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UNDERSTANDING SOCIAL RELATIONSHIPS AND PAYMENTS AMONG THE POOR IN ETHIOPIA[1]

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ABSTRACT

Most studies of mobile money for the poor focus narrowly on questions of technical design and pay little attention to the various needs of the poor and their complex relationships with money and financial services. In order to fill the current knowledge gap and to better inform the design of new mobile money systems for the purpose of financial inclusion, this study investigates social relationships and payment practices among the poor in rural Ethiopia. A study of existing payment practices in Ethiopia is pertinent especially given the recent proliferation of various mobile money initiatives. Two key questions face mobile money professionals and scholars of financial inclusion alike: How will these mobile money initiatives reach out to the local population? How will they incorporate existing (albeit unbanked) financial practices?

This paper aims to lay the ground for designing mobile money products and services that cater to local institutions and practices. The paper, therefore, explores the social dynamics of various local financial practices—informal savings and loans institutions, monetary and non-monetary gifts, and payments to people with power and to deities. The paper outlines the following key findings: (1) people in rural Ethiopia have developed a diverse repertoire of credit and savings mechanisms to cover large and unexpected expenses (such as funeral costs); these include publicly documented payments to local edir (a form of community savings association) and undocumented (but obligatory) monetary and non-monetary gifts; (2) money gifts can be accepted or rejected based on amount, source, and purpose of the gift; (3) different types of goods serve as currencies; and, finally, (4) individuals differentiate their monies on the basis of purpose and source. The study takes a qualitative research approach with key informant focus group discussions serving as the primary means of information gathering.

Key words: social payments, Ethiopia, poor individuals, social relationships

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INTRODUCTION AND MOTIVATION

Due to the high cost and risks of running formal financial institutions in rural areas of the developing world, a large fraction of the population in these countries is de facto excluded from the official financial sector (Duncombe and Boateng 2009; Kristof 2010; Rutherford 1999). In this context and given the rapid growth and penetration of mobile phone technologies across the developing world, the potential for mobile banking has attracted the attention of telecommunication companies, development and aid NGOs, research centers, and governmental bodies. For this conglomeration of actors, mobile money has the potential for providing the poor with alternative means of accessing financial services.

In a growing number of developing countries, mobile communication is enabling individuals to link their monetary needs and practices to various forms of financial services in unexpected and innovative ways (Kristof 2010; Maurer 2010). The remarkable accomplishments of the pioneers of mobile money systems, such as GCASH in the Philippines and M-PESA in Kenya, may be a sign of the future promise of mobile money (Kristof 2010). This digital revolution is creating tremendous potential within the space of money and finance (Mainwaring 2010). On a conceptual level, this shift towards mobile money also raises questions about the potential implications of this material transformation of money—from cash to digital (Kristof 2010; Muhammad 2011; OECD 2002)—on everyday behaviors. But researchers and designers have yet to develop concrete frameworks and strategies for addressing these questions and for shaping this space of money and finance (Maurer 2010; Sterling and Zimmerman 2007). As we begin to address some of these questions, it is crucial to pay attention to the ways in which the long-studied social, cultural, and religious meanings and functions of money (Appadurai 1988; Maurer 2006; Parry and Bloch 1989; Walsh et al. 2010; Zelizer 1997) come to bear upon the new designs of monetary forms.

One central task for both researchers and designers in the field of mobile money is to better understand the existing monetary practices of individuals who live in a cash economy. Thus, despite their lack of access to official financial services such as bank accounts and loans, people operating entirely in the cash economy also have developed elaborate ways of indexing and managing money and value (for example, see Guyer 1995; Maurer 2010). For instance, in the rural areas where this study takes place, individuals differentiate their money based on color, physical size and material. If electronic payment systems are to replace currency objects, it would then be crucial to gain a better understanding of existing practices of stashing, retrieving, sharing, spending, and saving as a means of designing more inclusive mobile money systems that build upon (rather than substitute) existing financial practices and institutions.

Despite the abundance of studies in social science on the multiple social and cultural meanings of money and market exchange (Akin and Robbins 1999; Appadurai 1988; Carrier 1995; Guyer 1995; Hart 2001; Maurer 2006, Mauss 1922; Parry and Bloch 1989; Zelizer 1997), so far few studies and initiatives in the sphere of mobile money services pay heed to the relationship between money and socio-cultural institutions (Duncombe and Boateng 2009; Singh 1998). Motivated by this knowledge gap, this paper investigates various practices among the rural poor in Ethiopia that indicate various forms, functions, and meanings of money in everyday life. Specifically, the paper discusses the following practices: the systematic differentiation of payments for funerals and other social rituals into visible (documented) and invisible (undocumented) money-mediated transactions; the mediation of such payments (and non-payments) by the community savings clubs, the *edir;* the personalization of money gifts; the segregated cash controlling practices; and the practices of refusal to accept some money 'gifts.' The study argues that a better understanding of these practices would provide important input for the design of new financial services (e.g., mobile money systems).

This paper is organized as follows: section one above provided an introduction and overview of the motivations for the study, section two below outlines the theoretical framework for situating monetary exchanges within the broader landscape of complex social relationships, section three discusses the research methodology and preliminary findings, and section four identifies some design implications/concepts for the development of new mobile money systems.

THEORETICAL FRAMEWORK

In order to meet life's challenges, individuals establish and constantly need to negotiate social relationships with the intention of generating both tangible and intangible social, psychological, emotional, and economic benefits in the short and long term (Foster 1963).

Depending on the nature of the relationships and the kinds of things exchanged, Foster (1963) identified three different types of dyadic contracts/relationships. The first is one among individuals of a comparable socio-economic status and who exchange relatively similar kinds of goods and services. Such relationships are phrased horizontally and created within the context of lifetime events such as sharing the costs of a funeral or a wedding and/or bracing for the unexpected costs of a natural or man-made catastrophe. The second type of relationship can be created between individuals of unequal rank and/or wealth; this is also known as a patron-client relationship.[2] The third type of relationship is one between individual clients and supernatural beings and/or their manifestations. These also resemble the form of client-patron relationship but here the deities play the role of the patron. Continuing patron-client contracts[3] with supernatural beings are best seen in daily prayers and the lighting of candles. In this paper, I use these three types of relationships as a guideline for organizing the exchanges of monetary gifts and payments that I experienced on the ground during my research in rural Ethiopia.

Traditionally, social exchange theory drew a stark distinction between commodity and gift exchange (for instance, see Gregory 1982; Malinowski 1922; Mauss 1922). One the key contribution of Mauss's theory of the gift has been to broaden our understanding of gift-exchange as involving much more than the simple equivalence of the goods exchange but also as mediating, negotiating, even creating relations. Mauss's analysis further claimed that gift-exchange was not simply uninterested giving but organized after the obligations to give, to accept and to reciprocate a gift. Foster (1963) and Mauss (1922) theorize the different types of relationships discussed above as dyadic contracts that bind pairs of individuals through reciprocal obligations expressed in the exchange of goods and services. Each gift imposes an obligation over the receiver to give back to the receiver.

2 Foster (1963) defined a "patron" as someone who combines status, power, influence, authority attributes useful to any one in "defending" himself or in helping someone with lesser position.

3 In this paper, the term "contract" is to be understood as always implying a "relationship"

Over the last two decades, however, the distinction between gift and commodity has been challenged at its core. Researchers across regions and disciplines have come to argue that commodity and gift forms of exchange are deeply intertwined. Non-commodity valuables are often used as a form of currency, while money itself serves multiple social, moral and religious purposes (for instance, see Appadurai 1988; Maurer 2006; Parry and Bloch 1989; Zelizer 1997). Anthropologist of Africa, in particular, have underscored the point that (a) throughout history, various other valuables have been used as a form of currency, and that (b) money itself is not just used for market exchange but also mediates social relations, rank, and hierarchies (Guyer 1995; Piot 1999; Shipton 2007).

The research conducted in rural Ethiopia echoes some of these findings and theoretical observations. To address these phenomena on the ground, the paper takes after Bill Maurer's discussion of special monies, which broadly refers to: "quasi-currencies, alternative currencies, and objects of wealth like land, livestock, vehicles, capital equipment, jewelry and special ritual items that can serve some or all of money's classic functions" (2010b:7). This paper works with this notion of "special monies" (in commodity and non-commodity form) and the various functions and meanings of different types of monetary payments to explore the complex financial institutions and practices already existing on the ground. Thus, a number of items exchanged in the practices I observed fulfill the function of money including cereals, labor and wood, food, spices, local alcohol, cash, coffee, tea, oil, sugar, cattle (sheep), honey, and bread, cattle, umbrellas, candles and church clothing. In the following I therefore explore how these are exchanged and how they organize the various types of relations in the communities discussed.

RESEARCH METHODOLOGY

Study Site: Rural Ethiopia

This study focuses on the rural poor in Ethiopia. Research was conducted among the population living in an area 230 kilometers southeast of the capital, Addis Ababa. The research site has a population of more than 1000 households. These households are largely dependent on traditional farming for subsistence. Their income comes primarily from the sale of cereals and cattle. Their farming is entirely dependent on rainfall, which varies from season to season. Whenever rainfall varies in its timing and quantity, farmers' productivity declines significantly. The local population is comprised of both Christians (Orthodox) and Muslims, but this study gathered data solely from key Christian informants, from the Amhara and Oromo ethnic groups.

Figure 1: Sample study site in rural Ethiopia

The study site suffers from poor infrastructure. The informants in the study face a great difficulty in gaining access to financial institutions and services given that there are no banks or insurance companies within a 55 km range. Thus, if an individual wants to deposit his/her money in a bank account, he/she would have to travel a minimum of 110 km (round trip), spend at least one night in another town, and often encounter difficulties arranging their return trip. In other words, in order to make a bank deposit, this individual would have to also pay for transportation to the nearest town and hotel accommodation. As a result of these costs, most farmers do not save money in banks. As a consequence, they noted during our conversations, they often spend money on trivial and unplanned things such as tobacco and alcoholic drinks.

Another infrastructural problem is lack of access to education, especially secondary and tertiary education. Students have to travel more than 17 km round trip on a daily basis. As a result, both students and their families prefer that they not go to school at all. This leads to an overall lack of financial literacy.

At the same time, individuals do have access to mobile telecommunication service (Figure 1) even when lacking a fixed telephone line. The informants of the study indicated a high demand for mobile phones. Still, they also note that they frequently encounter problems with recharging their mobile battery and buying air time as there are no electrical service or air time service providers in nearby locations. Even the researcher could not recharge his mobile phone during the data collection.

Data and Data Collection

Data was collected over a period of 3 months and consists of discussions with fifty key informants who were leaders of their local community in terms of their knowledge about their culture, tradition, and religion. Data was collected predominantly on Sundays. Discussions lasted between one and a half to two and a half hours. Questions were developed first in English, but translated into Amharic or Oromifa during discussion, depending on the native language of the informants. All discussions were recorded.

Data Analysis

The purpose of this study is to investigate the financial practices in relation to various levels of social relationships. Discussions with informants are compared against one another in order to allow patterns regarding these practices to emerge. From this analysis, lists were generated of possible design concepts for potential mobile money services.

FINDINGS AND DISCUSSION

This study identified the following practices with regards to money exchange: (a) some money transactions are documented while others are undocumented, the former are often mediated by local savings associations, the latter are usually remembered by the exchanging parties; (b) money gifts and other forms of "special monies" (Maurer 2010b) are frequently used to make payments for funerals, weddings and other rituals, the distribution of these gifts follows the principles of obligations to accept and reciprocate as discussed in the classic from of gift-giving (Mauss 1922), yet, gifts may be also be refused; (c) individuals assign different labels and meanings to their monies in order to fulfill their social, cultural, and religious obligations. The following section discusses the major social relationship types and their money exchange practices.

1. Relationships and social payments among individuals of comparable economic status and rank

Individuals with comparable economic status and rank create relationships to assist one another in times of emergency (such as death and crisis) and to share particular life experiences, such as weddings, birthdays and other ritual ceremonies.

1.1. The dynamics of *edir*: Saving for funerals through community savings associations

Social support is most often associated with "strong" ties between kin, neighbours, and intimate friends. These ties generally provide individuals with emotional and expressive support as well as other forms of instrumental help such as loans, cattle, and rides (Dominguez and Watkins 2003). To assist one another during the event of a death within the family, individuals of the research site create formal association called *edir*, which can be established by male and female members of the households separately (male's edir and female's edir). In both types of edir, members make monthly contributions in cash or other valuable items such as wood, alcoholic drinks, spices, and cereals. In order to administer the association and monthly contributions and other assets, members nominate respected and relatively educated persons as their chairpersons and secretaries to serve the association for one or two years.

Edir assist individuals pay for the cost of funerals. The amount of the edir contribution depends upon the nature of the death, i.e. whether the funeral is held in the home or when a person dies outside the local village and requires an out-of-household funeral. When the funeral is in the household, the male edir provides the family of the deceased with cash (the amount varies from edir to edir), cereals, labor, and wood, while the female edir will provide food, spices, local alcohol, cash, and labor. Cash collected from both the male and female edir is used to purchase items such as coffee, tea, oil, and sugar. These latter items are usually consumed by the visiting guests.

When a member of an edir experiences a death within his/her family, the chairperson and secretary of the edir will announce the event to other members so that they can bring in the above items to the affected family. In addition, some individuals will be assigned to shoulder the dead body and some others (usually females) assist with the cooking. Attendance will be taken in order to identify presence or absence of members and discern whether have contributed the necessary cash and other materials in the name of the edir. The money and materials that come from each member is also recorded or documented. In the event of an out-of-household funeral, families will receive only half of the amount allotted to an in-house funeral.

Although the main goal of the edir is to support members in the event of a death, they can also extend assistance in the form of labor and materials in cases of illness, fire, or theft. When members of an edir host a ceremonial occasion such as wedding, edir members may voluntarily extend assistance in the form of labor and money, too.

To become a member of an edir one can simply apply at the members' monthly meeting where all the members have an equal say on accepting or rejecting the application. Before one is admitted, members verify whether the applicant has participated in another edir previously. Membership in an edir is nonexclusive, and one may be a member of many edir concurrently. The committee also verifies that the incoming person has no conflicts with any of its members. If a dispute is found between the incoming person and a member of edir, the case is handled before the admission of the applicant is finalized. Finally, the incoming person is required to pay the proportion of assets that members have contributed previously and that is currently available as inventory. The payment can be made in the form of installments. After completing this payment, the incoming person is entitled to get every benefit provided to the existing members.

Each month, members gather at a member's home (on a rotating basis), hold a discussion, and make their monthly contributions. The host of this gathering will prepare food items and local alcoholic drinks. Meeting discussions focus on issues like deaths, new members, departing members, and monthly contributions. The monthly contribution is recorded in a book called *mezgeb* (see Figure 2) which contains lists of members and monthly contributions. In the process, two individuals are involved: the chair person and secretary of edir. These two individuals cross check the contributed cash against the record, calculate total contributions made, announce the amount to the gathered members, and sign the mezgeb (which closes the contribution for the month, preventing latecomers from contributing after the meeting has ended). At the end, the chairperson retains the cash while the secretary retains the record, mezgeb. The names of absent members are marked with an X and they are required to pay additional money in their contribution of the following month. Later the secretary announces where edir will meet the following month.

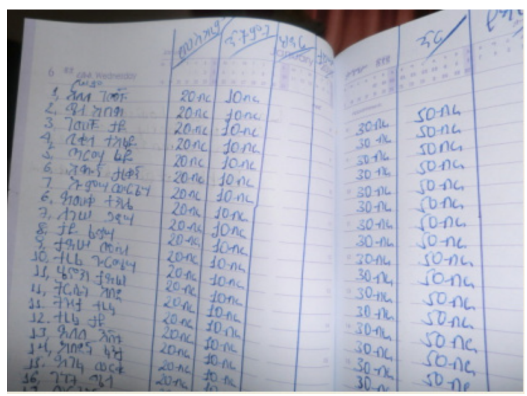

Figure 2: Sample mezgeb recording monthly contributions to edir

At the end of the meeting, intimate friends or relatives leave the host's residence and invite one another out (often for the whole day). After accepting such invitations, individuals report that they feel they have invested too much emotionally in these social outings. Hence, being aware of the possibility of such extended invitations, some individuals send delegates (usually their children) to pay monthly contribution. This technique enables them to avoid extended invitations.

Membership from an edir may be revoked due to work, physical inability, repetitive abuse of rules and regulations (such as the inability to pay monthly contributions in cash or in kind), and conflicts with other members. In the event of membership revocation, edir provides a written letter explaining the person's problematic behavior, effectively blacklisting an individual and preventing other edir from accepting his or her application should he or she apply for membership.

Based on these data, it is safe to say that edir function as a sort of insurance mechanism, organized along similar lines to other forms of informal savings associations in other parts of Africa and other regions of the world.[4]

1.2 Money gifts and social relations in funeral payments

In the event of a funeral, individuals extend their support by giving cash to families of the deceased. The amount of these gifts of cash varies depending on the recipient's financial need and the intimacy of their relationship. Cash amounts usually vary from 2 birr to 10 birr.[5] The recipient uses this cash as a means to measure his reputation and community standing. This money is called *yazentega*.

Unlike payments to the edir, the amount these money gifts and name of the givers are not documented formally on paper by the receiver. Even the act of giving the money gift is performed in secret manner. Further, the givers and the receivers do not count this money in front of others. The receiver memorizes this transaction rather than recording formally on paper.

According to the respondents there are many reasons for the secret giving and receiving process of yazentega. These include: (1) not wanting to boast in public; (2) the fact that, as the gifts are made at different times and places, the recipient may not be able to easily record them; (3) concern that if the amount is somewhat small, individuals giving the cash will feel shame seeing it recorded; (4) the way that individuals visit the affected person because of moral obligation, and, hence, if the money given is going to be recorded, individuals having no money will feel shame; and (5) because, in principle, this gift is not necessarily reciprocal.

Informants report that, in places such as Wolaita, such transactions are indeed recorded.[6] A pen or pencil and paper are provided to the giver to write his name and amount he would like to give. This document will be used as a reference to repay sometime in the future.

These explanations suggest that, although presented in a commodity form (cash), these money gifts take on some of the key characteristics of the classic form of the gift exchange as outlined early on by anthropologist Marcel Mauss (1922). In particular, as I discuss with examples in the following, these accounts underscore the application of the three obligations intrinsic to the gift: to give, to accept, and to reciprocate the gift. At the same time, as I also discuss below, some of these rules are often broken and when this happens, one gains insight into other aspects of organizing relations in the community.

4 See, for instance, Collins at al 2009 for a review and discussion of various forms of informal, semiformal, or formal institutions of credit and savings for the poor including, funeral insurance associations (burial societies) in South Africa, and of the rotating savings and credit associations (RoSCAS) and accumulating savings and credit associations (ASCAS) in India and Bangladesh.

5 Birr is Ethiopian currency. As of current exchange rate 1USD=16 birr.

6 Wolaita is a small town in southern part of Ethiopia

When individuals give yazentega, they say *egziabher yatsngh,* which means, "let God give you the strength to forget the death." In turn, the receiving person responds by *bealem yemeles*, meaning, "I wish your gift repaid on joyful events." This dialogue indicates that such money gift is also a promise and obligation for a future repayment during other events such as weddings, birthdates, and college graduation (Homans 1958). In other words, the act of gift-giving here implies an obligation to reciprocate in an undetermined future and amount.

Not all individuals in the family receive yazentega. For example, when a wife or husband dies, their children (above the age of 18, married or unmarried) and the surviving spouse receive yazentega from their relatives. At the same time, the original families (mother, father, brothers and sisters above 18) of the dead living outside the village can receive yazentega from their own local community. Yazentega is given anywhere (at the individual's home or at church during burial time) and any time after the burial, sometimes even more than a year after the death of a person, as individuals may come from a distant location when it is feasible for them.

When a family member dies, the surviving members do not eat anything before the dead is buried. After the burial, all individuals are expected to accompany the family of the deceased back home. When reaching the home of the deceased, accompanying individuals are offered food (enjera, nifro, arkie),[7] bread, tea, and coffee. These individuals express a feeling of shame if they are not able to give some money to compensate for what they have eaten and drunk, and so they give yazentega. Once again, this suggests that money gifts are obligatory and that they are seen as part of a system of reciprocal exchanges within the community.

Keeping with the principle of the obligation to accept a gift, one does not refuse yazentega gifts. But if one does (and, as I found out, this happens frequently), the refusal can be understood in different ways. One common reason is that a serious dispute exists between the dead and the family member who survives them. The locals call this *ergiman*, which means these individuals had poor relations and both of them promised not to accept resources from each other or to their names. Thus, when one of them dies, they want to respect the oath and refuse to accept yazentega gifts. In this case, the still-living person refuses gifts from all individuals. Another reason for a refusal of yazentaga is that some sort of quarrel may have occurred between the deceased and the family member. And finally, a less common reason is that relatively richer individuals sometimes refuse yazentega gifts from poor. This is considered as an insult on the giver (Kochuyt 2009). In this case, individual members of the community assume they have been undermined and automatically alienate such persons from social affairs. In other words, irrespective of wealth, everyone has both moral and practical obligation to accept yazentega and to reciprocate. "It is the attitude of the individuals, not the money that matters," said one respondent. In addition, since the givers accompany the money gift with the wish egziabher yatsngh, refusing could be interpreted as an inappropriate expression of happiness about the death.

Although this cash gift is not recorded and repayment is optional in principle, Thomas and Worrall (2002) call it "uncertain counter reciprocity." In practice, individuals of this research site claim their repayments. If a person is financially capable of repayment but fails to do so, he risks losing his reputation and community

7 Local food and drink items

standing and confronts possibly being sued in court or at edir, badmouthed, and jeopardizing friendships. But if failure is due to real financial incapability and a good relationship persists, then the person may be given tasks so that he can repay through labor or pay in a more intangible asset like gratitude, love, esteem, and loyalty (Lebra 1975). In this scenario, the richer individual recognizes his power over the poorer, in which case such gifts reinforce the hierarchical relations between the two parties (Zelizer 1996).

According to the rule of reciprocity, the nature and volume of the counter-gift determines the balance of power between the two individuals. If the return takes the form of cash but in a smaller amount or if it takes a non-monetary or even a non-commodity form (such as showing gratitude or loyalty), one implicitly resigns him/herself to a relationship of dependency towards the other person (Kochuyt 2009). Reciprocity can have positive and negative effects: those who give more will receive more in return and those who do not give much are also the poorest receivers (Homans 1958; Komter 1996).

Limited financial resources for some individuals can leave expectations for reciprocity unmet, generating increased tension and potentially leading to dissolution of relationships. This means that maintaining a balanced reciprocity of payments plays a crucial role in managing and sustaining relationships (Dominguez and Watkins 2003). To overcome the problem of financial incapability, givers assess the recipients' financial worthiness and capacity for repayment. A social relationship between individuals living in extreme poverty is frequently marked by ambivalence and distrust (Lee 1970). But sometimes situations arise in which individuals give more than the financial capacity of receivers. In this case, unless the receivers give something back, the relationship between the two will be affected; social gift giving is a pre-requisite for establishing good relationships (Kochuyt 2009).

Regarding attendance of individuals at funeral ceremonies, two different attitudes have emerged in the course of this study. Within the Amhara ethnic group, physically able individuals should visit families of the deceased immediately upon hearing of the death and participate accordingly. But if one is working or living at distance, she or he can visit within a reasonable time period, usually within two months. This ethnic group does not accept any money sent through delegates. The researcher was informed that these ethnic groups value the physical presence of a person more than the money he gives. Hence, irrespective of distance, individuals must be physically present and express their concern to the family of the deceased. But for someone living outside the village, physical presence may be costly due to transportation and related expenses. Although these individuals value physical presence of someone on such occasion, they will still expect the usual money gift of yazentega.

In contrast, informants of the Oromo ethnic group report that as long as individuals get yazentega, even through a delegate, families of the dead person do not care about physical presence of distant people.

Money received in the form of yazentega is kept separately from the rest. This is to easily lculate how much they received from the community. Once they have determined the total amount, a family pools this money and can use it without restrictions.

1.3 Social relationships and payments for weddings

During wedding celebrations, individuals make social payments or gifts. Common forms of payments include: (1) gifts to the mother and father of the groom and bride by their local community, (2) gifts to the groom and bride by their respective families (mother, father, sisters, cousin, grandparents, aunts, and brothers); and (3) gifts to the groom and bride by their respective colleagues. The following section discusses the types of money gifts given during weddings.

First, when planning a wedding for their son, the respective families of the groom and bride inform their extended families well in advance to bring those gifts. Such gifts can be cash, cattle, or goods such as CD players, beds, blankets, chairs, furniture, etc. Unlike payments and gifts given during funerals (which happen suddenly), those given for weddings are prepared in advance, they are somewhat bigger, and it is obligatory for the receivers to repay at the time of other social events. Wedding gifts are consequently recorded on paper (see Figure 3). To make such collections, two individuals are assigned to record the amount of gifts and givers' names: one records the transaction, the other collects the cash. At the end of the ceremony (which can run for up to three days), these two persons cross check the actual cash against the record and handover the document and the cash to the families hosting the wedding. The document provides the event name (e.g., wedding), date, list of gift givers, and amounts given. After reviewing this document, a newly married couple or their parents are expected to return back the same amount or more than what they received. According to Lebra (1975), such a relationship is characterized as complimentary—mutual dependence exists between the gift givers and the newlyweds in whom both groups require the supply and demand in the two directions to match.

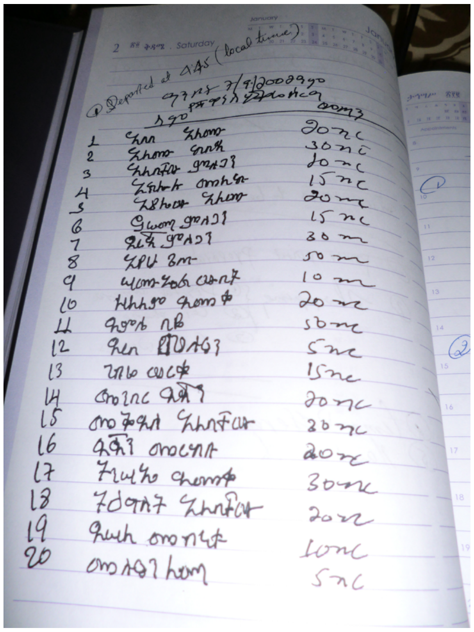

Figure 3: Sample document to record wedding gifts

People planning a wedding leverage the practice of mutual reciprocity in calculating what items and amounts were previously given and what should be collected in return. Essentially, when people receive payments for a wedding, they assume the payment as debt and start thinking about repayment. If the recipients fail to repay, they will be taken to an edir and sometimes to court. As a result, their edir memberships may be revoked, and the wronged party may pursue the claim in court.

As for gifts received from their respective immediate families, in most of the cases, the groom will receive a plot of land for constructing house, land for farming, money to cover cost of wedding, and cattle, while the bride will receive kitchen materials, cattle, and money to cover costs of wedding on her side. These family gifts are obligatory and are not be recorded or documented with respect to repayment by brides and grooms later.

The third type of gifts is given by relatives of the groom and bride. These include perfume, clothes, kitchen materials, and money to cover part of the wedding expenses. These gifts are covered with gift paper, and the person or group giving the item label each gift with their name, personalizing the items. The giving and receiving of these of gifts usually involves some ceremony.

The informants of this study indicated some recent changes regarding social payments for weddings and funerals. As the cost of living has become higher, the community leaders have begun to advise individuals against spending too much (compared to the family's income level) for these important events. Some of the informants, however, disagree with such rules and insist on spending large sums of money for such events. For example older individuals recall how their relatives celebrated funerals and weddings in the past and lament: "How can I spend less than those individuals?" According to one of the informants, some also assert that the very purpose of wealth is to use it during such events. Families compete for social prestige (Van der Gust 2000) by using large amounts of money for funeral and marriage ceremonies.

The attitude of the local community is that rich individuals should spend more for events like funerals and weddings. If rich individuals decline to spend much on these events, the community may undermine them, consider them to be greedy, isolate them from social affairs, and fail to assist them in difficult situations. The researcher was also informed that magicians will not spend their personal money on some days (Wednesdays and Fridays), thinking that if they do, they will lose their wealth. If they are forced to spend, they do so by borrowing from others.

2. Social payments among individuals from uneven social classes

The informants of this study stated that individuals of a lower class within the community want to establish relationships with higher class individuals such as priests, cantors, and other people of power. These higher class individuals are important and can play the role of a go-between for the individuals and deities. The following section discusses these relationships and payments therein.

2.1 Social payments between ordinary individuals and priests

Every Christian above the age of 18 has to have his/her own priest to whom he/she confesses his/her sins and from whom she/he receives consultation and religious advice. This priest is called "ye nissiha abat" or confessor. To obtain a confessor, a person approaches a priest and asks for his consent. Before the priest accepts the request, he investigates the behavior of the applicant, and, if the request is accepted, the applicant will buy a cloth called "timtim" (skull hut). Thereafter, the person is expected to serve this priest with his labor and money. Commonly, the person visits his confessor, bringing bread and local alcohol, within a week after Easter.

Priests also assist individuals in non-religious ways. Priests are trusted and often serve as money guards for individuals' savings. When someone is about to die, his confessor will be called to take the words of the person. Usually, the words are about sharing of resources among family members. If families argue about resource sharing and the case is brought to court, a confessor can be called upon to witness the sharing of resources. Such relationship is entirely informal and relies on social consent.

2.2 Social payments between individuals and people of power

Individuals who lack power and influence are continually alert to the possibilities of obligating a person of superior wealth, position, or influence. Relationships between these variously ranked individuals are organized similar to patron-client relationships (Foster 1963). Such higher ranked individuals help increase individuals' security in a variety of life crises such as illness, sudden need for cash, and legal disputes. Individuals approach higher ranked people for different reasons such as solving their health problems, obtaining wealth, being successful in their activities (for instance, education or business), and requesting other things, including searching for a good mate and/or solving in-house disputes.

When individuals lose their property due to theft, victims report it to these higher ranked individuals. These powerful and respected individuals will subsequently take some measures on account of the thefts. According to the informants of this study, to indicate how strong they are and to attract more individuals who believe in their power, such patrons take serious actions on defaulting persons even without any witnesses.

Figure 4: Special money reserved for people with power

In exchange for these services and support, beneficiaries (the clients) promise to give gifts to those in power. Common gifts of this sort include cattle (sheep), cash, local alcohol, honey, and bread. Individuals who do not have the above materials to give are expected to pay a cash equivalent of 1,500 birr, according to local respondents. If individuals promise to give cash, they keep it separately and promise not to use it for anything else. This cash and gifts also constitute a form of "special monies" (see also Figure 4) in this case used as a type of payment for a particular service (protection, security, insurance). On the other hand, when these powerful individuals default and are thus unable to keep their promise or "contract," in whatever form it is, they cannot sued in a court or an edir. If someone does bring such a case against a person of power, the community rejects the individual as a community member.

3. Social payments between individuals and supernatural beings

The relationship between individuals and supernatural beings is important within the research community of this study. This relationship is usually facilitated when individuals face challenging situations such as health or family crises or when their animals are sick. Individuals then make offerings to the spirits and gods in exchange for something else. This section discusses the relationships between individuals and supernatural beings, and the resources exchanged therein.

During hardship or crisis, individuals pray to deities/religious icons. When individuals request assistance from deities, they promise to give gifts in return. Promised gifts can take different forms, a common form is, for instance, offering cattle as part of the transaction. Whatever the individual promises as part of the transaction, from this time onward, whether cash or cattle, the items promised become special money and are kept separately (Zelizer 1989, 1997). These items are called *yeselet genzeb,* which means "promised money," and individuals cannot use it for personal consumption. Yeselet genzeb must be kept separately, and cannot be replaced with other items of similar type, as not all dollars are equal (cf. Singh 1998). The explanations given for this practice include statements such as: "as God have fulfilled my request, there is no need to change my promise, I have to respect my words too." But if the promise is made simply without specifying manner of payment, individuals can fulfill their promises by paying in whatever types of gifts they have in their possession. In this scenario, an individual has no need of keeping "promised money" separate.

Saints and the Virgin Mary, in some sense, are patrons (Foster 1963), in that contracts are made with them, but, ultimately, they are intermediaries within a religious hierarchy. They are seen as advocates easier to access than God. They handle cases when presented with them, but only if the cases are resolved must the fee be paid and the petitioners comply with the terms of the contract. The payment is expected to be completed upon the fulfillment of the request. If the person assumes that his promise is not fulfilled, he is not supposed to give any gifts and the relationship concerning the issue under consideration will terminate.

In either case, the promise can involve different items for exchange such as cattle, children, umbrellas, and cash. As an example, individuals who are unable to bear children pray to saints for children and promise to give the child to the church or offer other materials in return. A child is given to a church in a sense that the child will serve the church of that saint. But this only happens after the child has grown and reached an age that he is able to understand the principles and procedures of the church.

In addition to promised gifts, other obligatory religious payments are required. One such payment is called *asrat bekurat*, which is required from every Christian Orthodox individual. "10 percent of our earnings do not belong to us and we should give it to the church," stated one informant. "When we give this to God, what we do on earth will be blessed, and we will get value from God or the church," added another.

Figure 5: A mudye mitswat

Moreover, when individuals attend church over the weekend or on holidays, they place money into a designated vault called *mudye mitswat* (Figure 5). In principle, individuals are not to count how much they give, but in reality they know the amount to give. The reason is that, as one informant explained, "God says when your right hand gives, let your left hand not see it." Such gifts are also not recorded or memorized. In addition to cash gifts, individuals can buy and give gifts such as candles and church clothing to the churches.

During public holidays, churches also call on individuals to make donations or provide gifts officially. These donations are not recorded on paper. However, church officials announce to the public the total amount of donations and name of individuals who give significantly more compared to other participants. To make collection function smoothly, church individuals lay church clothes on the ground (Figure 6) so that individuals can donate paper money or coins of any amount on the clothes. During fieldwork, the researcher also observed church representatives using an upside down umbrella to facilitate donation collection (Figure 7). Once money is collected, a group of individuals counts the total donation and officially announce it to the crowd. Unlike individual donations, the group contributions are documented.

Fig. 6. Church cloth laid on the ground to collect the money donations.

Fig. 7. Upside-down umbrella used to collect donations in money

DESIGN IMPLICATIONS

Following the lead of MPesa's success in Kenya and of other mobile money initiatives across Africa, over the past year in Ethiopia a number of mobile companies have partnered with local banks and credit and savings institutions to launch mobile money products. These include, among others, publicly- and donor-funded initiatives such as mFarmer (funded by USAID and the Bill and Melinda Gates Foundation) and private partnerships such as M-Birr (a branch of the Irish company M-Birr Limited, itself a spin out of the mobile software development firm, NCL Technologies). While there has been an explosion in similar mobile banking initiatives, their launch on the market is currently pending upon legislation that would allow for the types of transactions that these services plan to offer. An additional challenge for these new forms of money, savings, and transfers is reaching out to local people and enlisting them as clients. As mobile companies and banks shape their new products, their success will depend upon their ability to best incorporate existing local practices and institutions that have enabled savings and payments. This section aims to provide some design concepts[8] that might provoke new inquiry, practice, experimentation, or development of new mobile money systems for financial transactions. For example if money is digital in the form of mobile money, how will money gift personalization, disclosure and secrecy, segregated controls, refusal of money gift practices be affected? How do we design a system that supports such practices? The following table shows possible design concepts and features based on this study.

8 The design concepts are related to financial money transaction type and do not include physical wealth.

	Section	Design Concepts
1	4.1.1 Monthly Contributions	- Enable recording of monthly cash contributions (name of member, month, date, and amount contributed) in tabular format in a digital book. - Enable flexible amount for monthly contributions; enable charging of non-contributors. - Enable marking contributor presence or absence - Allow dual control, enable collection of any amounts. - Allow summarizing the monthly contribution and announce the total to members. - Enable cross checking of cash on hand against the record; confirm on the amount and sign off on the digital book. - Enable basic mathematical calculations (manipulation). - Enable individuals to contribute remotely. - Close digital books at the end of every contribution period. - Schedule places to meet at the end of every month.
2	4.1.2 Funerals and Marriages	- Enable recorded cash gifts by individuals. - Enable secrecy or non-disclosed giving and receiving of *yazentega.* - Enable individuals to refuse to accept *yazentega* (as there could be some reason). - Allow individuals to remotely participate in funeral gift giving. - Enable labeling and differentiation of monies. - Allow all individuals to attach explanations of money they would like to send.

3	4.1.3 Funerals and Marriages	- Enable some gifts to be recorded (date, name of the event, name of the person, and amount). - Enable both disclosure and secret giving and accepting practices. - Allow segregation of responsibility between two persons (one to record the transaction and the other to handle cash gifts). - Enable cross checking of cash gifts against record and allow cash and documentation to be handed over to the owner. - Enable dual control. - Enable individuals to save money with others, be able to be used as memory aid. - Be able to record the transaction which can be used as legal document. - Enable personalization of gifts. - Be able to keep record as sort of file log. - Enable individuals to place restrictions on how and when money may be used (e.g., no access on Wednesday and Friday).
4	4.2.2 & 4.3.1	- Enable individuals to assign different purposes to "special money." - Enable individuals to keep "special monies" separate - Enable calculation (mathematical manipulation). - Enable individuals to transfer money into a mudye mist swat without recording the amount. - Enable individuals to donate money to church publicly. - Enable unrecorded remote donation by individuals to the church. - Enable automatic counting of church donations, providing real-time feedback to help church officials announce the total to the crowd.
5		Finally, mudaye mtswat (Figure 5), church clothes (Figure 6), upside down umbrellas filled with cash (Figure 7), indicate some avenues to think about the design of hardware and graphic interfaces of mobile money.

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