

Savings (*equb*) and insurance (*iddir*) associations of Eritreans in Germany

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Abstract *With more than 70,000 members, Germany hosts the third-largest Eritrean population in the world. The objective of this contribution is to explore and describe the establishment, activities, and administration of savings (*equb*) and insurance (*iddir*) associations in this community. The investigation contextualizes their utilization within the framework of the migration experience. The associations are organized based on trust to help members solve their economic and social challenges. Trust is established through family, religious, or ethnic affiliations, and this helps the associations have a less formal administrative structure. Though most are not registered as non-profit organizations, they have binding internal regulations.*

Introduction

A wealth of literature exists on savings (*equb*) and insurance (*iddir*) associations within Ethiopia and Eritrea (Dejene Aredo 2010; Pankhurst/Damen 2000; Elliesie 2017; Gebremichael/Ruys 2006; Gebreyesus Abegaz Yimer et al. 2018) and in the Ethiopian diaspora (e.g. Michael Emru Tadesse 2023). However, to my knowledge, there is no literature on Eritrean savings and insurance associations in the Eritrean diaspora.

By the end of 2022, 73,805 Eritrean diaspora community members resided in Germany.¹ Most of them live in Hesse, especially in the metropolitan area of Frankfurt. The Eritrean population in Germany is the third largest in the world, after Eritrea itself and its diaspora in Sudan and Ethiopia. Accordingly, it has been of interest to several studies (Conrad 2010; Santos 2019; Treiber 2017).

In this contribution, I want to look at how Eritreans in Germany have established social interaction and cooperation in the form of savings (*equb*) and insurance (*mahiber* or *iddir*) associations and how they instrumentalize these associations to work towards a 'good life' and 'good future' (cf. Fischer 2014; see introduction to this

¹ According to Statistisches Bundesamt (<https://www-genesis.destatis.de/>).

volume). While *equbs* revolve around building up future investment, *iddirs* provide insurance for important, future life-course rituals such as burials and wedding ceremonies.

In both *equb* and *iddir* associations, members meet regularly and contribute a fixed amount of money. The difference between them lies in the objective for which the contributed money is used. *Equb* associations are a type of rotating savings and credit association (ROSCA), which are informal institutions that provide saving and lending facilities (Geertz 1962). The money is repaid to members in turn. *Iddir* associations, also called *mahiber* by the Eritrean and Tigrinya speaking communities, are broadly community associations that employ forms of risk-sharing and risk-pooling: members pool their resources as a protection from the high costs associated with important life-cycle events like weddings and burials. Each member contributes money each month, and this accumulates until a member or one of their close family gets married or needs burial, at which point an agreed amount of money is paid out.

Research objective and methodology

Most of the data for the current study was collected during the first quarter of 2022. I distributed questionnaires to members of 21 *equb* and *iddir* associations (see Table 1). I additionally collected evidence from sources such as the associations' by-laws, direct observation, and interviews.

In designing the questionnaires, I prepared a list of questions for each variable in the main outcome measures listed below. Care was taken so that all the relevant questions were asked, but that there was enough flexibility to allow the natural flow of ideas and events. Before distributing the questionnaires, a pilot test was conducted with five members of *equb* or *iddir* associations to check the clarity and relevance of the questions. Finally, I took a sample of 21 associations from five cities in Germany (see Table 1 below for more information). The main outcome measures I used to study were the following:

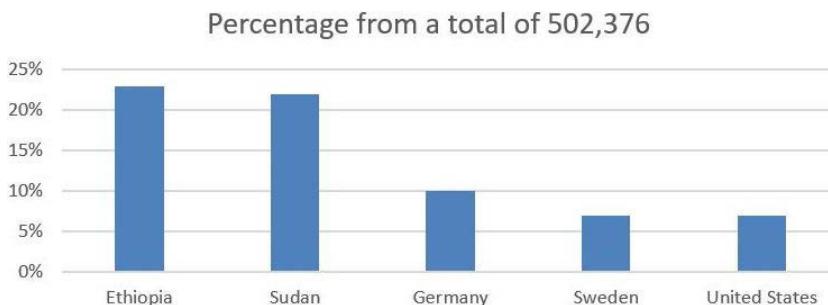
- The background of the associations: I asked how long their association had been established, the objective of its establishment, its membership numbers, and criteria for membership.
- The activities of the associations: Here I asked for the types of activities that the associations routinely perform, such as periodic meetings, money contributions, and helping members and relatives back in Eritrea.
- The administrative setup of the associations: which includes the administrators' status, election criteria, duties/tasks, and how they manage conflicts.

- Internal regulation and official registration: I inquired if the associations have written or oral internal regulations and if they are registered with the relevant government offices.
- The effects of the Covid-19 pandemic: I studied the effects of the Covid-19 pandemic on the activities of the associations and on the approaches they used to solve or minimize the effects.

Eritrean communities in the diaspora at a glance

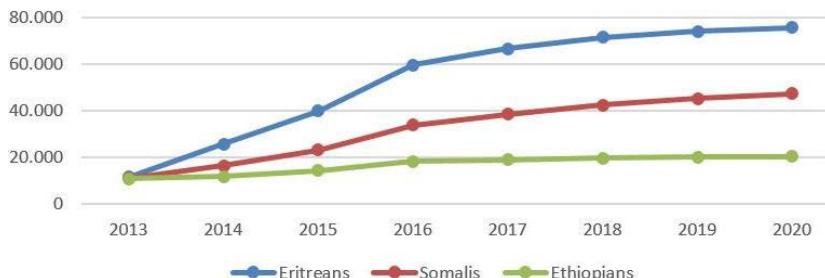
The state of Eritrea (independent from Ethiopia since 1993) is geographically located in the Horn of Africa. According to the United Nations World Population Prospects, Population Division and Worldometer (2022), the estimated population of Eritrea is 3,748,901. Particularly following the 1998–2000 Ethio-Eritrea war, a large percentage (10%–20%) of its population migrated to many countries across the world (United Nations 2022). Figure 1 shows the top five destinations for Eritrean migrants, in which about 70 per cent of the migrant community live.

Figure 1: Top 5 destinations for Eritrean migrants (2020)



Source: World Population Prospects – Population Division – United Nations 2022

Emigration out of Eritrea has increased dramatically in the last 10 to 15 years. Germany, particularly since 2015, has attracted a very large number of migrants and refugees (Rietig/Müller 2016), a sizable number of which are Eritreans. With regard to the diaspora communities in Germany, reference to the Statistisches Bundesamt (2020) shows that the East African community in general and particularly the Eritrean population in Germany continuously increased from 2013 to 2020. By 2020 about 10 per cent of the migrant Eritreans worldwide, that is 75,735 people, were residing in Germany (Statistisches Bundesamt 2020) (see Figure 2 for more information).

Figure 2: The East African community in Germany 2013 to 2020

Source: Statistisches Bundesamt (2020)

Figure 2 indicates that the Eritrean community increased from 11,655 in 2013 to 75,735 in 2020. Only 1,415 Eritrean migrants live in Berlin, the capital of the Federal Republic of Germany. The largest Eritrean communities are found in four federal states in Germany: Hesse (with an Eritrean population of 17,020), North Rhine Westphalia (14,045), Bavaria (11,640), and Baden-Wurttemberg (8,270) (Statistisches Bundesamt, 2020). Thus, I took samples from the following metropolitan cities (cf. table 1):

Table 1: Eritrean diaspora communities in Germany

State and sampled city	Eritrean diaspora Population		Number of Eritrean associations		
	Size	Percentage of total population	equbs	iddirs	total
Hesse – Frankfurt	17,020	22	3	10	13
North Rhine Westphalia – Cologne	14,045	19	-	1	1
Bavaria – Nuremberg	11,640	15	2	2	4
Baden-Wurttemberg – Stuttgart	8,270	11	1	1	2
Berlin – Berlin	1,415	2	-	1	1
Total population sampled	52,390		6	15	21
Total Eritrean population in Germany	75,735				

Source: Statistisches Bundesamt (2020)

Research findings on *equb* and *iddir* associations in Germany

As shown above (Figure 2), most Eritreans arrived in Germany recently (since 2013). It is therefore not surprising that most of the associations under study are quite young. About 67 per cent of *equbs* and 53 per cent of the *iddirs* from my sample are ten years old or less (cf. table 2).

Table 2: Age of sampled *equb* and *iddir* associations

	1–5 years	6–10 years	11–15 years	16–20 years	More than 21 years
<i>equb</i> associations	3 (50%)	1 (17%)	1 (17%)	-	1 (17%)
<i>iddir</i> associations	5 (33%)	3 (20%)	4 (27%)	1 (7%)	2 (13%)

To give a better insight into why these associations are thriving in the growing Eritrean population in Germany, I will start my findings with three case studies.

Case 1: Mahiber Qudus Michael (Saint Michael) of Segheneiti

According to my interview with its chairman Mr. T., the Mahiber Qudus Michael association was founded in 2004 with many members. However, the chairman said the association currently has only ten actively participating families, who live mostly in the cities of Frankfurt and Stuttgart. The criteria for membership are willingness, trust, commitment to making the monthly contribution, and being a Catholic from the village of Segheneiti, which is located in the southern part of Eritrea, where the population is Tigrayan. The main objective of Mahiber Qudus Michael is to provide financial and material support for mourning and funeral ceremonies, and to provide opportunities to meet and socialize. Members also coordinate fundraising activities to help people in the village of Segheneiti and maintain its parish church, St. Michael Church.

The Mahiber Qudus Michael is very formal in its administration. It has the three executive positions often seen in formal organizational structures: chairperson, secretary, and treasurer. Money is deposited in the bank as soon as it is collected. The *mahiber* has written regulations and is registered as a non-profit organization with the Frankfurt city administration. Members meet once a year, during June, at the meeting hall of St. Maria-Hilf (a Roman Catholic church) in the city of Frankfurt. After taking mass, the members share Eritrean food and drinks. The members all come with their children, and friends and other relatives are also invited. The meeting lasts for three days: Friday, Saturday, and Sunday. Apart from the annual meet-

ing, the members' main activity is to collect funds to pay for burials or mourning. Mr. T. said that each member is liable for a fixed amount of Euro 5 per month, which they pay annually. The members make a higher contribution to cover the costs of the annual meeting and in the event of deficits at funerals and memorial services. In the case of a death of a member's family, the association pays that member Euro 500.

Case 2: The Mahiber Mehazut (Association of Friends)

The Mahiber Mehazut is a hybrid of an *equb* and *iddir*. Members contribute Euro 110 per month. The Euro 100 is an *equb* contribution, and Euro 10 an *iddir* contribution. The association has seven members and was founded in 2010. According to an interview with one of its members, Mrs. H., all seven members go to the Eritrean Catholic church in Frankfurt. Furthermore, they belong to the Tigrinya language-speaking or Tigrayan ethnic group that hails from the southern part of Eritrea bordering the Tigray region of Ethiopia. The *mahiber* is therefore not only based on friendship, but also on a common religion and regional origin in Eritrea.

The main objectives of the Mahiber Mehazut's members are to help each other with funeral and marriage arrangements and to meet and socialize. Members take turns to host the monthly meeting, where the members make their monthly payments, celebrate the three rounds of the Eritrean cultural coffee ceremony (which takes about three hours), and discuss their situation in Frankfurt and families back home in Eritrea.

The Mahiber Mehazut has no formality in its administration. Its members consider no need for internal controls because any money is deposited in a bank as soon as possible. Their long-term objective is to start a business together, although no business plan so far exists and socializing seems to be the main reason for the association. From each member's monthly contribution, Euro 100 per member is saved as seed money for that business; the remaining Euro 10 contributions are saved as insurance for unexpected expenditure during mourning and funeral events. With the collected contributions of Euro 10, some of their members received financial support of Euro 500 to travel to Eritrea and attend the funerals of their close relatives there.

Case 3: The *equb* family Tesfa Giorgis

Like the *mahiber* in case 2, the Equb Tesfa Giorgis is a hybrid of a *mahiber* and *equb*. The *mahiber* and *equb* started by seven middle-aged, male cousins and their wives living in Frankfurt and its vicinity. They organized a *mahiber*, whose main purpose is to meet four times per year with their wives and children. Apart from the meetings, the *mahiber* regularly collects a small amount of money, and the members assist

each other in organizing life-cycle events like weddings graduation ceremonies and a joint trip outside Frankfurt once a year.

The male cousins felt that meeting four times per year was not enough for them to update each other about family news and looked for a reason to meet more regularly. Therefore, they started an *equb* together, meeting monthly on the last Sunday of every month. Although all the members are related, they usually meet in a church where one of the members is a member of the congregation and a close friend of the church administrator. They do not meet at their homes, so as not to burden their wives with hosting the meeting with three rounds of cultural coffee ceremony. Their *equb* has a cycle of seven months and a monthly contribution of Euro 100. According to the members, the main purpose of the *equb* is to socialize, the small amount of money that is saved is secondary and is not enough for larger purchases or investments.

Considering the above-mentioned case studies, it is interesting to note that there are notable differences between *equb* and *iddir* groups back in Eritrea or Ethiopia and those among the Eritrean diaspora in Germany. First, the German groups are often made up of close family members of friends, whereas *equbs* in Ethiopia are often made up of colleagues and very rarely made up of family members, while *iddir* groups are mostly made up of neighbours (Dejene Aredo 2010; Pankhurst/Damen 2000; see Glück this volume). Second, the main purpose of *equb* groups in the Eritrean diaspora in Germany is to socialize, while back in Eritrea or Ethiopia, the purpose is to save or invest (Dejene Aredo 2010; Pankhurst/Damen 2000). Third, in the Eritrean diaspora in Germany many hybrids of *equb* and *iddir* groups exist, something that is not usual in Eritrea or Ethiopia. These hybrids are a product of the limited number of possible members in the diaspora, where neighbourhoods and colleagues are made up of other nationalities. As can be seen from the above examples, apart from providing ways to save (*equb*) and finance life-cycle events (*iddir*), the associations are also important in helping members to socialize and to send money to Eritrea to help relatives there.

In my 21 samples, I observed that *equb* associations are generally smaller than *iddirs*. The memberships of *equb* associations range from 4 to 13 individuals, while those of *iddir* associations are between 20 and 200 (see Table 3). Each time members of an *equb* meet, they have a draw to determine who will take the month's contribution. Therefore, all the money is paid to the lucky member of the month; this continues until they have all had a turn. Therefore, *equbs* demand a higher level of trust, as more money is contributed and remains with individual members, who have already received the total contribution. Conversely, in *iddir* associations, the risk of losing money is smaller, as the contribution of money is less and the shared funds are kept in a bank account.

Table 3: Size of membership of sampled *equb* and *iddir* associations

number of members	<i>equb</i> associations	<i>iddir</i> associations
200	-	1 (10%)
100	-	3 (30%)
60	-	1 (10%)
40	-	1 (10%)
30	1 (17%)	2 (20%)
20	-	2 (20%)
15	-	-
13	1 (17%)	-
12	1 (17%)	-
8	1 (17%)	-
7	1 (17%)	-
4	1 (17%)	-

The findings, especially from the case studies, lead us to the conclusion that the focus in *equb* associations in Germany is, in the main, short term, and that these associations seldom help members make financial investments for future development in Germany. Many members send their *equb* money back home to Eritrea to help relatives or to buy (or build) a house there (provided they pay the 2 per cent tax).² The findings show that *iddir* associations in Eritrea share a common purpose with their German counterparts in helping their members during funeral and marriage events, as well as providing opportunities to meet and socialize. However, those in Germany have the additional purpose of sending money to Eritrea, for the same reasons as the *equb* associations, that is, to help relatives back home. When money is sent to Eritrea for a common purpose, such as to help a village, the money is sent in the name of the association. However, when it is sent to financially help relatives, individual members send it to their respective relatives.

In both *equb* and *iddir* associations, members are admitted based on trust that is established due to affiliations, such as extended family, friendship, co-working, region (in Eritrea), or religion. Additional membership criteria in *equb* associations include the ability to pay the monthly money contribution.

2 Eritrea charges two per cent tax on the income of all Eritreans who live outside Eritrea. If an individual does not pay the tax, they cannot receive consular services from an Eritrean embassy or consulate.

The administration of *equb* and *iddir* associations

In this section, I consider the associations' administration, including their main operations, administrative structures, and criteria for election to administrative duties, along with how they resolve conflict.

Equb associations in Germany have less formality in their administration compared to *iddir* associations. About 33 per cent of those sampled in Germany have the three primary executive positions in a formal structure, that is, chairperson, secretary, and treasurer; 17 per cent have only one executive position (treasurer); and 50 per cent have none. However, about 93 per cent of the *iddir* associations have all three executive positions (chairperson, secretary, and treasurer) and only 7 per cent have none. This shows that *equb* associations consider there to be less need for internal controls. Since *iddir* associations have a longer life span compared to *equb* associations, they have long-term objectives, so they see the need for a more formal structure (see Table 4).

Table 4: The administrative structure of the sampled *equb* and *iddir* associations

	chairperson, secretary and cashier	only cashier	no chairperson, secretary and cashier
<i>equb</i> associations	2 (33%)	1 (17%)	3 (50%)
<i>iddir</i> associations	14 (93%)	-	1 (7%)

Here again, both *equb* and *iddir* associations use multiple criteria to choose their administrators. In *equb* associations, the main criteria³ for election to an administrative position is trust (33 per cent), willingness (33 per cent), good relations with members who actively participate (33 per cent), and leadership ability (17 per cent). *Iddir* associations emphasise willingness (40 per cent), leadership ability (40 per cent), good relations with members who actively participate (40 per cent), trust (33 per cent), and majority vote (27 per cent). Other criteria include the ability to read and write Tigrinya and German (13 per cent), and seniority in the association or years of service as a member in the association (17 per cent) (see Table 5).

3 The criteria were specified by the author in his questionnaire.

*Table 5: Criteria for electing administrators in *equub* and *iddir* associations*

	trust	will-ing-ness	lead-ership ability	good rela-tionship with oth-ers	se-nior-ity	ma-jority vote	ability – German language
<i>equub</i> associ-ations using this criterion	2	2	1	2	-	-	-
percentage using this criterion from 6 <i>equubs</i>	33	33	17	33	-	-	-
<i>iddir</i> associ-ations using this criterion	5	6	6	6	1	4	2
percentage using this criterion from 15 <i>iddirs</i>	33	40	40	40	17	27	13

Members of about 66 per cent of the sampled *iddir* associations could not clearly identify the main duties/tasks of their administrators. However, some of them mentioned that follow-up and coordinating activities (17 per cent) and establishing internal regulations (17 per cent) were among their duties. With *iddirs*, following-up and coordinating activities (50 per cent), sending money to Eritrea (25 per cent), control and making annual report of payments (21 per cent) were cited as the administrators' main duties.

I also asked respondents if their associations encountered conflicts and, if so, how they resolved them. All *equub* associations reported that they had not had any conflict so far. Similarly, 79 per cent of the *iddir* associations had experienced no conflict so far. The three *iddir* associations (21 per cent) that had experienced conflict (for example if the deceased family member is close enough to the member to be paid money from the association) solved it amicably (67 per cent) or by calling a general meeting (33 per cent).

Internal regulations and official registration

The following explores the question of whether the associations have internal regulations and, if so, whether they exist in written or oral form. Furthermore, I enquire

if the associations are registered officially at the relevant government office as a non-profit organization.

I found that among *equb* associations 50 per cent have only oral, 17 per cent only written, and 33 per cent both oral and written internal regulations. From the *iddir* associations, 54 per cent have only written, 31 per cent only oral, and eight per cent have both written and oral internal regulation. I observed that both types of association have internal regulations. In addition, oral regulations are considered as binding as written regulations.

My findings show that 83 per cent of the *equbs* are not registered at the relevant government office as non-profit organizations (or Eingetragener Verein or e.V., German for NGO). From the *iddir* associations, 67 per cent are not registered. I observed that many of them are not registered because, as some reported, registration will subject them to strict government control such as annual reporting of activities for tax and other control purposes.

Members' contributions and payments to members

As defined at the beginning, both *equb* and *iddir* associations are community organizations where members meet regularly and contribute a fixed amount of money. But how much money and how often does each member contribute to the association, and how much money and how often does the association pay their members?

Of the *equb* associations, 67 per cent reported that each member contributes Euro 100 per month. I also found that members in one association contribute Euro 300 each month. In another *equb* association, members do not need to contribute the same amount of money: if someone wants to contribute more, he or she can pay multiples of one share, or they can share a share with other members to pay less. The payment to members at *equb* associations depends on their monthly contribution and the number of members: the higher the amount contributed by each member and the more members in each association, the more the monthly payment to a member. In *equb* associations, members can choose how to use the money they receive. However, most of members send it to Eritrea to help their relatives because they have an obligation to repay the financial support given by family members to help pay for their migration. In addition, most family members in Eritrea depend on the remittances sent by relatives in the diaspora.

About 53 per cent of *iddir* associations reported that members contribute Euro 5 monthly, or Euro 60 annually, to the association. Among the other four (27 per cent) *iddir* associations, payments differed. One *iddir* association reported that members pay Euro 100 each month. Accordingly, the pay-outs of *iddir* associations to members differ greatly, ranging from Euro 500 to Euro 4,000 for a funeral or marriage ceremony. In *iddir* associations, the monthly contributions are always the same, and

the amount paid out is set by the associations' regulations. The events that trigger a payment do not occur regularly, so contributions can accumulate. However, it is also possible for the association to run short of money and ask members to make special, irregular contributions.

The Covid-19 pandemic and its effect on associations' activities

During my research, I enquired into whether Covid-19 pandemic affected the activities of the associations, and how they managed these effects. In response, about 83 per cent of the *equb* associations reported that Covid-19 had greatly affected their activities, and only 17 per cent said it did not affect them at all. All those whose activities were affected stopped their periodic meetings and their overall activities. Similarly, all of the *iddir* associations reported that Covid-19 had affected their activities. Therefore, they had no periodic meetings (100 per cent) and their activities were stopped (93 per cent) or greatly decreased (93 per cent) (see table 6 for more information).

In *iddir* associations, the activities, particularly the marriage ceremonies, were either interrupted or kept to a minimum. Obviously, however, burial events were out of the associations' control, and members had to make special contributions, while participation at these events was kept to a minimum.

Table 6: Covid-19's effect on the activities of *equb* and *iddir* associations

	affected	
were activities affected?	yes	no
from 6 <i>equb</i> associations	5 (83%)	1 (17%)
from 15 <i>iddir</i> associations	15 (100%)	-
effect		
effect on the activities	no periodic meetings	decreased activities
from 6 <i>equb</i> associations	5 (33%)	5 (33%)
from 15 <i>iddir</i> associations	15 (100%)	14 (93%)

To mitigate the effects of the pandemic, all the associations used different methods. Half of the affected *equb* associations said they would wait for the Covid-19 pandemic to end in order to resume their normal activities. Some also used social media, such as Zoom (33 per cent) and WhatsApp (17 per cent), telephones (17 per cent), and

the banking system (12 per cent) to solve the effects. Similar, about 67 per cent of the *iddir* associations waited for Covid-19 pandemic to end. Similarly, some of the *iddirs* used social media, such as Zoom (7 per cent) and WhatsApp (13 per cent) (see Table 7 for more information).

*Table 7: Solutions to the Covid-19 pandemic used by *equb* and *iddir* associations
Others* – Created opportunities for online meetings/asked for government help/no idea*

<i>equb</i> and <i>iddir</i> associations	waiting	use media				others*
social media used		Whats-App	tele-phone	Zoom	banking system	
<i>equb</i>	3	1	1	2	1	-
per cent from 6 <i>equb</i> associations	50	17	17	33	17	-
<i>iddir</i>	10	2	-	1	-	4
per cent from 15 <i>iddir</i> associations	67	13	-	7		27

Conclusion

I started my study with the objective of answering the questions: How do the Eritrean diaspora communities' *equbs* and *mahibers* or *iddirs* (1) establish their social interaction and (2) manage their activities once the interaction is established?

Based on experiences in Eritrea, I expected that the purpose of *equb* associations would be to collect money for future investment. However, my research data shows that the main objective of *equb* groups within the Eritrean diaspora in Germany is to socialize. In addition, they raise funds to send home to support their relatives in realizing their individual visions of a 'good life'. This is, for example, because migrants have obligations to repay family members who helped them in their migration journey. I also observed that, mostly, the amount of money contributed in *equbs* is not enough to make meaningful investments, mainly because the financial power of members is weak.

On the other hand, the example of Mahiber Mehazut (Association of Friends) demonstrates that *equb* savings can be used to set up a joint business. The future-oriented practice of *equb* is evident both in its social and financial aspects. The social quality shows in how *equb* associations foster gatherings, share ideas, and support relatives. The financial factor is evident in the financial support that can improve the

quality of life of relatives back in Eritrea or contribute to entrepreneurial endeavours in Germany. The example of the Mahiber Mehazut further shows that hybrids of *equb* and *iddir* associations exist in the diaspora, especially among homogenous circles of friends. This is a clear difference to Eritrea, where *iddirs* exist with large numbers of members and are neighbourhood associations.

The findings show further that *iddir* associations in Eritrea and their counterparts in Germany share a common purpose of helping each other during funeral and marriage ceremonies, and to meet and socialize. However, the associations in Germany also have the additional responsibility of sending money to Eritrea.

Compared to associations back in Eritrea, both kinds of associations in Germany give less emphasis to formality: they generally have no formal administrative structure and are often not registered with government offices. Associations and their members place more emphasis on trust, friendship, or family relations. Conflicts rarely happen and are solved amicably.

When looking at the effects of the Covid-19 pandemic, we see that the activities of the associations decreased, but at the same time digital ways of communicating, which remain useful today, were taken up.

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Figure 1: Top 5 destinations for Eritrean migrants (2020)

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Table 6: Covid-19's effect on the activities of *equb* and *iddir* associations

Table 7: Solutions to the Covid-19 pandemic used by *equb* and *iddir* associations

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