

### Story 1

For years my parents have been members of what we call in Ethiopia, an *Idir*. This is a traditional custom that has been around for more than 100 years where community members come together to support each other in a variety of ways. My father was previously the chairperson of this *Idir*, which has more than 100 members. What happens is that individuals living in the same or nearby neighborhoods come together and contribute their own money to a pot on a monthly basis. Traditionally, these groups would use their pooled resources to help members in times of need. Group resources would be used to put on a funeral for one of the community member's family. In these cases, people would also contribute food and moral support for the funeral. Other examples where the group could decide to use their resources to help members would be when a child or an elderly person got sick, or when a member needed any other kind of help for their family. These groups are structured in their decision making and have a designated Chairperson, Treasurer and Secretary. They also have their own bylaws.

In the past 10-20 years, in collaboration with local Non-Governmental Organizations (NGOs), many of these groups have developed and expanded their goals and purpose. The group that my parents are members of now have begun to focus on providing support to orphaned children in the community. They also own a building that they rent out to people to generate income, as well as a communal public shower.

What makes these *Idirs* so successful is the deep rooted tradition and community ownership, without which the groups would not hold together long enough to accomplish their goals. For more than 100 years communities have formed these groups and have supported (financially and emotionally) countless community members during their time of need. This type of process is embedded in Ethiopian culture, which contributes immensely to its longstanding success.

### Story 2

Through PCI's economic and social empowerment programs, different groups come together for different purposes. PCI's GROW model of savings-led microfinance is where a group of 15-20 women come together and contribute a set weekly savings amount to a group loan fund. Once the fund grows, the group can eventually give loans to members for their investment in business or other economic development activities. Group members are taught how to save, how to invest, how to plan and how to make decisions for themselves, which will lead to social and economic mobility and flexibility. Essentially, these GROW groups become a sustainable banking system and business platform that is entirely administered by the women themselves. What's more, these groups not only become a source of financial stability for women, but a source for social and moral support as well. One group in Abinet Sub-city area of Ethiopia has a special group within their GROW group which they call "core group." The core group has five committee members and they are trained on issues related to children (i.e. child protection, types of child abuse, why children are exposed to child abuse and how to prevent and report it). One of the responsibilities of the core group is to create awareness among their group members, neighborhood and the community at large. Once a week, the group comes together and everyone contributes materials/goods to put on a large coffee ceremony (long standing tradition in Ethiopia). The

group invites community members as well as different people from local institutions to participate in the discussion. The other role of the core group is to come together and act upon cases of abuse in the community. So far, they have reported two rape cases, one girl raped at age six and the other at age ten. They also reported a case of a child who was being trafficked from the southern part of the country. The core group followed up with the court until the responsible criminal was sentenced to jail. In collaboration with the police in Addis Ababa, the group was responsible for returning the child home to his parents. Group members sometimes serve as hosts for children like this and they give financial resources to support children in need. Above all, they have contributed their precious time to support future generations in their community.

### Story 3

Another important type of group that PCI has seen in Ethiopia is called a Cluster Level Association (CLA). A CLA is made up of “representatives” from several GROW groups in a nearby area. The purpose of the CLA is to create larger community action that cannot necessarily be accomplished by the individual GROW groups themselves. Members of the CLA come together on a monthly basis and also contribute resources to a common fund. These funds are used to tackle wider community issues like sanitation, housing, etc. Not only are they mobilizing monetary resources, but more importantly, they are establishing networks and linking with governments, local bodies, NGOs, institutions and other service providers that can (1) provide support to GROW groups and (2) follow through on action plans for better health, sanitation, prevention of abuses in the community, etc. The CLA is responsible for large scale participation in local village development. The CLA is also responsible for lobbying and advocacy within government agencies. One CLA located in Lideta Sub-city was formed about three years ago and has collectively contributed an immense amount of time and energy to the betterment of their groups and the community at large. On one occasion in particular, this CLA mobilized an incredibly important resource in the community: human. Under the direction of the CLA, GROW group members came together for an environmental sanitation campaign in the community. Each group prepared a name tags and slogans representing their groups which were printed on banners. Group members also brought all the cleaning materials and supplies for the clean-up. The CLA invited a kebele (Amharic for “neighborhood.” This is the smallest administrative unit – similar to a ward) official who was highly impressed and appreciative of the efforts of these community members in creating a safe and healthy space. This CLA was also able to build a relationship with the kebele administration to get support so that they could access a water point which had not been functional for many years in the community. Because the kebele knew the CLA and the work they had already done, they provided a supporting letter which the CLA took to the department of water development in the sub city. The government granted access to the water point and the CLA was able to cover the expenses for repairs and maintenance to get it working. In this case, the CLA, the groups and the government officials all contributed their part to accomplish major collective action for the benefit of the community as a whole.