

**Iddirs as Community-based Social Capital in the Amhara Region of Ethiopia: Case Study in Gende Woin Town of East Gojjam**

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**Abstract**

*Though iddirs are vital in reducing social and/or idiosyncratic crises, there are formidable challenges in the implementation of this social capital for sustainable development. Experiences across Ethiopia in general and the study area in particular showed that less attention is given by the government. In addition, corruptions and embezzlement by iddir leaders hamper the potentials of iddirs in enhancing community-based development. The general objective of the study was to assess the role of iddirs in Gende Woin town as a case study site. In this study, mixed research approach was used, and questionnaire survey, key informant interview and focus group discussion were employed to collect primary data. A total of 118 households were covered by the questionnaire survey and six key informants and one focus group discussions were employed to collect qualitative data. Descriptive statistics and binary logistic regression modeling were used to analyze quantitative data. This study revealed that the majority (80%) of respondents were members of iddirs, among them 74% were male-headed households. The majority of households perceived that iddir helps to organize and defend themselves at times of economic and social crises. However, the potentials of iddir in reducing shocks and mobilizing the community for development are underutilized due to lack of attention given by the previous and the current governments. Besides, financial constraints, lack of commitment among members and corruption perpetrated by their leaders and officials weakened the contributions of iddir for sustainable development. The binary logistic result showed that gender, income, family size and marital status were determinant factors for households' to be membership in iddirs. In order to build up the capacity of iddirs, and maximize their involvement and efficiency in developmental activities both governmental and non-governmental organizations are expected to encourage and work together with iddirs.*

**Key words:** Iddirs, Participation, poverty reduction, Gende Woin town

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## 1. Introduction

Cooperation among human societies can be traced back to the ancient times when people started to live together and cooperate in gathering, hunting and shelter construction (Bisrat, 2012). The same author further indicated that ancient civilizations had practiced collaboration among themselves from cooperative farming to establish informal savings and loan associations. Putnam (2000) describes the social connection norms, and social trust that an individual acquires social capital from the community to solve day-to-day challenges. For sustainable development, informal institutions, especially at local level, are important for mobilizing resources and regulating their use with a view in maintaining a long-term base for productive activity (Mowo *et al.*, 2013). Those communities endowed with a rich stock of social networks and civic associations will be in a stronger position to confront poverty and vulnerability (Narayan, 1997), resolve disputes (Schafft & Brown, 2000) and take advantage of new opportunities (Isham, 1999).

According to Kloos and Mariam (2000), *iddir*<sup>3</sup> is one of the social capital institutions, which helps to reduce poverty by creating strong network, cooperation among the community and as risk sharing and coping mechanism during economic crises. In practice, *iddir* is a sort of insurance program run by a community or a group to meet emergencies. The number of participants, the composition, the functions, and the organization are different from one *iddir* to another (Mauri, 1987). However, all *iddirs* are established based on a voluntary mutual agreement between community members in order to cooperate themselves during time of shock.

Even if there are similar associations in Africa, *iddir* is an indigenous community-based organization in Ethiopia (Pankhurst, 2003). Dejene (1993) specifically indicated that *iddirs* are unique to Ethiopia. The only indigenous insurance arrangement (in Africa) that appears to be similar to *iddir* is the “happiness-unhappiness funds” of Benin (Dejene, 1993) and Tanzanian *Bujumbi* (Thomas, 2013).

These institutions are described as arrangements having well-defined rules and regulations, offering premium-based insurance for funeral expenses, as well as other forms of insurance and credit to cope with hardships. Dercon *et al* (2009) noted that the relationship between state and *iddir* differs during the three regimes of Ethiopia. According to the same authors, during the imperial regime, politicians used *iddirs* as platforms for political purposes and different *iddirs* were involved in broader development activities. During the *derg* regime (1974-1991), the government established revolutionary structures known as *kebele* and *iddir* was viewed by the government as reactionary association (Pankhurst & Mariam, 2000). *Iddir* leaders were considered as reactionary elites and many *iddirs* were restricted to focus only on burial activities, and strong *iddirs* were marginalized (Dercon *et al.*, 2009). As Pankhurst (2003) stated, like the last two regimes, the current government has not declared rules and regulations which is favorable to indigenous community-based voluntary associations. Nevertheless, there are attempts in urban areas to utilize *iddir* in the campaign against HIV/AIDS.

In Ethiopia, *iddir* is an indigenous voluntary mutual help association that can be found throughout the country, both in rural and urban settings (Thomas, 2013). They are contributing a great role in bringing social cooperation and support among the people in the community. In relation to this, Sileshi (2006) and Shiferaw (2002) noted that *iddirs* helped the poor during adverse shocks and enable them to spring back quickly into their previous condition. However, Agency for Cooperation and Research in Development (1999) indicated that, *iddirs* in Ethiopia faced multifaceted problems such as

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<sup>3</sup> *Iddir* is a type of community-based institution, made up by a group of persons living in the same neighborhoods with an objective of providing financial assistance in certain circumstances (Temesgen, 2008).

corruption and mismanagement. Now a day, attentions have been given to formal institutions whereas community-based institutions have been neglected by the government officials. In Gende Woin town there are numerous large and small *iddirs*. However, their function in community organization and sustainable development like other parts of Ethiopia, is weak and their development potential remained unutilized. They simply serve to support funeral services and comfort those who lost family members or close relatives. More importantly, *Iddirs* faced problems of corruption and mismanagement while trying to perform their duties properly in the study area. In Gende Woin town, *iddirs* were not seen as formal institutions and local government officials have not given due attention to strengthen this important social capital. Although the recognition of *iddirs* in sustainable development is a good entry point, there still exist huge limitations in networking communities. Though community-based *iddirs* are best mechanisms to overcome some socio-cultural problems prevailing in the community, the authors of this study could not get a research work in relation to *iddirs* in the study area. This study tries to fill this gap. The General objective of the study was therefore to assess the roles of *iddirs* in strengthening households' social capital by taking Gende Woin town as a case study site. The specific objectives of the study include to: (i) explore *iddirs* at different government regimes in the study area. (ii) investigate the role of *iddirs* in networking people in the study area. (iii) identify the determinant variables affecting household heads to be members in *iddirs*.

## 2. Description of the Study Area

Gende Woin town is located along the main road which passes from Addis Ababa to Bahir Dar through Motta (Figure 1).

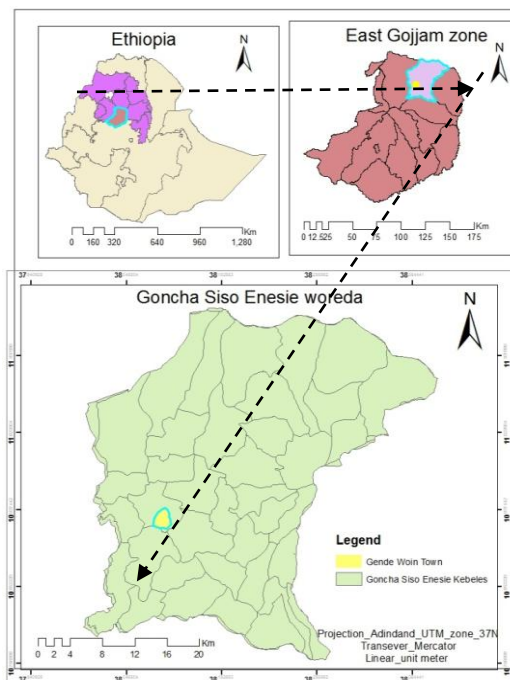


Figure 1. The location of the study area in relation to Goncha Siso Enesie Woreda

Gende Woin town is located 335 km far from Addis Ababa, and 150 km far from Bahir Dar city. The town has a total population of 10,313 from which 5,137 are males and 5,176 females (Goncha Siso Enesie woreda communication office, 2014). The livelihoods of the town dwellers are dominated by petty trade, daily labor and partly urban agriculture. *Kebele iddirs*, *Ketena iddirs*, *Women iddirs*, *Yebetemed* (Relatives) *iddirs* and *Sefer iddirs* are important social capitals in Gende Woin town. Among these, the study focused on *sefer iddirs*, because it has a wider scope in organizing the communities for short and long term strategies.

### 3. Research Methodology

Mixed concurrent research design composed of qualitative and quantitative approaches were used for the study. Both probability and non-probability sampling techniques were employed to get the necessary information. The town has two *kebele* administrations and these two *kebeles* were the target of the study. The sampling frame of the study was the total female and male headed households in both *kebeles*. To determine sample size for survey questionnaires, Kothari (2004) formula was employed. Finally using proportional stratified systematic sampling techniques, 118 household heads were selected to fill the questionnaire (Table 1).

Table 1. Summary of selected samples for the study

<i>kebele</i>	Total household heads		Sample households		Total samples
	Males	Females	Males	Females	
01	1105	366	54	18	72
02	706	222	35	11	46
<b>Total</b>	<b>1811</b>	<b>588</b>	<b>89</b>	<b>29</b>	<b>118</b>

Six leaders of *iddirs* were selected purposively for key informant interview. Likewise, one focused group discussion; two members from each type of *iddir* (Women *iddir*, *Sefer* (neighbors) *iddir* and *Yezemed* (relatives) *iddir* from both sexes were selected purposively.

The questionnaire survey focuses on demographic and socio-economic characteristics of the respondents and perception of households towards *iddirs*. In-depth interview and focused group discussions were conducted to collect perceptions of households towards *iddirs*, government's role in empowering *iddirs* and the role of *iddirs* in reducing shocks to their members. The data generated by the structured questionnaire were entered into the statistical package SPSS and analyzed using frequencies, tables and percentages. Independent T-test was employed to see the relationship between gender and continuous variables. Information collected through in-depth interview, FGDs, life history narratives and direct observations were documented and analyzed textually to substantiate the statistical results from the structured questionnaire. Binary logistic regression model was employed to identify determinant variables affecting households' to participate in *iddirs*. Such kind of model is suitable when the dependent variable is dummy/dichotomies. In this case, household who participated in *iddirs* was as coded as '0' and otherwise. The factors that determine households' participation in *iddirs* were grouped into demographic, institutional and socio-economic factors.

### 4. Results and Discussion

#### 4.1. Demographic and Socio-economic Characteristics of the Respondents

The survey data revealed that about 80% of sampled households were members of different *iddirs*. The result is consistent with the findings of Dercon and Bold (2004), which says, 80% households in Ethiopia are members of one or more *iddirs*. Likewise, Kiros (2012) added that, 85% of the households were members of *iddirs* in Ethiopia. The study also revealed that about 75% males and 24.6% females participated in *iddirs* during the field survey. From the total member of households, 86% were males and from nonmember households, 67.7% were female-headed households. The Chi square test result showed that, there was significant and strong association between households participating in *iddirs* at  $p < 0.001$  ( $X^2 = 34.5$ ,  $df = 117$ ,  $p = 0.000$ ). As it can be seen in Table 2, the age of sampled respondents ranges from 25 to 75 years with a mean age of 40 with a standard deviation of 8.21. As it was shown in the same Table, the majority of the respondents were found between the age categories of 31 and 50.

Table 2. The age categories of sampled respondents

The age categories of sample respondent(in years)	Frequency	Percentage (%)
25-30	25	21.2
31-40	39	33.1
41-50	41	34.7
51-60	10	8.5
61 and above	3	2.5
Total	118	100

The study indicated that household heads at old age hold social responsibility such as leading family, participate in different activities, and need the support of others in funeral services during death and they became members of *iddirs*. Independent T- test result showed that, there was a significant difference in the level of participation of *iddir* between old age and young age household heads at  $p < 0.05$ . This result is consistent with the works of Dercon et al. (2009) which says membership to *iddirs* increases with increasing age of household head. Likewise, the key informants interviewed and focused group discussions result indicated that household heads are initiated to be members of *iddirs* during their old age than young age.

Of the total respondents, 39.8% were non-literate and the remaining literate was about 60%. From those who are members in *iddir*, about 63.8% were literate while from non-member households 54.2% could not read and write. This showed that educational attainment of households did not bring significance difference in the membership of *iddirs*. The key informants and members of focus group discussion participants explained that membership to *iddir* was open to all regardless of educational background. The majority (~80%) of respondents was married (Table 3). According to key informants, membership of married households in *iddir* was higher than unmarried households. The independent T- test result also evidenced that there was significance difference in membership to *iddir* between married and unmarried household heads at  $p < 0.05$  (  $T = 34$ ,  $df = 116$ ,  $p = 0.023$ ). Consistent with the result, Anders (2010) indicated that individuals tend to join *iddirs* when they married and starting to have a family.

Table 3. Education and marital status of household heads (percentage of respondents)

Education background	Cannot read and write	Literate	Total
Nonmembers	54.2	45.8	100
Members	36.2	63.8	100
Total	39.8	60.2	100
Marital status households	Married	Unmarried	Total
Nonmembers	41.7	58.3	100
Members	88.3	11.7	100
of Total	78.8	21.2	100
Family size households	1-3	4-7	8-12
Nonmembers	58.3	8.3	33.3
Members	28.7	25.5	45.7
Total	34.7	22.0	43.2

The average family size of the sample household was 5.6 with the standard deviation of 1.6. This result is above the nation's average, which was 5.3 (CSA, 2011). The average family size was found to be 6.8 and 4.4 for members and nonmember households, respectively (Table 3).



The independent T-test result also showed that, there was significant difference in family size between households at  $p < 0.05$ . The result is consistent with the works of Dercon et al. (2007) which says, larger households take out more coverage, and they became member in *iddirs* to respond to the incentives given in the scheme. Hoddinott et al. (2005) also found out that larger household size are more likely to join in *iddir* since they have wider and more established networks in the area.

#### 4.2. Determinants of Household Membership to *Iddir*

The binary logistic regression model was used to establish the relationships between membership to *iddir* and a set of predictor variables. Binary logistic regression model was selected as it can be used with continuous, discrete and dichotomous variables mixed together (Alemu, 2007). Nine predictor variables were selected to explain the dependent variable (membership to *iddir*). Out of the total predictor variables, six variables were significant at 1%, 5% and 10% probability levels (Table 4). The omnibus test of model coefficients has a Chi-square value of 87.109 on 8 degrees of freedom, which is strongly significant at  $p < 0.001$  indicating that the predictor variables selected have a high joint effect in predicting the status of household membership to *iddir*. The independent variables were checked by Hosmer-Lemeshow goodness of fit. The model was best fit because the goodness of fit was greater than 0.05 (which was 0.311). The multicollinearity effect of independent variables indicated that there were no problems of multicollinearity between independent variables. The predictive efficiency of the model showed that out of 118 sample household heads included in the model, 94.1% were correctly predicted. The sensitivity (correctly predicted nonmembers to *iddir*) and specificity (correctly predicted members to *iddir*) were found to be 83.3% and 96.8%, respectively. The overall binary logistic regression results showed that family size, marital status, age, sex of the household head, average income and origin of members were determinant variables to participate in *iddirs*.

The binary logistic results showed that as family size increases the likelihood of membership of *iddir* also increases. As family size increased by one unit, the odds of being a member to *iddir* increase by a factor of 1.738, which is significant at  $p < 0.05$  (Table 4). Previous studies in different parts of the country have reported similar results that family size positively and significantly influences households' membership to *iddir* (Dercon et al., 2007; Hoddinott et al., 2005). Other variables being constant, an increase of average income of household head by one unit, membership households' in *iddir* decreases by the odds ratio of 0.998 and it is significant at  $p < 0.001$ .

Table 4. Result of binary logistic regression model

Variables tasted	Coeff.( $\beta$ )	S.E	Wald	Sig.	Exp( $\beta$ )
Household size	0.553	0.270	4.199	0.040**	1.738
Educational status of households	0.735	0.463	2.526	0.112ns	2.086
Age of the households	0.042	0.018	5.221	0.022**	1.043
Sex of the households	1.814	0.747	5.898	0.015**	6.137
Average income of the households	-0.002	0.001	10.855	0.001*	0.998
Religion of households	0.954	0.710	1.803	0.179ns	2.596
Source of income	1.204	1.104	1.189	0.276ns	3.333
Marital status of the households	1.104	0.490	5.074	0.024**	3.016
Origin of the households head	0.813	0.465	3.057	0.080***	2.256

\* at  $p < 0.001$  significance level \*\* at  $p < 0.05$  significance level, \*\*\* at  $p < 0.1$ , ns= not significance.

As hypothesized, age of household heads was found to be an important factor of households' membership in *iddir*. As age of household heads increases by one unit, the odds of a households' to participate in *iddir* increase by a factor of 1.043 at  $p < 0.05$ . The result is consistent with the works of Dercon et al. (2009). As hypothesized, origin of the household heads was found to be an important factor in households' membership in *iddir*. Original settlers in the study area are members of *iddir*

than recently settled by a factor of 2.256 and it was significant at  $p < 0.1$ , which is in agreement with the findings of Wubalem (2003), Schulpen (2004) and Anders (2010). Sex of the household heads was hypothesized as one of the factors determining household participation in *iddirs*. Male-headed households are members of *iddirs* than female-headed household heads by a factor of 6.137 and it is significant at  $p < 0.05$ . The result is in agreement with the works of Solomon (1999) and Castellani (2010). Marital status of the household head was hypothesized as one of determinant variable in membership to *iddir*. It is important that, married household heads were better participated in *iddir* than unmarried household heads. The married household heads became members by a factor of 3.016 than unmarried household heads and it was significant at  $p < 0.05$ .

#### 4.3. *Iddirs* during Different Government Regimes in the Study Area

Since the imperial regime, *iddirs* were not allowed to participate in politics and administrative affairs. As a result, some older *iddirs* in Gende Woin town had stated in their bylaws that they would not interfere in politics and administrative affairs of the governments during the time. Furthermore, their bylaws state that they would cooperate, accept and implement government regulations.

During the *Derg* regime, the government established revolutionary structures known as *kebele* in Gende Woin town and the older *iddirs* were perceived by then government as reactionary forces. In particular there was opposition from government to ethnic-based *iddirs*, and there were attempts by the local government to urge *iddirs* to be organized along *kebele* or *ketena* (sub-*kebele*) lines. In this regard, the key informants claim that their property was expropriated by the military government. The *Derg* regime nationalized some materials, which were bought for rent in order to obtain supplementary income for their *iddir*. On the other hand, *iddir* had contributed financially and materially to alleviate the problems of recurrent drought and famine and save the lives of some vulnerable people during times of distress.

In the EPRDF government, some joint efforts of *iddir* and state structure in development activities in prevention of HIV/AIDS had started. In relation to this, participants of FGDs noted that like the *Derg* regime, the EPRDF regime, in principle, does not recognize the role of *iddir* as independent legal entities and development actors. More importantly, members of *iddir* were obliged to contribute a certain amount of money to the local government. Since there was no way out and not to be cancelled from *iddir*, the poor were forced to pay in unfavorable situations. Distressingly, the members and their representatives have no power to decide the money they collected. This kind of unfavorable situations has created a conflict between some *iddir* members and leaders. *Iddir* members bitterly oppose this kind of imposed contributions. On the other hand, *iddir* leaders are obliged to implement decisions of the *kebele* officials. There is widespread suspicion that joint funds are embezzled jointly by *iddir* leaders and *kebeles* officials. This suspicion is based on absence of reports, lack of transparency and participation of leaders of *iddir* on the tender, absence of good quality performance, and lack of follow up and control by *iddir* members.

Some *iddir* leaders and members argue that participation of *iddir* should not be limited to contributions of money rather it should be holistic. The problem is severe because officials of *kebeles* are non-cooperative, non-considerate to the needs of the community. They are not accountable to the people and not transparent in their activities and yet, they always ask for money. In a similar study made by Aklilu and Dessalegn (2000), government institutions have been seen by the people as important only in so far as they provide official documents such as ID cards.

The study also revealed that the community and the local government administrative bodies do not trust each other and express their doubt about the intent of the government. They fear that, the local government may expropriate their money collected in the name of *iddir*. This is due to the fact that the communities have some experiences that at different times the successive governments expropriated

*iddir* resources in one way or another. The FGDs participants added that, their capital is eroded by immoral officials in their locality. This kind of trend may deplete the scarce resource of *iddir*. Some key informants informed that, the purpose of *iddirs*' money is merely for burial expenses of members and not for other purposes. Summarizing the situations, one key informant aging 75 years shared his experience as follows:

... During the Imperial Regime, *iddirs* in Gende Woin had invested their resources to alleviate social problems of the town dwellers and contributed towards sustainable development. However, after the revolution (1974) the Marxist regime, denied the participation of *iddirs* in development spectrum, and their role was replaced by *kebele* structures. Nevertheless, there were some joint efforts made and it was very minor. To mention few, *iddirs* had made great contribution to promote literacy programme. In addition, they contributed finance for the programme and mobilized the community to participate in literacy campaigns. Like the previous two regimes, the current government of Ethiopia does not declare laws favorable to *iddirs*, though some efforts have been made to link *iddirs* to *kebele* level development.

#### **4.4. The contributions of *Iddir* to their members**

Intensive discussions with key informants indicated that funeral insurance is the core function of *sefer iddir* in their locality. Support in terms of cash, cooking utensils food and/or labour are provided to members during death of members/relatives. Besides, *iddir* offered loans to members and the majority of these loans are used when members faced some events/shocks such as destruction of the family home, illness, fire shock and death of cattle. This indicates the roles of *iddir* to meet the economic needs of poor households by providing them credit services. Apart from supporting members in funerals and/or weddings, *iddir* also function to establish and maintain good relationships among members, engaging in development projects and coordinating members for community sanitation and crime prevention. Mekuria (1973) noted that, *iddirs* are not limited to the provision of insurance and psychological support for members; rather they involved in community development programs such as in construction of roads and schools, as well as installation of public utilities. Besides to its economic benefits, *iddirs* play essential roles in reducing harmful traditional practices prevailing in the community such as *Selist* (third day mourning), *Fit Menchet*, *Hawilt sera* (tomb or monument building), *Yehazen Cherk* (wearing of black cloth), *Yehazen Mels Digis* (feast after burial) and *Teskar*(commemoration feast). In this respect, one key informant from Saint Michael *iddir* stated his feeling in the following ways:

...Our *iddir* has ratified rules to prohibit members from practicing harmful traditions, but our members are still practicing these harmful traditional activities. Some of our members are tried to apply the ratified rule...it was good when strong measures are taken for those members who are practicing harmful traditions.

#### **4.5. Problems and/or Limitations of *Iddirs***

Most of the *iddirs* have problems of financial and material constraints. Four major problems are cited by the key informants in this respect. The first challenge that has been depleting the resources of *iddirs* is the system of the government at different times. Hence, *iddirs*' financial resources have been exploited and/or looted by their local officials. During the *Derg* regime for example, in the name of motherland *iddirs* were forced to donate their properties such as tents, and other materials. In relation to this, Pankhurst (2001) pointed out that *iddirs* during the *Derg* regime were requested to call *kebeles* meetings, recruit militia, and prepare dry food for the soldiers.

More importantly, misuse of members' finance was also a serious problem throughout the history of *iddir* in the study area. Leaders in many cases embezzled the members' financial resources, which ultimately led to the disappearance of *iddir*. Key informants and focus group discussants also evidenced these facts. Key Informants indicated that some types of *iddir* have already encountered shortage of money to cover losses incurred by members. Besides, the prevailing inflationary pressure in the country may undermine the ability of *iddir* to increase capital and build assets. To sum up, the



main problems identified by participants of FGDs and key informants were financial constraints, absence of support from formal institutions, embezzlement by leaders, lack initiation of members to participate in developmental activities and lack of government support. These problems prevent *sefer iddir* to participate in full developmental activities and contribute little role in poverty reduction.

### 5. Conclusions

The study revealed that *iddir* is one of the community-based institutions that creates strong networks among communities. *Iddir* enables members to interact/discuss on issues in relation to social and economic situations prevailing in the communities. However, government officials at different regimes did not give support to strengthen *iddir* either socially or economically in the study area. The study also revealed that the major benefit gained from *iddir* were funeral services, risk copings, provision of credits, exchange of labor, conflict resolution and information transmission between members. The study recognized that gender, income, family size and marital status were determinant factors for households' to be membership in *iddir*. *Sefer Iddir* is appropriate to cope up with undesirable situations and is a base for poverty reductions. In this regard, local governments and concerned bodies have to give priority in promoting existing *iddirs* financially as well as protecting them from corruption and nepotism commonly practiced in the study area.

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