

**The Role of Informal Organisations in Immigrant/Refugee Adjustment process:
A Case Study of *Mahabers*, *Idirs*, and *Iqubs* in the Ethiopian Community in
Toronto**

Getachew Mequanent
Centre For Refugee Studies
York University
January 1995

Table of Contents

	Page
Preface	I
Acknowledgement.....	II
Introduction.....	1
I. Methodology.....	4
II. The Ethiopian Community in Toronto.....	6
1. Ethiopian Immigrant to Canada: an Historical Overview.....	6
2. Problem in Settlement Process.....	10
III. Crafting "Safety Net" Strategies? The Role of <i>Iqubs</i> , <i>Mahabers</i> and <i>Idirs</i>	15
1. Background.....	18
1.1. <i>Iqubs</i>	18
1.2. <i>Mahabers</i>	21
1.3. <i>Idirs</i>	23
2. Case Studies.....	24
2.1. <i>Iqubs</i>	24
2.2. <i>Mahabers</i>	28
2.3. The Wello <i>Idir</i>	31
3. Implications for Adjustment.....	33
IV. Conclusion.....	39
V. Bibliography.....	44

Preface

This paper describes a research carried out between May and August 1994, intended to assess the role of *iqubs*, *idirs* and *mahabers* in the Ethiopian community in Toronto as an alternative support system in the course of Ethiopians' adjustment to the Canadian socio-economic and cultural environment. *Iqubs*, *idirs* and *mahabers* are self-help informal organisations that originated in Ethiopia.

Iqubs are a form of a saving associations, whereby members contribute a fix amount of money each week or month to a fund, which is then allocated to each member on rotating basis. In *idirs* members contribute money to a common fund, to be used for helping a member in times of sickness, death, and other related incidents. *Mahabers* are religious associations devoted to preparing an event each month for honouring a saint to whom the group is named. The term informal is used here to refer to social organisations that exist outside of mainstream institutions and structures.

Adjustment is viewed here as an incremental process of "getting used to living" in Canadian society. It requires accumulating skills and knowledge such as occupation and language capacity, including the ability to possess assets that can be converted for use in short, medium and long terms. Adjustment is also related to the existence of social establishments or organisations that provide individuals with a forum to express themselves or to articulate interests and aspirations in their own terms. The need for *iqub*, *idir* and *mahaber* organisations, thus, may rise either from the insufficiency of the services provided for Ethiopians by Canadian government and non-governmental organisation programmes (therefore, implying that *mahabers*, *idirs* and *iqubs* play a supplemental role) or from needs and aspirations which are absolutely not been met

by accessing immigrant/refugee service programmes.

The research project is a pilot study, which is intended to provide a ground work for a larger, more in-depth study in the future. Furthermore, the study does not compare and contrast the service functions of *idirs*, *iqubs* and *mahabers* against governmental agencies and non-governmental organisations. It only aims to assess how they help Ethiopians in their adjustment process, while existing outside of formal institutions and structures.

Acknowledgement

Since there has been little study done on *iqubs*, *mahabers*, and *idirs*, I have heavily relied on learning about their roles and functions from Ethiopians in the community, who have a wealth of knowledge and experience about these social organisations. The "story telling" style of Colonel Molalegne Belay, Liquekahan (priest) Mesale Engda and Abune Ayele (who is on family visit here in Canada) was very important for increasing my understand of how Ethiopian culture influences the organisational make-up and functions of *iqubs*, *idirs* and *mahabers*. I must also give a full credit to all *iqub*, *mahaber* and *idir* members for showing me a tremendous degree of support and enthusiasm. I was always amazed by the degree of enthusiasm that members had about the idea of studying and documenting *iqubs*, *mahabers* and *idirs*. For instance, two former Addis Abbaba University staff at one *mahaber* had promised to give me information sources on works done in my area of interest. However, I also would like to give special thanks to the following: Romana Moratti, Wegayehu Tebeje, Tecleab Gabriel, Hassen Ossman, Weizero Yeshimebet Desta and Weizero Wesene Haile, Tesfaye Dessa and Tekola Wasihun. Special thanks also to Adamu Birhanu, Tadesse Machi, Girma Endeshaw and Getachew Ayele and many others for giving me the necessary support when I was in Ottawa. Ambaye Kidane, Gebre Hana Gebre Medhin, Noah Amberber, Kefyalew Mandefro, Shimeles Assefa, Attena Filate, Abbebe Beyene and Birhanu Kidane and many others shared with me their own experiences and visions about the Ethiopian community in Toronto. Yohaness Gebre Sellasie and Professor Lary Lam from the Centre For Refugee Studies made useful comments. Finally, I would like to thank Professor Michael Lanphier, Dirctor of the Centre For Refugee Studies and Professor David Morley, my Programme Supervisor at the Faculty of Environmental Studies, York University, for

giving me a great deal of support and advice. Professor Morley's advice on developing action oriented research methodology was instrumental in orienting myself to maintain an interaction relationships with *idir*, *mahaber* and *iqub* members. In the course of the research Professor Lanphier was always available to advise me on ways of improving research methods and understanding emerging issues. Having no background in the field of refugee studies and sociology, I also relied on Professor Lanphier's guidance to explore relevant literature.

Introduction

In the past decades a growing number of Africans have sought permanent settlement in Canada. This wave of African immigration in part ensued from changes in Canadian immigration policy in the 1970s to allow "Third World" immigrants/refugees to settle in Canada. Moreover, African immigration to Canada was also induced by deepening economic, political and environmental crises, which increased the displaced population in the continent and forced many Africans to seek settlement opportunities in North America. Examples are Ethiopian who came to Canada in the 1980s and Somalis in the 1990s in massive numbers. The arrival of people from Africa and other parts of the world is not only leading to changes in the composition of the Canadian society, but it has also given rise to the appearance of many community organisations, particularly in highly immigrant populated Metropolitan cities such as Toronto.

One can argue that landing in Canadian soil represents a turning point in the individual life of new arrivals, taking account the fact that refugees often go through traumatic experiences at their place of origin, during a flight out of their country and in refugee camps. However, immigrants/refugees ought to overcome a host of social and economic problems in the course of re-organising their individual lives within the Canadian socio-economic and cultural context. It is true that some groups of individuals adjust faster than others, but virtually all newcomers need to seek assistance from governments and non-governmental organisations in one way or another. In fact, the expansion of service programmes has paralleled the increase in number of immigrants/refugees coming to Canada. Furthermore, the emergence of community agencies has enabled governments to decentralise programme activities in such areas as language training, job search assistance, social counselling and settlement assistance. To assess the degree to which

improvements in the effectiveness of service delivery are achieved as a result of this strategy (or whether community agencies are effective agents) does not fit in the context here; nevertheless, it can be argued that the growth in the immigrant/refugee service sector and the decentralisation strategy evidences an increasing demand for assistance on the part of newcomers.

The inadequacy of service programmes to equip African immigrants/refugees with necessary capacity for adaptation in Canadian societal settings has created an impetus for them to develop alternative support systems. Even though dispersed settlement patterns in Canadian society does not allow them to live in close area of proximity with each other, they have found ways to create social organisations, networks of interactions and resources by the means of which the impact of difficult social and economic conditions are reduced. Yet, no adequate attention has been paid to how such social re-organisations has been possible and its implications for immigrant/refugee adjustment. Could it be that governments and community agencies are the only recognised actors in the arena of adaptation, and as such, are always best placed to attract the attention of policy makers?

This study assess the role of informal organisations in the immigrant/refugee adjustment process--those organisations that exist outside of mainstream institutions and structures. The study is based on the case study of *iqubs*, *idirs* and *mahabers* in the Toronto's Ethiopian community. As recent arrivals, Ethiopians face social, occupational and cultural barriers to obtaining the means of sustaining life in Canada. Examples include being unable to have secured sources of livelihoods, a "roof over the head", insurance policy, access to institutions and facilities and possession of assets which guarantee independence and dignity in life. The creation of *idirs*, *mahabers* and *iqubs*, therefore, is conceived with the purpose of developing a means to pull

individual Ethiopians' efforts together: *iqubs* help mobilise financial resources; *idirs* help cover costs incurred during a funeral and other emergency situations, and as such, are insurance organisations; *mahabers* bring Ethiopians together each month and satisfy the spiritual and social aspects of life.

Despite of variations in their performance of functions, *idirs*, *mahabers* and *iqubs* have similar social, philosophical or moral foundations. This foundation is the Ethiopian *mahaber* tradition. A *mahaber* might be a religious association, but it has also philosophical/moral core value that denotes the idea of solidarity or mutual support. In the countryside, for example, farmers use a system of *debo* or *webera* to work together on crop fields during ploughing and harvesting season. Through such a system farmers also help those who fall sick during a planting or harvesting season. Sentiments like "sharing experiences in times of joy and sadness" constitute the most important aspect in Ethiopian culture. It can be thus argued that *idirs*, *iqubs* and *mahbers* in the Ethiopian community in Toronto are organisations created and sustained through the extension of Ethiopian culture and traditions to the Canadian society.

The study then examines how *mahabers*, *idirs* and *iqubs* help Ethiopians to adjust to the Canadian society. It also examines whether they are flexible and adaptable organisations, in light of the fact that immigrant/refugee adaptation and integration is a process of change and continuity in individual behaviour and values. The first section presents a brief methodology for the research. The second section looks at the Ethiopian community in Toronto in historical and contemporary context. The third section looks at *iqub*, *mahaber* and *idir* organisations in historical and contemporary context and proceeds to describe the cases studies and highlights the main findings. The fourth section provides concluding remarks.

I. Methodology

Research results depend on the kind of methodology used and the ability of the researcher to learn about the study environment. In this respect my activities prior to this field research were very crucial. First, as a member of the Ethiopian community I have a certain degree of knowledge of "what is happening" in the community. Second, I have worked with the Ethiopian Association in Toronto as a project coordinator and as a member of a Volunteer Committee. Third, between December 1993 and February 1994 I carried out a very informal exploratory activity to assess the situation in the community.

With this knowledge base, I began the research activity at the end of April 1994 by identifying "contact persons". These contact persons would be a guide in the initial phase of contact with those social organisations found in the Ethiopian community. I initially made contacts with 4 *mahaber*, 2 *iqubs* and an *idir*. In the course of my field research I also discovered more groups. However, I was only able to focus on 2 *mahaber*, an *iqub* and *idir*. The main reason is that all functions were held on the weekend. For example, all *Kidist Mariam mahabers* (Saint Mary Associations) were hosted on the same day (29th of every month (21st in Julian or Ethiopian Calender). The reason for this is that the name of the Ethiopian Tewahedo Orthodox Church in Toronto is St. Mary and traditionally *mahabers* honour the Saint for whom the church in their vicinity is named. Because of this, attending all gatherings at the same time was impossible.

One of the *iqubs* finished its functions soon after I made the contact. I began searching for more case studies and finally found two *iqubs* in Ottawa. The Ethiopian Community Association in Ottawa-Carlton helped me make successful arrangements for my activity in

Ottawa.

Data were gathered by attending group gatherings and talking to people in the "event setting" and meeting individuals (including group leaders) in a very informal setting to discuss issues. The method of interaction involved going around and talking to members in a very informal manner. The first draft report of this document was sent to one or two *iqub*, *mahaber* and *idir* members, so that they would read the material and hopefully share the information with their fellow-members. The draft report was also handed out to some individuals in the Ethiopian community in Toronto and at the Centre For Refugee Studies, who I felt were able to have a critical look at the document.

The feed back I received helped to clarify terms and statements in my writing. This aside, many felt that the scope of the research was not wide enough and that the description of the case studies had been short. Furthermore, some also felt that there was not enough investigation and analysis into the connection between *idirs*, *mahabers* and *iqubs* to "home country" values and practices. These all are legitimate criticisms. On the other hand, the field research was done in three months. Resource constraints were to some degree very important factors. Nevertheless, this study provides a ground work for those who are involved in immigrant/refugee issues, particularly for those who want to know about the resourcefulness and resiliency of recent arrival individuals, groups of individuals or their social organisations.

II. The Ethiopian Community in Toronto

1. Ethiopian Immigration To Canada: an Historical Overview

In order to better understand what changing social and political forces were set in motion in Ethiopian society and how these generated a mass of Ethiopian immigration to North America and other parts of the world, let us briefly look at Ethiopia's history in the 20th century.

That Ethiopia is one of the few nations outside of Europe to preserve her independence from colonial rule is not to be disputed. The most notable example of this is Ethiopia's victory over Italian imperial expansion at the battle of Adawa in 1896. Having defended her independence, Ethiopia in the 20th century looked more towards the western world to import industrial technology and skills. In 1929, Haile Sellassie, a young prince, ascended to the throne and began the task of "modernising" the country. Schools and universities were open. Young Ethiopians were sent to Western countries to receive "modern" education. Industries and roads were built.

This process of modernisation was interrupted for a short period when Italy invaded Ethiopia again in 1936. However, many also point out that the period of Italian occupation (five years long) did not have a negative impact on Ethiopia's modernisation process--despite of the fact that the occupiers executed many educated Ethiopians.

By 1960s Ethiopia was one of the few African countries to have successfully developed a trained human resource-base. The state bureaucracy had dramatically expanded and although the country's industrial infrastructure remained weak, growth in the manufacturing sector was registered at 11.1 % (Markakis, 1986). However, the country's economy largely remained

agriculture-based and the contribution of the agricultural sector to Ethiopia's economic growth was not adequate. Part of the slow growth in this sector was attributable to the constraints imposed by an exploitive feudal mode of production.

In the 1960s, radical ideas infiltrated the Ethiopian university environment. Students began propagating the idea of radical reform in rural areas. Proponents claimed that greedy landlords were exploiting and impoverishing the Ethiopian rural peasantry. They led strikes and public demonstrations. Later, a small circle of intellectuals expressed the same concern. But according to Lefort (1986, p. 11):

Nothing was done. Under the pressure of a Parliament made up of large land-owners, any attempt to introduce a few mild reforms ended in the passage of empty texts, unused and unusable.

In the early 1970s, Ethiopia was faced with a severe economic crisis. The Northern region was devastated by famine. Skyrocketing oil prices drove the country's inflation up and made living in cities very expensive. This created a discontent among the affluent urban population, particularly the Ethiopian middle class. In February in 1974, the capital city, Addis Abbaba, was paralysed by demonstrations and riots. The imperial state asked the military to restore order. But a group of radical officers instead detained their own senior officers and went directly to Emperor Haile Sellassie to present their own economic grievances. In the same period, a BBC television crew went to Northern Ethiopia and brought back pictures of people who were dying of starvation in tens of thousands. All these factors increased the tension in the country and threatened the authority of the imperial state. By July 1974 the Ethiopian media was officially denouncing Haile Sellassie's regime. In September 1974, on the day of the Ethiopian New Year,

a group of officers, known as *Derge*, deposed the Emperor and put him under house arrest.¹

The *Derge* immediately transformed itself into a Provisional Military Government and began leading the country. Also, pressured by the radical leftist students and intellectuals, the *Derge* soon espoused a Marxist-Leninist ideology. Thus, in 1975 the regime inaugurated the *Programme of the National Democratic Revolution of Ethiopia* and Marxism-Leninism became its official policy guideline.

In February of the same year, the *Derge* released its land reform policy, the *Public Ownership of Rural Land*. The Proclamation abolished the feudal system altogether by prohibiting of hired labour, expropriating real estates without compensation and cancelling all obligations for landowners effective the day of the Proclamation. Furthermore, Peasant Associations (PAs) were to be established on 800-hectare areas, to replace ancient institutions in rural areas and to help implement the land reform and the administration of local affairs. Shortly after, major business organisations and urban land were also to be brought under state control.

As rapid changes bloated Ethiopian society different political actors surfaced. There were political organisations seeking the right for self-determination, including the Tigrayan Peoples Liberation Front (TPLF), which toppled the military regime in 1991 and ascended to power. But there were also two powerful radical student-based national political organisations: the Ethiopian Peoples Revolutionary Party (EPRP) and All Ethiopian Socialist Movement (MEISON). MEISON later became a political ally of the ruling military junta; it is still regarded by many Ethiopians

¹ *Derge* is derived from Geeze, an ancient language that is still used by the Ethiopian Coptic Orthodox church today. It means a council.

as partly responsible for mass atrocities. EPRP carried out urban guerilla warfare. The regime in power responded by executing and arresting tens of thousands of people. Survivors of the brutal repression left for the countryside to organise armed opposition. Consequently, civil war began to engulfing the whole country. Continued repression in the cities and fighting in rural areas led to mass displacement of the Ethiopian people. Those groups of displaced people, particularly the youth, venture to cross the national border and ended up in refugee camps in Sudan, Somalia and Djibouti and many other countries.

The military regime, which was led by Colonel Mengistu Haile Mariam, ruled the country for 17 years. In 1991 it was toppled by the Tigrayan Peoples Liberation Front (TPLF), which also became to be known as the Ethiopian Peoples Revolutionary Democratic Front (EPRDF). However, following the rise of EPRDF/TPLF to power tens of thousands of Ethiopians fled to Kenya, Djibouti and elsewhere; though about two thousand refugees from Sudan and elsewhere returned to their country. According to the World Refugee Survey (1994), there were 230,000 Ethiopian refugees in three neighbouring countries (Sudan, Djibouti and Kenya) in 1993.

In sum, for two decades Ethiopia had experienced political upheaval, famine and civil strife. Famine and war raged in the countryside and had a devastating impact on the farming population. In the cities, tens of thousands of politically active young Ethiopians were imprisoned and executed. Famine, war and political repression forced hundreds of thousands of Ethiopians out of their country. The great majority of these destitute Ethiopians settled in refugee camps in Sudan, Djibouti, Somalia and Kenya. Later some of them found resettlement opportunities in Canada and mainly settled in large cities such as Montreal, Toronto, Ottawa, Winnipeg and Vancouver. Although some arrived in the late 1970s, the majority, young and single, came in the

1980s.

2. Problems in the Settlement Process

Toronto has the largest Ethiopian population in Canada. There are an estimated 16,000 to 18,00 Ethiopians from different ethnic and linguistic backgrounds such as Adere, Amhara, Gurague, Oromo, Tigrians, Somalis, Afar in the Toronto area. The high density of Ethiopians in the city is attributable to secondary migration. In the 1990s Ethiopians moved to Toronto in large numbers from regions hit hard by the economic recession. However, in the eyes of isolated and lonely Ethiopians, Toronto, with its multicultural environment and high concentration of compatriots, can also be seen as an ideal place to live.

The Ethiopian Association in Toronto believes that over seventy percent of the Ethiopian population in Toronto is unemployed. Many have depended on welfare handouts for years and the numbers are not declining. These welfare recipients are aware of the negative stigma (within and outside of the community) attached to welfare and unemployment and often try to hide their current status. The cause of poverty and dependency is linked to occupation, education, lack of "Canadian experience", race, and the health of the economy. For example, many young people had only completed high school education at their arrival in Canada. This means that they were entering the Canadian labour force as unskilled and semi-skilled workers. When the economic recession weakened the sectors which employed unskilled and semi-skilled workers, a large number of them become jobless. Continued efforts to find employment did not bear fruit, particularly at a time when changing market conditions and technologies are increasing the competition in the labour market. Counsellors at the Ethiopian Association in Toronto often

recount the frustrating experience of many unemployed people, particularly those living on welfare.

Because of the need to improve their present occupational status it is not surprising that continuing education has remained a popular idea among Ethiopians. The great majority of them had a high school education prior to their flight out of Ethiopia. However, the long disruption period (prolonged stay out of school) and strict entrance requirements in Ontario, has meant that there are still barriers for fulfilling their ambitions to complete a college or university programme. Coming from a society that equates education with status and power, failure to have a college diploma or a university degree has a demoralising effect on the individual life of Ethiopians.

The deteriorating relationship between men and women has been a growing concern in the Ethiopian community. In Ethiopian culture household disputes do not become a matter of public attention. Therefore, it is always difficult to know the extent of divorce and domestic violence in the community. Yet, the common consensus is that there has been an increasing frequency of divorce and reports of domestic violence. A group of Ethiopian women has set up a "resource centre" for abused women in order to provide information and related services.

The root causes of the crisis in the Ethiopian family has generated much debate in the community. Many, particularly men, often argue that the cause of divorces is connected to the disappearance of traditional (Ethiopian) family values. But counsellors in the Ethiopian Association and women in the community have a different view. They point out that conflicting relationships were attributed to changing gender roles and also to women's increasing awareness of their rights here in Canada. For instance, they argue that Ethiopian women have joined the

Canadian labour force. In the mean time, women are also expected to perform their traditional household duties. Thus, if men are not sharing the burden of household work and child upbringing, frustrations and conflict would be inevitable outcomes.

Many Ethiopians suffer from deteriorating mental health. The Ethiopian Association says that the number of psychiatrist patients is growing each year and that within the last 12 months there have been five cases of suicide². The causes of these incidents are not known but many people in the community would agree that loneliness, isolation and failed expectations (going to school and familial obligations such as sending money back home) are the principal causes. What is problematic, however, is determining the extent to which social fragmentation in the community is a contributing factor. Ethnic/political differences are a known phenomenon. For instance, there are six main political groups in Toronto: Medhin Ethiopian Democratic Party (MEDHIN), Ethiopian Peoples Revolutionary Party (EPRP), Tigrian Peoples Liberation Front (TPLF), Oromo Liberation Front (OLF), All Amhara Peoples Organisation (AAPO) and Coalition of Ethiopian Democratic Forces (CODEF). TPLF, OLF and AAPO are ethnic-based movements. Except the TPLF, all oppose the present Transitional Government of Ethiopia. The degree to which these political organisations draw support from the exiled Ethiopians is minimal but obviously politics is regarded by many as divisive elements in the community. The main reason for such perception is that few communities such as the Tigrian and the Oromo community are very likely to commit their support for the political party that represents their ethnic/regional interests. Be it as this may, there has never been an open hostilities between ethnic groups in the

² Personal communication with Hassen Osman and Gebre Hana Gebre Medhin, Social Counsellors at the Ethiopian Association in Toronto.

community. The truth is that Ethiopians continue to give more value to social relationships that are based on friendship and common experience (such as living together in refugee camp) than that defined on the basis of ethnic/and political alliance.

Another interesting trend in the Ethiopian community is a growing attachment to home country. Since the overthrow of Mengistu's regime by the forces of EPRDF in 1991, many people have returned to Ethiopia to visit their relatives whom they had not seen for a several years. The present Transitional Government has maintained an open door policy for Ethiopians, in order to allow them to enter and leave the country. However, a trip to Ethiopia is also very expensive, at a time when income earning opportunities are limited.

The majority of the people in the Ethiopian community in Toronto are single men. Finding a partner, therefore, seems a priority for many individuals. Three obvious reasons underlie this activity. First, bringing a wife from Ethiopia has been made easier by recent changes in the Ethiopian government policy. Second, having a partner is essential not only for the purpose of sharing the cost of living, but also for the provision of mutual emotional support. Third, marriage is a symbol of social status. People who had left their country young are now in their late twenties and thirties. They feel that it is time to get married and establish a family.

The problems highlighted above provide a picture of the Ethiopian community in Toronto. Nevertheless, what is said should not lead one to think that the Ethiopian community has been and continues to be in the state of social fragmentation and deepening socio-economic crisis. In fact, I would argue that the community is moving from social fragmentation to a state of stability. The emergence of small businesses, the formation of self-help groups and the clear intention of single Ethiopians to get married and lead a family life, all work towards the

strengthening of social and economic resources and community values. For instance, business centres serve as a meeting place and bring Ethiopians closer to each other. Self-help groups promote social interaction and resource exchanges, which in turn encourages social solidarity.

We will see in the next section how *iqubs*, *idirs* and *mahabers* provide Ethiopians with alternative means to cope with some of those social and economic problems. For example, there are many Ethiopians who feel that part of the problems in the community is attributed to the disappearance of Ethiopian traditional values: mutual trust is being replaced by mutual suspicion; self-centred attitudes are being developed while our traditional egalitarian values are declining. I have personally heard many Ethiopians saying "don't trust *habesha* (an Ethiopian)". For some Ethiopians it might be hard to believe that such sentiments are true, given that we came from a society where the principle of mutual trust is used in the course of conducting much of the today-to-day social and economic exchange. Had this study not been limited in scope, it could have explored explanatory approaches to identify and deeply analyze root causes. Nevertheless, the following discussion will show how *iqubs*, *mahabers*, and *idirs* bring Ethiopians together and enable them to reconstruct broken relationships or create new ones and promote cultural values through the expression of primordial sentiments, sharing past experiences, discussing issues affecting their community, etc.

III. Crafting "Safety Net" Strategies? The Role of *Iqubs*, *Mahabers*, and *Idirs*

Experience shows that if the process of learning and adapting to "living" in a new environment becomes difficult, immigrants/refugees turn to families, friends and group networks for support. For instance, mutual associations were instrumental in the provision of support for Southeast Asian refugees in Canada, France and United States in their early "resocializing process" (Lanphier, 1984). Thomas and Znaniecki's (1958) comprehensive study of Polish immigrants in America in the 1950s shows how self-help parish associations came to flourish in settlement areas, and how these association later became transformed into larger institutions encompassing many settler communities. Traditional support systems have also gained popularity among the Somalis due to enduring poverty (Opoku-Dapaah, 1993). For instance, "group-tenancy" among the Somalis became an option not so much for the desire to live together as for their lack of adequate income to find affordable housing. However, this led to the revival of Somalian traditions such as the revitalising of family values, strengthening kinship ties, and strict observation of Islamic rules.

There is not adequate attention paid to informal networks of resource exchange among immigrants and refugees. Much of the attention in literature on refugee studies is directed to government-NGO immigrant/refugee service sector and as such it often overlooks the role of informal social organisations in the adjustment process. From a conventional point of view, informal organisations such as those found in the Ethiopian community in Toronto are said to be "backward" and unproductive, for no other reason than the lack of mechanical (top-down) command structure and systematic management of organisations. Perception and attitudes as such

have always led decision makers to overlook the viability of grassroot-based organisations as an effective support system in times of difficult social and economic conditions.

Informal social organisations often consist of people who share the same sentiments and perspectives on the basis of common national origin, philosophical and religious beliefs, friendship and family ties. They differ in size, capacity and in their purpose of existence. For example, some organisations can have as many as forty members while others only consist of five people. Moreover, there are organisations that serve the purpose of mutual aid or organisations that serve the individual best with the purpose of re-asserting his/her identity. Their existence can be temporary, ceasing to exist when the purpose that led to their formation declines in importance, or permanent if the importance of their purpose increases overtime. Furthermore, in the informal organisational setting face-to-face interaction is the normal routine of communication. As a result, members are able to influence each other and to have increased knowledge of conditions in the group. The organisational environment is more participatory. Decisions are made in the event setting and are action oriented (Levy, 1969). Their organisational structure is simple and less complex, making management of affairs compatible with the social and occupational requirements of members.

In his classical work of *The Division of Labour in Society*, Emile Durkheim had called this type of social organisation an "organic solidarity", a process motored by the willingness of "similar" individuals to engage in a spirit of cooperation. In Canada, however, social organisations of such nature are understood to be intermingled with an "ethnic identity", a concept which refers to a group of people who are from a specific geographical area and who have racial roots and religious/cultural belief systems and practices different than the mainstream

society. Thus, according Isajiw (1990), an "ethnic identity" by itself helps individuals to act together as a cohesive social unit and overcome difficulties. For example, when a person identifies with a certain ethnic group individual problems are transformed into collective concern, thereby paving the way for organised action. Secondly, identity is a subjective phenomenon and as such "gives individuals a sense of belonging and to the community a sense of oneness and historical meaning (Isajiw, 1990, p. 35)", thereby providing a framework to construct a meaning out of past and present experiences and develop a collective vision of what life at present is and what it should be in the future. Be that as it may, the role of ethnic identity as an objective instrument to stimulate a process for organised action depends on the kind of relationship exhibited between a certain ethnic group and the wider Canadian society. For example, Chinese and West Indians would retain their identity more than the Germans and Ukrainians, for obvious reason that the latter, because of the similarity of their ethnic backgrounds, encounter no serious problems of integrating into the wider Canadian society (Isajiw, 1990).

Therefore, by identifying with their own "ethnic groups", newcomers such as Ethiopians not only attain a sense of belonging, but are also able to craft social and economic safety nets that provide alternative support systems. Yet, this by no means be viewed as a regressive change in individual attitude and perceptions. In fact, individuals who enter another "human ecology" are more likely to get acquainted with new values and often to critically question the viability of their old values and assumption (Hawley, 1950). The tendency to criticise the "self" emanates from the individuals' struggle to adapt new attitudes and practices, so as to establish a "viable relationship" with the new environment. For example, new attitudes and patterns of interaction are needed to participate in the labour market and to "fit" into the technological and institutional

environment. Hence, regardless of the intensity and magnitude of problems encountered during the adjustment process, immigrants/refugees would retain and nurture useful values and nullify unwanted ones.

The purpose that drive the formation of organisations may vary within each ethnic group as well as from one group of individuals to another. For example, ethnic social clubs strive to aggregate leisure, while a mutual aid organisation's formation is driven by desperate situations. In particular, desperate situations are an important aspect in many immigrant's/refugee's lives. Such category of newcomers leave their country because of the circumstances beyond their control and they attempt to adjust to the Canadian society without any material and social basis. Organisational goals and objectives, therefore, aim at responding to adjustment needs. The following section is concerned with case studies to show how informal organisations in the Ethiopian community in Toronto are helping Ethiopians to adjust to the Canadian socio-economic and cultural environment.

1. Background

Mahabers, idirs and *iqubs* in the Ethiopian community in Toronto are grassroots organisations created in response to the need for a social and economic "safety net" in Canadian society. In order to better understand how Ethiopian culture has been extended to Canadian society and sustain these organisation formation, it is helpful to look at them in the Ethiopian socio-economic context.

1.1 Iqubs

In a country such as Ethiopia most people do not rely on banks for loans to start entrepreneurial activity or to buy a house. Because of high interest rates and the problem of meeting banks' collateral requirements many Ethiopians are not eligible for loans. For this reason people opt to form their own group, an *iqub*, and try to pull their financial resources together. This is done in such a way that each member pays a fixed sum of money to the *iqub* every week or month, which is then allocated to members on rotating basis.

According to Donald Levin (1965) *Iqubs* were first started by the Guerage people, one of the many nationalities in Ethiopia, in the 1930s. They are most suited to business people, who wish to start new enterprise, overcome cash flow shortages in their business, or import capital goods. Although contractual agreements regarding the method of payment and the amount of contributions are common, mutual trust is central to all forms of transactions.

The initiative to establish an *iqub* is often undertaken by two or three individuals. They would meet and discuss about the rules and regulations, the amount of contributions which will be affordable to would-be members and the frequency of payment. These individuals share their proposed idea with others. A *dagna* or president is elected. A date and time is set. On the first gathering each member is asked to present a *wase* (guarantor = collateral) who would be responsible for repaying the debt should a member defaults. After each member pays the money the sum is given to a person who wins the *ita* or lottery. A member who receives the *ita* will not compete in another round in future but continues to pay his/her obligations. In situations where a person has an emergency need, he/she can buy the *ita* from another members. There is no fixed amount but it could amount to 1-3% of the *ita* money. Again, a member who sells the *ita* is not eligible for future *ita* competition. After the last person receives the *ita* another round resumes

or the group disintegrates.

Core in *iqub* organizations are three important elements that hold members together: membership criteria, mutual obligation and mutual trust.

Membership Criteria: Membership in *iqubs* has two distinctive features. The first feature is that people must be at the same income level. For example, there are *iqubs* of rich merchants, those of government employees and petty-traders in the informal sector. Hence, merchants hold an *ita* of up to Birr \$100,000 (US\$ 25,000), while petty-traders may arrange an *ita* of up to Birr 10,000 (US\$ 2,000). The second characteristics is that *iqubs* require a voluntary association. This form of association is induced by a desire 1) to gain benefits (loans) by becoming an *iqub* member; 2) to participate in *iqubs* not so much due to encountering financial difficulties as for the sake of helping others; and 3) to remaining within a social circle, thereby to maintain such social relationships as family ties or friendship.

Mutual Obligation: In traditional setting lending money to a friend or a family member is quite common, but the rate of default for such arrangement is often higher. Part of this is that a borrower is often unable to repay. Another reason is that there are no ample pressures for the borrower to make enough saving, particularly if one takes account of the social stigma attached to taking a member of a family or a friend to court to force him/her pay. By contrast, *iqub* agreements dictate that all dues be paid on time and that even those who arrive late when *itas* are held pay fines. Such mutually agreed sanctions ensure that each member makes enough savings for the *ita* both to repay one's debt and to contribute towards keeping the *ita* balance steady. The presence of commonly agreed sanctions also increase members confidence to put their money in the rotating scheme of *ita*.

Trust: The principle of trust brings the socio-cultural aspect of *iqub* organizations into light. People trust each other because Ethiopian tradition dictates that betrayal is an "abnormal" behaviour. Furthermore, mutual trust is taken as granted because members know each other.

1.2. Mahabers

Mahabers are association organised around people who live in the same area. Hence, a religious *mahaber* is devoted to honouring a saint. The former Marxist-Leninist military regime created the *Gebere Mahabers* (Peasants Association) to help implement the land reform and to perform administrative and policing tasks in the area. There were also *meredaja mahabers* organised for the purpose of helping each other, or to raise funds and support development project in rural areas. For the purpose of this study, however, attention is only directed to religious *mahabers*.

Religious belief systems have an immense influence in Ethiopian society, particularly in the Northern region. Christianity became Ethiopian official religion in the 4th century. The Ethiopian Tewahedo Orthodox Church is the oldest religious institution in the world. Although Islam came to Ethiopia in the 8th century and gained its momentum in the 16th century following the conquest of *Gragne* Mahamed, Christianity has retained a dominant influence in Ethiopian society and state institutions.

The tradition of *mahabers* is inherited from the Act of Apostles³. The twelve Apostles in Jerusalem got together to eat and drink in honour of dead saints. By doing so, the Apostles were also teaching religious ideas about the importance of "togetherness" and mutual

³ Personal communication with *LiqaeKahan* Mesale Engda, Ethiopian Tewehado Orthodox Church in Toronto.

assistance in the organisation of community life. Moreover, the name of a *mahaber* is also inherited from the church in the vicinity. For example, if the name of the church in the vicinity is St. George the group will be named after it.⁴

A *mahaber* often consists of 12 members and one *Muse* (Moses) who acts as a chairman. As the name implies, the idea of a *Muse* is derived from the biblical story about Mose, who organised his people and lead them out of misery from Egypt to Israel. In the same manner, the *Muse* is expected to think, feel and act like Moses. The functions are limited to prayers, eating and drinking, expression of primordial sentiments, social and political discussion and resolving disputes among members. There are no written rules that govern a *mahaber* organisations.

The event is hosted on a Saints day. Each member hosts the *maheber* at their homes on rotating basis. Members arrive in late afternoon. A priest opens the occasion with blessing; indeed, no ceremony takes place without his blessing. A loaf of break is then cut and served, followed by food and drink. Members either depart late in the evening or stay the night; it depends on how much the person can afford to prepare a meal.

Maheber members visit each other in times of birth, christening, death and sickness. In rural areas members work together on each other's farm fields on rotating basis. If a member falls sick during planting or harvesting season, they help to plough or harvest the fields. In the cities, *mahaber* members contribute money if a fellow-member experiences difficulties. The

⁴ There are more than ten religious holidays each month in Ethiopia. The most popular are: Bata 3rd day of every month in Julian or Ethiopian calender), Abuo (5th), Sellassie (7th), St. Micheal (12th), Kidanemheret (16th), St. Gabriel (19th), St. Mary (21st), St, George (23rd), Teklehaymanot (24th), Medahnealem (27th), Balegzeabher (29th). In some areas of Ethiopia farmers do not work on all of these days.

social bond is so strong that a member cannot associate with the opponent of another member. Members of the same *mahaber* are not also suppose to marry a widow or a divorcee of a fellow member.

1.3. Idirs

According to Levin (1965) *idirs* originated from the Guerague society in the 1930s and soon gained widespread popularity: "They are organized on a territorial basis, in villages, towns and city quarters; on an ethnic basis....and even on institutional basis as among employees of some government ministries (p. 277)". Membership in *idir* involves making money contributions to a common fund. Although this money is dispensed to members in times of sickness, and loss of property due to accidents (fire and theft, for example), the central purpose is to cover funeral expenses. This is for obvious reason. Funeral events are regarded by Ethiopians as more important than a wedding or other life experience. In urban Ethiopia in particular, where only few are able to afford funeral expenses by their own and where there is no an extended family system on which to rely, *idir* organisations provide an alternative support system.

At the time of a death of a member or his/her family or a relative all *idir* members are immediately informed. A cash payment is quickly dispensed to the grieving member. Members soon take command of the organisation of social functions (a member who fails to show up will be fined). A tent is erected and tables and chairs set at the home of the mourning member, to make a reception for those who come to pay their last respect for the dead. Food and drink is prepared. The ceremony can go on for days.

2. Case Studies

This case study is a pilot study and as such is limited in its scope. It only aims to provide a ground work for a more detailed study in the future. Nevertheless, attempts will be made to direct attention to: 1) how the nature of *idirs*, *mahabers* and *iqubs* is a continuity of Ethiopian culture and tradition; and 2) the ways in which they serve not only as an organisational means to help one another and overcome difficult social and economic conditions, but also as a medium that creates a social environment for Ethiopians to express themselves.

There are presumably many informal organisations in Ethiopian community, ranging from unorganised groups such as friendship and family circles to the ones which are well organised. For the purpose of this study 3 *iqubs* (two of which are in Ottawa), 2 *mahabers* and an *idir* will be discussed. In referring to *iqubs* in Ottawa, the name of a member (the first contact person) will be used to distinguish them from each other; hence, they have been labelled as Adamu's *iqub* and Tadesse's *iqub*. In the same manner, the name of the *mahabers* (identified by the contact persons) are Wegayehu's *Mahaber* and Desta's *mahaber*. The name of the idir is the Wello *Idir*. Observations as related to other *iqubs*, *mahabers*, or *idirs* will be mentioned where seen appropriate.

2.1. Iqubs

Iqubs are a form of saving associations, whereby members meet on weekly or monthly basis to pay a fixed amount of money for the *ita*. A lottery system is used to award the money to a member. The names of each member will be written on a piece of paper. A blind-folded person picks up a name and that person takes all the money. The winner is not eligible to compete again

in this round for the *ita* but continues to pay the fixed amount each week.

Hassen's *iqub* has 15 members. The weekly *ita* is \$1,650, with each member contributing \$110. Hirut's *iqub* has 12 members and contribute \$600 each month to the *ita* which worth \$4,800. Each of the two *iqubs* in Ottawa consist of 20 members. The monthly *ita* in Tadesse's *iqub* amounts to \$20,000, with member contribution of \$1,000 each month. Adamu's *iqub*, however, has two kinds of *itas*. One *ita* is called a full *ita* and requires members to pay \$400 every month or \$200 every two weeks. The second *ita* is called half-*ita* and members ought to pay \$200 every month or \$100 every two weeks. Both *itas* are drawn once a month and amounts to \$4000 for full *ita* and \$2000 for half *ita*. These arrangements are meant to accommodate those members who could not afford to pay \$400 every month. Paying every two weeks or a month gives members the option to pay half of the *ita* contributions every two weeks or in full once a month.

In many cases *iqubs* dissolve following the end of the *ita* round. For example, the Toronto *iqub* finished its round in May. When the Chairman tried to arrange a new round many of the members were not interested; as a result the *iqub* disintegrated. Part of this is also that, although the *ita* money is very helpful to overcome financial problems, uncertainties about the ability to repay and the social pressure not to default payments creates a tremendous degree of anxiety for members, particularly for those who have no secured source of income. On this basis *iqubs* can be said to be a short term phenomenon. Yet, in other cases a new round of *ita* is arranged. For instance, Adamu and Tadesse's *iqubs* in Ottawa have already began a new round.

Iqubs have leadership composed of a Chairman, Secretary and Treasurer. The Chairman is responsible for organising weekly or monthly *ita*. The Secretary records payments for the *ita*, fines, and other income earnings. The Treasurer counts the *ita* payments and gives the money to

the *ita* receiver and he/she is also responsible for handling the *iqub's* money earned from fines and other sources.

There are written rules which outline the amount of payment for the *ita*, frequency of payment and date and time of gathering. For example, each member is required to pay the money at appropriate time. Members who come late during *ita* gathering pay \$10 fine and much more fine for those who fail to show up at all. The income earned from fines will be put aside to be used for special occasions such as annual party, emergency situations or helping members in times of sickness.

Individuals who receive the *ita* money are required to bring a *wase* (guarantor), who promise to repay in case of default. The member who receives the *ita* and the *wase* (usually a fellow-member) together sign upon the receipt of the money. Be as it may, since the group does not have a government license to operate, in legal terms those rules can prove meaningless. For example, the *iqub* may not be successful to force a member or the *wase* to repay debt by taking him/her to court. One most commonly articulated form of disciplining members instead is threatening him/her with total exclusion from all social circles or using the threat of informing his/her families back home.

Because rules and regulations are not made in due formal legal process and because *iqubs* cannot resolve disputes through court procedures, members always stress the importance of mutual trust and friendship. The centrality of trust in *iqubs* then gives rise for the need to screen out new members. New member are first introduced by an *iqub* member and their admission requires unanimous consent. The most important task is studying such background of a person such as sources of income and present and past social relations with others. Should members feel

that the person is not trustworthy he/she will be told to take the *ita* only in the last round.

Yet, there is not a history of defaulting let alone disappearing without repaying. In a situation where a person defaults due to circumstance beyond his/her control (layoffs, bankruptcy, for example), he/she will not be pressured to repay. For instance, one of the a member in Adamu's *iqub* in Ottawa used to own a restaurant business. When he declared bankruptcy members were left with no choice but to understand his critical situation. They used *iqub's* "reserve money" (income earned from lottery games and fines) to pay for all his *ita* obligations.

Members of *iqubs* are hard working people and they are attempting to put away part of their wage earnings by becoming an *iqub* member. In particular, this is very important for those who run their own taxi business and who get paid cash for their services. Taxi drivers say that *iqubs* have helped them to save their earnings. Members like Ambachew had been able to buy a "license plate" and run their own taxi business. Ambachew himself used the *ita* cash money to buy a car (taxi) at the auction with almost fifty-percent less the price from the car dealers. An *iqub* has also helped Tadesse to start a taxi and restaurant business. Some members in his *iqub* had also been able to use the *ita* money for down payment of a mortgaged house. At the later stage these mortgage holder would use the *ita* money to renegotiate mortgage periods with banks by paying a sum amount of money (say, \$15, 000). For many other members the *iqub* helped them to pay for car insurance, meet familial obligations (such as sending money home), buy furniture, prepare wedding, and travel to Ethiopia to visit relatives.

Even though many perceive that *iqubs* are a short term phenomena, many more also attach a long term importance to the continuity of their functions. This is for three main reasons. First, *iqub* provide individuals, particularly those who own a business and who are in debt (mortgaged

house, for example), with a financial safety net. For example, if a taxi breaks down the owner can always go to the *iqub* and request for the *ita* to help cover the cost of repair; it will cost him nothing except a \$50 charge for the privilege of getting the money without waiting for his turn. Another example is wanting to fly to Ethiopia or somewhere else in emergency situations. If this happens the Chairman of the *iqub* can phone people and raise at least half of the *ita* money within twenty-four hours. Hassen Osman's case provides a good example. We recall that Hassan's *iqub* finished its round in may and was then dissolved. But in October Hassen heard some bad news: one of his friends who lives in Washington was sick and had been admitted in the hospital. He then immediately phoned his former *iqub* members and became able to raise \$2,000; this incident reactivated the *iqub* and a new *ita* round has now begun. If a member does not have money at hand during such emergency situations he/she can always borrow from one of his/her fellow members.

Finally, *iqubs* play a crucial role in the social life of individual members. For instance, members highly value the sense of belonging to this form of social group and getting together each week or month to engage with friends. *Iqubs* also intervene to resolve family disputes and disputes among members.

2.2. Mahabers

Mahabers are religious associations devoted to honouring a Saint for who the group is named. The two *mahabers* are hosted on the 29th of each month (21st in Julian or Ethiopian calender) to honour *Kidist Mariam* (St. Mary). Wegayehu's *mahaber* was created two years ago and has 12 members, four men and eight women. They came from Addis Abbaba, the Capital

city, and among them are people who were administrative staff at Addis Abbaba university, government officials, an ambassador and a retired Colonel in the Ethiopian army. The *mahaber* has *metedaderia denbe* (a constitution) that outlines the rules governing the conduct of members, the role and function of the organisation. It gives the *mahaber* a life span of one year and as such is subject to revision each year. There is an elected Chairman, a Secretary, a Treasurer and Bookkeeper, even a "social committee" devoted to preparing events for special occasions.

Desta's *mahaber* was established three years ago. It consists of six families and represents a typical traditional social setting. For instance, it does not have written rules, whereby, members only rely on such Ethiopian values and traditions as mutual trust, mutual aid, honesty and integrity. Members knew each other back home (Gondar). Shared concerns about their children as well as shared concerns about their own social existence as a family unit constitute the most important aspects in their association. Members believe that the *mahabers* setting is an ideal social environment: it brings them together every month to exchange news and share ideas; children also go with their parents and "have fun". From the parents' point of view, the *mahaber* even represents a socialising agent for children about Ethiopian values and traditions.

Mahaber events are hosted on rotating basis among members but where to host it is left to the individual's own decision. For instance, in some occasions functions are held in restaurants. Members begin arriving in the afternoon. The ceremony in Admasu's *mahaber* opens with prayers; in the absence of the priest, Molalegne Belay, a retired colonel in the Ethiopian army, performs the task. A loaf of bread is cut and served. Socialising, eating and drinking as well as the exchange of information and views follow.

Each members in both *mahabers* contributes \$20 to a common fund each month, which

is used to cover expenses in times death and sickness of a members, their families and close relatives. Members are also expected to contribute extra money for social functions in such times. But Wegayehu's *mahaber* at one time opted to start an *iqub* in order to help one of its members. When she moved to a new place to live, the mahaber decided to help her by contributing money enough to buy furniture. Desta's *mahaber* rather holds an *ita* in conjunction with monthly gatherings on permanent basis. There is no a fixed amount of payments for the *ita*. A member can contribute \$100 each month and later gets an *ita* worth \$600 (\$100 x 6), an *ita* worth of \$1,200 for another member who pays \$200 each month, etc. Moreover, priority is also always given to families with financial emergency need. Decisions in relation to the *ita* or money aspect are totally controlled by men, while women exert a tremendous degree of influence on the organisation of the *mahaber's* functions. In both mahabers' case, however, there are no rules or a *wase* requirement for a member who takes the *ita* money.

Newcomers to these *mahabers* are first introduced by a member. These monthly events are highly regarded by every member as the only "moment" during which individuals are able to have an emotional and spiritual contact with the home country. Therefore, the screening process is important to select "like-minded" people, thereby avoiding controversies in later courses. In Desta's *mahaber*, members often remind each other of the impact altercations would have on their children. Perhaps that why these groups of families prefer married couples than single Ethiopians for association.

Decisions regarding the organisation of functions or any other issues related to membership concerns are made in the event setting. If there were issues that need the attention of members there is an open forum to have a discussion on them. Being a smallscale setting

mahabers create an ideal environment for direct member participation.

Both *mahabers* experience the difficulty of maintaining a stable membership. Some people have left Desta's *mahaber*. The exchange of conversations during a gathering for Wegayehu's *mahaber* also suggest that some people, particularly single men, find it difficult to host the event, which is understandable given the social pressure not to cancel an event devoted to honouring a Saint. The *mahaber* had encountered similar difficulties before and almost dissolved following the absence of some members. One of the members who failed to show up on previous occasions had a hard time to explain how inconvenient it was for him to attend the *mahaber*; nevertheless, after a lot of pressure by members he became willing to continue his membership.

In sum, *mahabers* constitute not only the religious aspects of Ethiopian culture but they are also an alternative means to create a traditional safety net in Canadian society that substitutes for broken family ties. For instance, members visit each other in times of birth, christening, stress and sickness, including preparation of picnics and other special events. Getting together once a month and their common sentiments to share resources in times of "joy and sadness" gives social aspects of *mahabers* a legitimacy as equal as the aspect of religious devotion.

2.3 The Wello Idir

The *idir* is organised around people who came from the Wello province for the purpose of helping each other through resource sharing and mutual emotional support. It consists of 20 members, with an almost equal number of men and women. Like *iqubs* and *mahabars*, the *idir* has a leadership composed of the Chairman, the Secretary and the Treasurer. It has also a guideline which outlines such rules and regulations as requiring members to attend all meetings,

the amount of payments for the common fund and methods of payment, and ways of dispensing financial assistance to members in times of need. It prohibits members from bringing any agenda that relates to politics, religion and ethnicity (a member could have his/her own political leanings but cannot exercise it in the *idir* domain).

Members began gathering in the afternoon. Food and drink is served immediately. The rest of the time is devoted to recounting past experiences, telling jokes and other social engagements. Near the end of the programme formal discussions would resume, mainly devoted to presenting a financial report and making arrangements for the next meeting.

There is a contribution of \$20 to a common fund. The money will be dispensed to members in such times of financial need as wedding, sickness, death of a member or his/her relatives. There is also a subgroup within the *idir* that holds an *ita* every month. It amounts to \$2000, with each of the ten members contributing \$200. Low income and unemployed people are also encouraged to get involved. For example, four people can contribute \$50 each (= \$200) to own the *ita*; hence, both the *ita* money and the debt will be divided among them. There are no rules nor a *wase* or a signature. *Ita* allocation is based on need rather than a lottery system.

Most of the members had left their country when young and share common difficult experiences of life here in Canada and in other asylum countries. For this reason, there is a strong emotional attachment towards each other. The "get together" event hosted every month brings these people together to share ideas, experiences and information. Members feel that their membership makes them more secure from such problems as loneliness and isolation. The elected body, particularly the Chairman, visits distressed members, gives advice and support. Members are encouraged to do the same. Furthermore, the *idir* provides members with moral and financial

support. For example, when Tekola's family came to Canada the *idir* prepared a welcome reception. Tekola said that things could have been difficult for him without the help of his *idir* members.

Elder people in the *idir* provide a role model for young members. Those elder members identify themselves socially and psychologically with others, and therefore, are highly respected by young people like Tekola. Tekola feels how comforting it is to ask advice and support from those members. He goes as far as to say that role models are needed in the community to help young people like him organise social life and develop a new identity.

Like *iqubs* and *mahabers* a member first introduces the new prospective member. This person (the introducer) promises to take responsibility should the would-be member fail to conform to the organisation's norms and values. The would-be member will be given the *idir's* guideline. If he/she agrees, the screening process begins. The Screening Committee, which is composed of the Chairman, Secretary and Treasurer, then screens the individual. If the committee is unable to reach a decision, the matter is referred to all member at the general discussion. According to the Chairman, this procedure is needed to screen out people who do not conform to the *idir's* values and principles. Tesfaye, one of the members, also says that given the diverse ethnic, linguistic and religious background of members, the *idir* is always watchful for intrusion of people with political motives. No doubt these sentiments are developed in response to widely prevalent perception that the Ethiopian community in Toronto has been politicised along ethnic/political lines.

3. Implications for Adjustment

Idirs, mahabers and *iqubs* create a social world for Ethiopians, one that exhibits who they are and enables them to express themselves. Ethiopian shared values and traditions, including shared experiences such as discrimination generate sentiments and perspectives that serve to hold individual Ethiopians' together and as a framework for social re-organisation. Leadership roles, decision-making structures, communication or interaction patterns, and social control systems are defined in such a way that they are compatible with their expressive behaviour. An example is the nature of *Idir, mahaber* and *iqub* leadership, which is defined to play a social counselling and mediating role (among members and between a member and an outsider). The leaders carry out this task effectively and have no intention of manipulating their organisations to exercising power.

The *Idirs, mahabers* and *iqubs* studied here have not been in existence for more than three years. Their members are drawn together more by friendship, shared experiences and concerns but less so by common origins of ethnicity; in fact, as far as I know none of the organisations are ethnically homogeneous. The *Kidist Mariam mahaber* consists of people with a middle class background. *Idir* and *iqub* members lived together as refugees in asylum countries. Desta's *mahaber* consists of families with children. There is one *mahaber* which has seven young women members, two of whom are single. The *Meskel* Flower Cooperative Association was formed by the people who had lived in Greece as refugees. The founders of the Association here in Toronto were involved in an *idir* created by Ethiopian refugees in Athens, Greece. According to Tecleab Gebre, the President of the *Meskel* Association, that *idir* in Athens had a membership of 100 people and it provided services for Ethiopians such as finding a lawyer and paying legal fees for refugee claimants, preparing social functions and assisting people who fall sick. Two years ago,

Tecleab and other met at the occasion of the Ethiopian Meskel celebration and created the Meskel Flower Cooperative Association⁵. To date it has 20 members.

However, *iqubs*, *mahabers* and *idirs* by no means are to be viewed as sectarian organisations. The fact that their membership is composed of "like-minded" Ethiopians and the fact that they are detached from the Ethiopian Association or other immigrant/refugee service agencies should not imply that they are a means to aggrandize self-serving purposes. In fact, I would argue that such social organisation formations would generate the dynamism that works towards creating an organic link between the individual Ethiopian and his/her Toronto community by encouraging the idea of solidarity and helping to develop a new vision of what life in Canada is and how it should be organised in the future.

The cultural linkage of *iqubs*, *mahabers* and *idirs* to those organisations that exist in Ethiopian societal environment is obvious, as evidenced by the similarity of how ceremonies proceed (praying, eating and drinking, socialising), the language of communication, mutual respect, recognition of hierarchy (age, for example), and the subordination of individual priorities to collective concerns in relation to organisational goals and objectives. It is also such cognitive orientation and common sentiments which constitute an important element of social solidarity and pave a way for the creation of those informal organisations. The issue of their innovative and adaptive capacity will be brought to the discussion later in the concluding section. What is worthy of pointing out here, however, is how *iqubs*, *mahabers* and *idirs* are suited to Ethiopian immigrants/refugees' capacity to direct and manage problems which would come to surface their

⁵ *Meskel* literally means the foundation of the holy cross, one of the many religious holidays in Ethiopia. It is celebrated on the 24th of September each year.

domains. Face-to-face interaction enable them to make decisions in the event setting, whereby every member then attempts to influence outcomes. The elected leadership have more responsibility than members, not more power. The strong emphasis on conforming to values enable members to control individuals behaviour. For example, a member who was involved in a fight during an entertainment night might have to give an explanation about the incident and how he/she got implicated in it. No doubt that person would be given the necessary support, but one cannot also rule out the chance of being subjected to a serious criticism about his/her behaviour. Still another example is how *idirs*, *mahabers* and *iqubs*' intervene in family disputes. It is not be uncommon for *an idirs or mahabers* to summon a wife and husband to the gatherings and attempt to reconcile them. This is achieved in such a way that 1) first there will be a mass condemnation of both parties for quarrelling--implying that both have indeed violated family values and traditions; and 2) next by subjecting the cause of the problems to a lot of contention. More often than not the blame is direct to the external environment (the acts of other people, the wider community, the wider society, etc.), which makes the husband and the wife free from feeling shame and apprehension. Moreover, in the course of that event both the husband and wife will become active participants, not passive listeners (like a social worker advising the client).

Iqubs provide a means to mobilise financial resources within the Ethiopian community and to overcome economic problems. The rotating scheme of receiving the *ita* money, coupled with the absence of interest payments and collateral requirements, ensures accessibility for the average Ethiopian. The social pressure not to default payments when *itas* are held imposes saving discipline. *Idirs* and *mahabers*, on the other hand, are welfare organisations, more geared to addressing social problems. They provide a means for Ethiopians to come together and create a

mutual support system: resolving domestic disputes, providing role models, preparing functions for new arrivals (a family or relative of a member), giving moral and financial support for sick and distressed individuals, etc. "Let us stay together in times of joy and sadness" is a common sentiment among members. Had the social aspect not been significant there would be no purpose for the existence of *idirs* and *mahabers*, considering that Ethiopian immigrants/refugees are able to get access to government social safety nets such as welfare and unemployment insurance. However, there is a difference between *idirs* and *mahabers*, precisely because the later remains to identify itself with religion. Ethiopians regard participation in *mahabers* as a religious as well as a social obligation. Nevertheless, religious values serve as social fabric to promote unity among Ethiopians; particularly, at a time when the psychology of many people in Toronto community is tainted by the perception of enduring political and ethnic differences. For instance, it could be a fact that few people do not wish to eat and drink with Amharas, Oromos, Tigrians, or Eritreans, but they all go to the same church every Sunday to worship together.

Another element in the organisational aspect of *idirs*, *mahabers* and *iqubs* has to do with Ethiopians' aspiration for self-sufficiency. Years of experience has taught Ethiopians that continued dependency on outside (government and non-governmental) sources of assistance does not enable them to have a relatively secure command over the necessities of life in Canada. For example, many Ethiopians' continue to depend on welfare and government housing programmes. This in turn brings about frustration and has a demoralising impact. Thus, pulling social and economic resources together helps attain self-reliance. In light of this, *idirs*, *mahabers* and *iqubs* facilitate the process of reconstructing broken relationships or creating new ones, whereby such relationships lead to arrangements that complement the efforts of one individual against another,

in order to act together as a cohesive social unit.

Finally, *idirs*, *mahabers* and *iqubs* share common characteristics such as the following:

- 1) Members define what their needs are and self-finance their own activities;
- 2) Values and norms encourage solidarity;
- 3) There is no competition or intrigue for power;

IV. Conclusion

As recent arrivals in Canada, Ethiopians encounter a host of social and economic problems. The formation of *iqubs*, *idirs* and *mahabers* in the Ethiopian community in Toronto and Ottawa, signifies a response to these harsh social and economic realities. These organizations help to mobilise social and economic resources within the Ethiopian community to overcome difficulties associated with settlement. Ethiopians' values and shared experience of, for example, displacement, helplessness, dependency, loss of dignity and emotional deprivation, all are threads that hold individual Ethiopians together and sustain those social organisations.

The influence of Ethiopian values and traditions on *iqubs*, *mahabers* and *idirs* is evident and must continuously be the social fabric for their sustained existence. On the other hand, their continued existence depends not only on the potency of Ethiopian values and traditions, but also on their long-term viability to provide support for members to attain their economic and spiritual/psychological needs and cultural entertainment. Hence, *Iqubs* are viewed by members as a temporary self-help organisation, which could be no longer needed once a member overcomes his/her financial difficulties. However, there is a strong social significance attached for *mahabers* and *idirs*. As people who came to Canada in their youth grow older, the meaning of social life becomes of paramount importance. The social environment in *mahaber* and *idir* settings enables parents and children to get together once a month. Observing common standards and respect for social opinions imposes self-discipline and helps promote family values. Household conflicts and frustrations are best resolved through the mediation of *mahaber* and *idir* members. This is so because of the secretiveness of Ethiopian culture and the fact that Ethiopians

do not trust professional counsellors. In one Ethiopian community workshop a woman denounced social workers for pushing men and women (husbands and wives) into adversarial positions, to encourage separation instead of reconciliation. More importantly, members visit each other in times of birth, christening, sickness and the death of a family member and this creates almost an extended family environment. Finally, through engagement in a social setting Ethiopians construct a meaning out of their past and present experiences and develop a new vision of life in Canada.

This is a positive trend for the Ethiopian community. Because, according to Hawley (1950), community life and individual social existence are "interwoven" with sentiments and value systems. Analyzing the extent to which individual life organisation is dependent on a given state of the community is beyond the scope of this discussion, but this should not prevent one from recognizing two interdependent and interrelated factors that shape the relationship between individuals and their community: 1) a community environment should help individuals fulfil their social and economic needs, spiritual/psychological satisfaction and cultural entertainment; and 2) there must be, among other things, respect for social opinions and compliance with commonly accepted standards. Moreover, attitudes and patterns of interaction should be appropriate for social and economic exchange in a wider society (Thomas and Znaniecki, 1958). It is at this point that one comes to appreciate the informal organisations in the Ethiopian community for their role as catalysts to re-organised the dispersed Ethiopian immigrant/refugee population and to create social and economic resources necessary for the formation of an "Ethiopian" community in the Canadian multicultural environment.

On the other hand, in light of the fact that immigrant/refugee adjustment is a process of

change and continuity in individual values and behaviour, the degree to which *idirs*, *mahabers* and *iqubs* are innovative and adaptive to Canadian socio-economic and cultural environment will determine their long term viability as alternative support systems. The conventional view attaches a "backward" stigma to informal organisations and as such are viewed as being passive for changes. Dynamic organisations are said to be those that have the capacity to continuously grow. Growth in turn leads to expansion (enlargement of the sphere of the organisation, for example,) and necessitates systematic management.

Before assessing whether *mahabers*, *idirs* and *iqubs* are changing entities, let us first understand why change in the organisation is needed. At one point individuals' normal routine of behaviour and relationships could be affected by economic and social changes. For example, new routine of work could affect the frequency of contact among individuals. The new arrangement, therefore, might force members of an organisation to move away from direct participation and hand over task functions to elected individuals. For informal social organisations that have the culture of non-hierarchical structure, it means "formalising" how the group works through the codification of rules and regulations to outline who decides what and the terms and conditions for members to abide by decisions made in such a manner.

However, change cannot necessarily be proposed if organisations work effectively the way they are. For example, if less complex and simple organisational arrangements are viewed by members as more productive, why should they propose change? Secondly, one cannot propose change without first assessing whether members have a capability to adjust to changing circumstances. For example, one small *mahaber* has six members. With spouse and children the number of people attending a *mahaber* event will be more than twenty. Given the difficulty of

accommodating a larger crowd in an apartment or a house, it is understandable why the membership is kept small. More people may hold differing opinions and positions during controversies, a problem Ethiopian families often try to avoid. Tesfaye, a member of the Wello *idir*, also points out that if the *idir* increases its membership in the future, gathering locations will have to change: in schools, churches and public places, etc. Such arrangements increase gathering expenses. Members lose the privilege of visiting each other at their individual homes on a rotating basis. Furthermore, large settings allow only a few to speak; and as a result, the opportunity of influencing decisions through face-to-face interactions is lost. In the same manner of argument, if *iqubs* were to expand their membership, the *ita* money could be so large that it would be difficult to put the money in a bank account. The sheer length of waiting for one's turn is another factor. A large *ita* also requires more work in record keeping and administration, which members have neither the time nor the capacity to do. The idea of getting a government license and transforming *iqubs* into a form of a credit union is appealing but members say that they do not venture to try such a sophisticated system at this moment.

Put in this perspective, change will be understood here not as growth (thereby, expansion) but rather as innovation and replication. Innovation involves changes in core values of the organisation and the way things are done in response to changes in the wider societal environment. Replication means a widespread duplication of similar initiatives among Ethiopian individuals or a group of individuals. Viewed within such parameters, *mahabers*, *idirs* and *iqubs* can be seen as innovative organisations, as evidenced by certain modifications of their structure and functions. For example, all *mahabers*, *idirs* and *iqubs* studied have created a leadership whose main task is to organise functions and keep records. Secondly, organisations are formed

to play a multi-purpose role. For instance, it has been pointed out earlier how *iqubs* members attach a strong social significance to "get together" occasions. It has been also shown that the *idir* and *mahabers* have created a common fund and an *ita*. Replication is also a possible trend. Indeed, as socio-economic realities are better understood, the need to associate in one of the social organisations will be greater. Within the last two months alone the community contributed money to send the body of a man and woman who died of sickness to Ethiopia. These kinds of cases--lack of insurance packages, for example--increases the popularity of *idirs*, *iqubs* and *mahabers*.

In conclusion, informal social interaction and resource exchanges provide immigrant/refugee with an important support mechanism in their adjustment process. Adjustment is viewed as an incremental process of "getting used to living in Canadian society", which requires not only the skills and knowledge necessary to participate in Canadian economy, but also the existence of social organizations that provide a medium of cultural and spiritual expression. The focus of this discussion has been to show how *iqub*, *idir* and *mahaber* organizations in the Ethiopian community in Toronto help Ethiopians to create arrangements that promote resource sharing in times of emergence need and the cultural ritual of weddings, births, christening, and social functions during a death of a member of a family or a relative. In my experience, these are the kinds of social and economic support systems that are routine in communities of the home country (Ethiopia). In this light, the formation of *iqubs*, *idirs* and *mahabers* must also be viewed as a social process for the genesis of an "Ethiopian community" in a multicultural Canadian society.

V. Bibliography

Berenback, Sahri and Guzman, Diego. The Solidarity Group Experience Worldwide. ACCION International, Nov. 1992.

Durkheim, Emile. The Division of Labour in Society. George Simpson (trans.). New York: The Free Press, 1933.

Grameen Bank: A Bank for the Poor. A Documentary film by the Grameen Bank, 198(?)

Goldschmidt, Walter. Man's Way: A Preface to the Understanding of Human Society. New York: Holt, 1959.

Hawley, Amos H. Human Ecology: A Theory of Community Structure. New York: The Ronald Press Co., 1950.

Hawley, Amos H. Human Ecology: A Theoretical Essay. Chicago: University of Chicago Press, 1986.

Health and Welfare Canada. After the Door Has Opened: Mental Health Issues Affecting Immigrants and Refugees in Canada. Canadian Task Force on Mental Health Issues Affecting Immigrants and Refugees, 1988.

Iacovetta, Franca. Such Hardworking People: Italian Immigrants in Postwar Toronto. Montreal & Kingston: McGill-Queen's University Press, 1992.

Indra, Doreen Marie. Social Science Research on South Asian Refugee Settlement in Canada. Edmonton, Alberta, Grant MacEwan Community College, 1983.

Isajiw, Wsevolod W. "Ethnic-Identity Retention" in Ethnic Identity and Equality: Varieties of Experience in a Canadian City. Toronto: University of Toronto Press, 1990.

Lanphier, Michael and Lukomskyj, O. "Settlement Policies and Programmes" in Adelman, and others (ed.), Immigration and Refugee Policy: Australia and Canada Compared, Press, 1992.

Lanphier, Michael and Lukomskyj, O. "Settlement Policies and Programmes" in Adelman, and others (ed.), Immigration and Refugee Policy: Australia and Canada Compared, Press, 1992.

Lefort, Rene. Ethiopia: An Heretical Revolution?. A.M. Berrett (Trans.). London: Zed Press, 1981.

Levine, Donald N. Wax and Gold: Tradition and Innovation in Ethiopian Culture. Chicago: The University of Chicago Press, 1965.

Levy, Ronald B. Human Relations: A Conceptual Approach. Scranton, Pennsylvania: International Textbook Company, 1969.

Minor, David W. The Concept of Community. Chicago: Aldine, 1969.

Marx, Emanuel. "The Social World of Refugees: A Conceptual Framework" in Journal of Refugee Studies, Vol. 3., No. 3, 1990.

Markakis, John and Nega Ayele. Class and Revolution in Ethiopia. Trenton, New Jersey: Red Sea Press, 1986.

Metaferia, Getachew and Maigenet Shifferaw. The Ethiopian Revolution of 1974 and the Exodus of Ethiopia's Trained Human Resources. Lewiston: Edwin Mellen Press, 1991.

Morley, David. "Frameworks For Organisational Change: Towards Action Learning in Global Environments" in Learning Works: Searching For Organisational Futures. Susan Wrigh and David Morley (eds). Toronto: ABL Group, York University, 1989.

Moussa, Helene. "Sowing New Foundations: Refugee and Immigrant Women and Support Groups" in Refuge, Canada Periodical on Refugees, Vol. 13, No. 9, 1994.

Moussa, Helene. Storm & Sanctuary. The Journey of Ethiopian and Eritrean Women Refugees. Dundas, Ontario: Artemis Enterprises, 1993.

Opoku-Dapaah, Edward. Somali Refugee Community in Toronto: An Overview. Centre For Refugee Studies, York Lanes Press, York University, 1993.

Neuwirth, Gertrud. The Settlement of Ethiopian Refugees in Toronto: An Exploratory Study May 1989.

Otero, Maria. The Solidarity Group Concept: Its Characteristics and Significance for Urban and Informal Sector Activities. PACT, Jan. 1986.

Pankhurst, Helene. Gender, Development and Identity: An Ethiopian Study. London: Zed Books, 1992.

Report for a Series of Workshops, Ethiopian Association in Toronto, Inc., Toronto, December, 1993.

Rahmato, Desalegne. Agrarian Reform in Ethiopia. Trenton, New Jersey: Red See Press, 1985.

Romberg, Perry. "Service Delivery to Refugees and Immigrants: Towards an Integrated Approach" in Refugee, Canada's Periodical on Refugees, Vol. 13, No. 9, 1994

Sharma, Satya and Others (eds). Immigrants and Refugees in Canada: A national Perspective on Ethnicity, Multiculturalism and Cross-Cultural Adjustment. University of Saskatchewan, Saskatoon, 1991.

Tebeje, Ainalem. Cultural Interaction of Canadians and Ethiopian Newcomers in Canada, Employment and Immigration Canada, 1989.

Thomas, William T. and Znaniecki, Florian. The Polish Peasants in Europe and America. New York: Dover Publications, 1958.

UNCHR. The State of the World Refugees: the Challenge of Protection. New York: Penguin, 1993.

Yunus, Muhammad. Group-Based Savings and Credit For the Rural Poor. Chittagong University, Nov. 1983.