# Turufe site-specific topic: iddirs

This information about the Iddirs in Turufe Kecheme was obtained from leaders of two iddirs which are considered to be the “strongest” in the kebele.

It is a well-known fact that iddirs/ traditional self-initiated associations are organized mainly for the purpose of providing members with funeral and mourning services.

What initiated me to write about the two iddirs is the additional forms of support they offer outside of the provision of financial assistance to cover funeral and related expenses to assist families of the deceased and facilitation of funerals and mourning ceremonies and provision of moral support during mourning in addition to the provision of necessary tools for digging graves, tents and other equipment to receive guests.

The two iddirs that go beyond their traditional forms of support to their member are *Yebalewold*  iddir and *Edget Betegebar Yewetatoch*  iddir.

AS I was informed there are about 26 iddirs in Turufe Kecheme. All the iddirs undertake the various activities mentioned above to their respective members.

What made these two iddirs exceptional in the kebele is that they facilitate additional forms of support as lending money during sickness and accidents and if members ask for loan to send their children or family members abroad. If a member of the iddir want to borrow money he submit an application letter which will be assessed by the executive committee of the iddir. If the request is considered to be true and justifiable the applicant is asked to present collateral. The guarantee could be one’s house, other member who has a residence of his own. The person who will take the loan will sign on a format prepared for the purpose. The person who is willing make collateral is also expected to sign on the format prepared. Other 3 members of the iddir who witnessed the loan will approve in their signatures that the loan has taken place and they have witnessed the process.

The person who takes loan is expected to pay an interest of 5% for the money that he borrows. The time for repaying the loan depends on the amount of the money that the person borrow from a year up to two years.

If the person that takes the loan couldn’t keep his side of bargain s/he will be taken to court.

These two iddirs collect money as monthly membership fee and 100kg of grain annually. The grain collected from members could be sold and members could borrow for seed or household use and they repay it with interest. Both iddirs are on process to open Bank accounts in the name of their iddirs respectively.

These iddirs have the largest members and highest capital in the kebele.