≥ 3	114			2.81
Total		4055			100

Table 2: Percentage distribution of respondents by reported participation in Iddir

The percentage distribution of membership of idirs in terms family category are 67.97 of them are households (Both spouses) and the remaining is 32.03 percents are single that means have no husband or wife and also more than 70 percents of single members are women due to the death of their husbands and divorce cases. In addition to this, table 2 indicated that the majority of the idir members 78.47 percents are belongs to have one idir and the remaining accounted for 21 .53 percents of them are reported to be a member of

two or more Idir. About 42.85 percents of Idir associations are distributed at ketene 3 the remaining of Idir associations are distributed at ketene 1(38.09%) and ketene (19.05%) respectively. As indicated in table 2, the size of membership in each Idir also more distributed at ketene 3; Aboye (Idir 4) (14.30 %), Idir 3 (Mariam) (12.42%), Idir 2 (Gabriel) 11.37% are sized than the rests of ketenes and Idirs. From this point of view, about 34.50% percent of members joined Idirs more than six years but the majority of them (65.50%) are below five years, this is indicated that such collective mutual support sustained in the study area for short period of time due to the expectation of displacement of population from place to place and also highly death rate by HIV/AIDS.

Also based on the IFPRI ERHS, 85% of the households in the data set are members of an Iddir and contribute in average 4.8 Birr per month for the iddirs. However, the membership varies greatly across Ethiopia. The left part of Figure 2 shows that in the central part of the country the number of the households who are members of the Iddir is higher. On the contrary, when we go far from the central part of Ethiopia, the membership gets less important. For instance, in the East, West, and North Shoa, Arsi and East Gojam more than 93% the people are members of the Iddir. While in East Tigray, North Wello and Godio, the percentage of the people who are members of the Iddir are less than 79%. Interestingly enough those with membership have also involved in greater number of iddirs (number of Iddirs the household is a member). In the central part of the country, the number of the Iddirs those members involved in is relatively higher than the far distant part of the country. For instance, in Tigray, North Wello, Eastern Harerghe and others the number of Iddirs the members joined gets smaller. In Tigray (Eastern zone) on average a household is a member in 0.1 Iddir while in North Wello around 1 and in East Harerghe and Jimma around 2. However, in North, East, and West Shoa, Arsi and East Gojam, members have up to 4 Iddirs on average. In general, 15% of the households are not members at all, majority of them have 1 and 2 iddirs (35% and 27%) respectively.

The household's members with 3 iddirs which are represented by 10% of the respondents and the rest are households on having 4 up 6 Iddirs on average which count 11% of the respondents. On average an Iddir has 179 members, which show that many people collected in group so that their unity will make a difference. This result was also supported by the focus group discussion that Iddirs (Afosha) have 5-100 individual members that cooperate during different activities. This is confirmed by the Dercon & Bold (2004) in their findings that 80% households in Ethiopia are members of at least one Iddir and join one or more Iddirs. On average, in regular basis they contribute in cash on 0.16 Birr per month.

4.1.2. Functions and Socio-Economic Role of Idirs

This sub-section, deals with the functions and roles of Iddirs both to their members and to the locality at large. The "customary" and local development roles of Iddirs were given a focus of attention in this discussion. Iddirs have organizational structure and decision making procedure in place that allows participatory and inclusive decision making and consultation among members and their leaders. The first and the highest decision making body is the general assembly which consists of, by default, all members and has empowered to pass important decisions including the decision to dissolve the organization when deemed necessary. To pass any decision and to endorse those decisions, the resolution must be supported by a simple majority vote of members of the general assembly. Thus, any decision passed in the absence of this requirement is considered as null and void. This is a kind of decision-making procedure one finds in other formal organizations both in governmental and NGO sectors. Once the quorum is fulfilled, the ultimate decision making power and authority is rest on this body. The general assembly has the power to decide on: changing or amending the bylaws, issues of partnership with government or NGOs, shaping the role of their Iddir to play different roles and electing their leaders. The general assembly has also additional power to call the executive committee any time and question them in time of abuse of power and misinterpretation of the bylaws and has the right to take measures which go to the extent of removing them from power.

The same kind of decision making procedure is also applicable within the executive committee which consists of 7-9 members and represents the second decision making body in the structure of Iddirs. Out of the total 9 members 5 or more members (quorum) have to be present to make decision and pass endorsement within the committee. As indicated by the leaders of the three cases, the executive committee is accountable to the general assembly and work in close contact and consultation with the assembly especially on matters that go beyond the power of the executive committee.

Item	Characteristics	No.	%
1	Risk coping & insurance services	10	100
2	Alternative credit services	7	70
3	Orphan welfare	3	30
4	Cultural & Theological relevance	7	70
5	Medium of Information	3	30
6	Conflict resolution and peace building	7	70
7	Support giving during sickness of members	4	40
8	Participation of local development agenda	7	70

Table 3: Percentage distribution of respondents by reported role of Iddirs

4.1.2.1. Structural Functionality of Iddirs

Based on the IFPRI ERHS, 85% of the households in the data set are members of an Iddir and contribute in average 4.8 Birr per month for the iddirs. However, the membership varies greatly across Ethiopia. The left part of Figure 2 shows that in the central part of the country the number of the households who are members of the Iddir is higher. On the contrary, when we go far from the central part of Ethiopia, the membership gets less important. For instance, in the East, West, and North Shoa, Arsi and East Gojam more than 93% the people are members of the Iddir. While in East Tigray, North Wello and Godio, the percentage of the people who are members of the Iddir are less than 79%. Interestingly enough those with membership have also involved in greater number of iddirs (number of Iddirs the household is a member). In the central part of the country, the number of the Iddirs those members involved in is relatively higher than the far distant part of the country. For instance, in Tigray, North Wello, Eastern Harerghe and others the number of Iddirs the members joined gets smaller. In Tigray (Eastern zone) on average a household is a member in 0.1 Iddir while in North Wello around 1 and in East Harerghe and Jimma around 2. However, in North, East, and West Shoa, Arsi and East Gojam, members have up to 4 Iddirs on average. In general, 15% of the households are not members at all, majority of them have 1 and 2 iddirs (35% and 27%) respectively.

4.1.2.2. Risk coping & Alternative Credit Services

Table 3 lists three major roles of the Iddirs in the study area. The most commonly cited role of the Iddirs is the kind of support they provide to individual households during the death of household members that is provided risk coping and insurance service mentioned by 100%; the support given during sickness (40%). The primary objective of Iddir is helping people in funeral activities. When the death of the members occurs, the members in the Iddir will organize themselves to handle the burial and consolatory activities. Members contribute money on a regular basis to be used in case of emergency and to cover the necessary costs for burial activities (Desta, 1995). In addition, Iddirs assist the members in case of the adverse shocks such as asset losses (due to theft or fire) or the death of the crucial livestock like oxen, health problems or during weeding of the members and their families (Aredo, 1993). They cover medical expenses during illness and when a member dies, the Iddirs make a payment to surviving family members in cash or in kind. The amount of money the Iddirs cover can vary from place to place (Dercon et al., 2007). Furthermore, Iddirs contribute money during certain ceremonies so that the members will not get difficulties. This explicitly implies that Iddirs serve the local community as an insurance mechanism (Mariam, 2003; Franken Berger *et al.*, 2007; Tessera, 2006). Also, IFPRI is working on drought insurance with Iddirs in southern regions (Berhane, 2012 personal communication). Also the focus group discussion result from NBDC in 2012 confirmed that iddirs insure the poor by helping them during funerals, house construction and agricultural practices such as harvesting, labor helping during lost of livestock, replacement of lost ox, fire breaking and taking members to hospital if the member gets sick. Alternative credit services, Cultural & Theological relevance (70%). Iddirs are remarkably not only in insurance services but also in banking services. Iddirs play a crucial role in solving the financial problems of the members. For instance, they provide loans without interest to the members when they experience cash constraints. In this case Iddirs serve as a credit institution to raise the fund for different activities (Mariam, 2003; Dercon et al., 2005). Also the IFPRI ERHS confirmed that Iddir provides loans and around 23% of households make use of this offer and have a credit throughout the Iddirs. In addition, the NBDC farmers' focus group discussions also proved that Iddirs provide credit to members without interest when members face financial problems to accomplish different activities like wedding, for health cost etc.

4.1.2.3. Family welfare and Medium of Information

Orphan welfare, medium of information and also 30 % percents of Iddirs are participating directly and indirectly at local development agenda providing alternative credit services and fund for emergency development such as church construction, local infrastructure issues, community policing etc---. The reason that only 30% of Iddir associations are fully executed the above roles as indicated in table 3 because they are licensed due to the registration at city administration level and they are notifying their full tasks every time for the respected office due to the regulation of the establishment of civil society organizational aspects. But the rests (70%) are not licensed due to unable to provide orphan and elder welfare services, high amount of interest rates (around 10 -12 %) and unable to notify their mission, vision, goal and total revenue and expenditure regularly and also as demanded. Iddir is an excellent vehicle for transferring information to the community. During the funeral activities, messages are given concerning HIV AIDS, family planning by different organizations and furthermore members are mobilized for various types of collective activities. In this case Iddir is one of the information transferring mechanisms to the society (Pankhurst & Mariam, 2000; Butcher, 2007). The focus group discussion also approved this. Iddirs transmit information to members concerning gully rehabilitation, terrace construction, and others in funeral places and in the Iddir collecting areas. Last but not least, Iddirs also help the community in handling their work peacefully and if there is any problem, members try to solve it through Iddir. In this case this institution is resolving the disputes among or between the individuals (Pankhurst & Mariam, 2000; Butcher, 2007; Moges,2006).

4.2.1. Challenges of Iddirs for Family Welfare

It is understood that informal social institutions have traditionally been embedded in the culture of each study community and play defined functions regardless of their size. The key informants agree on the fact that Iddirs provide equal footing to each member during public hearings, decision making and disaster and conflict management. Because these institutions have long and enriched experience on community development, environmental protection, the local government in making use of these institutions to take part in community development. On the other hand, most of Iddirs face a number of key challenges. Central amongst these is:

- i. Lack of formal recognition from city administration due to perception by government that political activity that incompatible with development activities: Some of the policies of the institution were contrary to certain core principles of the ruling party. In addition, political divisions occurred in the organization between those that supported the ruling party and those in favor of the opposition.
- ii. Less participation of women's and youths in decision making process as executive committee: most of the chair person and the executive committee are man and at adult hood level.
- iii. Over-stretch: It was said to be "difficult and exhausting for a community to continuously raise resources to finance every single community project it needed"
- iv. Less sensitivity of Ownership of community resource created: A key element in the sustainability of the institution was the raising of funds to continue operations. A key issue for community groups is: what is the extent of their user and ownership rights over the resource. From this point of view, most of the Iddirs have not participating in child protection issues due to less capacity of financial generation and attitudinal problems of the members.
- v. Perception by government that political activity was incompatible with development activities: Some of the policies of the GPDF were contrary to certain core principles of the ruling party, the EPRDF. In addition, political divisions occurred in the organization – between those that supported the ruling party and those in favor of the opposition.
- vi. Corruption or a perception of corruption among leaders: It is unclear if and to what extent there was misuse of funds. However, lack of transparency of structures.

5. Summary, Conclusion and Recommendations

5.1. Summary

The aim of this study was to investigate the role of Iddir for Family Welfare at Keble 02, Dire Dawa City Administration between Julys up to September, 2015. The researcher strongly believes that the outcome of this research will be higher beneficial. It gives awareness for the local community about the role of Iddir on Family Welfare in broad base and arrangements by illustrating the case of Dire Dawa residents. The study was designed both qualitative and quantitative approach for the sake of expanding the opportunity to seek the information in a reliable manner and Cluster sampling is considered as the best technique of selecting a representative sample particularly in a wide population size. Among Keble 02 Iddir associations 50% of them as a study subjects will be selected with the use of their full willingness for the study purpose. Iddirs provide service both to their members and to the locality at large even if the constraints deter their role to utilize the resources for family welfare. The "customary" and local development roles of Iddirs were given a focus of attention in this discussion. Iddirs have organizational structure and decision making procedure in place that allows participatory and inclusive decision making and consultation among members and their leaders.

5.2. Conclusion

Based on the investigation of all available data, the researcher has finally come to the following conclusions:

The study presented some qualitative and numerical evidence using empirical literature on informal institutions in Ethiopia. Also wit explores further the existing informal institutions using. Accordingly, obtained iddirs institutions engaged in different economic and social activities. The major benefits these informal institutions provide include risk coping, provision of credit, common property regulation, manpower and traction force, conflict resolution and information. Even though the different iddirs institutions which exist in the study area played a different role for the community households, most of them are not involved orphan welfare as their primary role due to less sensitivity of Ownership of community resource created, less participation of women's and youths in decision making process as executive committee, corruption etc----

5.3. Recommendations

- i. It is essential to consider iddir institutions in development activities such as project identification, implementation, monitoring and evaluation by maximizing the participation of women and youths as executive committee.
- ii. Iddirs members should straggling corrupted individuals by establishing the possible ways of corruption fighting.
- iii. The local administrators should work in collaboration with the Iddir institution in order to make the favorable environment to expand in community development agenda.

6. Abbreviations and Acronyms

CGIAR	:	The Consultation Group on International Agricultural Research
CPWF	:	Challenge program on water and food
GDP	:	Gross Domestic Product
IWMI	:	International Water Management Institute
IFPRI-ERHS	:	International Food Policy Research Institute-Ethiopian Rural Household Survey
MDGs	:	Millennium Development Goals
NBD	:	Nile Basin Development Challenge
NIE	:	New Institutional Economics
RWM	:	Rain Water Management
SNNP	:	Southern Nations and Nationalities peoples
UN	:	United Nations

WUC : Water unit committee

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