

# “Trust a man after you bury him”

## Trust and the status of informal saving associations among Ethiopians in the United Arab Emirates

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**Abstract** *This contribution focuses on trust dynamics in informal saving institutions (equbs) among Ethiopians residing in the United Arab Emirates (UAE). The main objectives of the study were to examine the distinctive features of equbs and identify the salient factors in trust and trust responsiveness within these informal associations. Trust is an important asset for solidarity, cooperation, and collective action, but trust becomes difficult to achieve in an environment of chaos, disorder, and uncertainty as well as a lack of familiarity and safety. Goffman's theory of interaction order (Miztal 2002) notes that trust materializes well with normality. The trust–commitment theory also argues that trust and commitment are fundamental ingredients in the process of building effective relationships (Morgan/Hunt 1994). In the context of an insecure and highly mobile diaspora population in the UAE, trust becomes difficult to envisage, and informal saving institutions are compelled to develop their own idiosyncratic qualities in response to this reality.*

### Introduction

Informal financial institutions in Ethiopia have been the subject of anthropological and sociological inquiries for many years (Aredo 1993; Bekerie 2003; Yitbarek 2008; Abegaz 2014; Bazezew/Chanie 2015). Institutions such as *equbs*<sup>1</sup> are often considered viable options for micro-level economic transactions in Ethiopia because they are easily accessible, people-oriented, and participatory (Bekerie 2003). These dynamic institutions have significantly contributed to the establishment of strong social and economic support networks, enhancing community cohesiveness and social solidarity (ibid. 2003).

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1 An *equb/iqqub* is an Ethiopian Rotating Savings and Credit Association (ROSCA) organized voluntarily to mobilize financial resources. They are popular among almost all sections of society (Aredo 2004).

Contemporary modern society is facing a 'crisis of trust'. Western society is particular implicated in this crisis, but in the era of globalization, a lack of trust has become pervasive. Trust is the most cherished value in society (Corsín-Jiménez 2011; Mühlfried 2021), but at the same time it is "one of the most endangered social resources at the present time" (Mühlfried 2021:201). The melting down of such an important social virtue is evident in the formal sectors of government and politics (ibid. 2021). This empirical study addresses the question of trust in the context of the informal sector, about which little is hitherto known in previous studies.

A good deal of literature is already available on informal financial institutions in urban and rural Ethiopia. However, data on the essence of trust in those institutions especially among diaspora communities has hitherto remained scant. Although old ethnographies have adequately discussed issues related to difference and solidarity, particularly in small-scale societies, the role of anthropology in recent debates on trust has been marginal (Coates 2018). It is, therefore, timely to address the issue of trust as a research agenda because it is a crucial asset in social, economic, and political life. In view of this, this study sets out to examine how *equub* saving associations function in diaspora settings, while identifying the factors in building trust and the contemporary challenges associated with it.

The research was conducted in the United Arab Emirates (UAE) between May and September 2022. Data collection took place in Dubai and Sharjah states.<sup>2</sup> The study followed a qualitative approach in which ethnography was used as a principal method of scientific inquiry. Semi-structured interviews, informal chitchats, and small group discussions were conducted with purposively sampled key informants to harness first-hand information about migrants' personal experiences. Besides, a review of secondary data (both published and grey literature) obtained from different sources was made.

## Some theoretical considerations

### Trust and mistrust

Theorizing trust is not new. It has, for example, been central to the social contract theory since it was first advocated by classical writers of the nineteenth century (Mühlfried 2018). Sociologists such as Simmel would argue that trust is what binds people together in society and that it has a lot to do with putting confidence in others; it reflects a hypothesis about future behaviours eliciting certain practical actions (Frederiksen 2012). Both trust and mistrust are attitudes that help us deal with uncertainty. The difference is that the former presupposes a condition in

2 The two locations were selected given the high concentration of Ethiopian migrants there.

which risk is accepted while deferring feelings of doubt; in the case of the latter, risk avoidance tendencies are pursued (Luhman 1973, cited in Mühlfried 2018).

The establishment of trust between parties presupposes the formation of binding links, that is, the personal and social relationships that ultimately create a friendly environment between the two parties. This relates to the notion of social honour and the moral obligation to remain mutually trustworthy in the context of existential risk, especially in the informal sector (Mühlfried 2018). Similarly, the Trust–Commitment Model argues that relationships within the framework of institutions work best when there is trust and commitment. In a business and marketing environment, this theory argues that, paradoxically, even in the world of competition, cooperation is a key Instrument—or success in the context of functional networks (Morgan/Hunt 1994).

In socio-cognitive models, trust is often seen as a reflection of attitudes shaped by such cultural and demographic factors as personality, income, age, and class. According to Dasgupta (1988), the decision to trust a person or not depends on the reputation of that person. For contracts to hold, there should be a credible threat of punishment by a trustworthy agency against those who break agreements between parties. The trust towards a person depends on the trust one puts in the enforcing agency.

According to Good (1988) it is important to consider the economic and political fabric of society and its impact and consequences on relationships to understand the individual as a trusting agent. Individuals can pursue either competitive or cooperative strategies, but trusting others and being trustworthy are closely related to the wellbeing of the individuals involved in such relationships. Good (1988) explains that cooperation is a manifestation of trust, which is a protective mechanism that prevents anomaly from occurring by ensuring feelings of familiarity, and an assurance of the feeling of being safe in the context of social order (Goffman 1983).

Dasgupta (1988) argues that trust depends on some form of agency that is mandated with regulation and enforcements of contracts. Trust is considered a rational strategy as long as subsequent actions are revised based on experience and an assessment of the past performance of the trusted (ibid. 1988).

## Ethiopian Middle East migration trends

The migration of Ethiopians to the Middle Eastern countries like Bahrain, Lebanon, Qatar, Jordan, Saudi Arabia, and the United Arab Emirates has a long history. However, there has been an increasing mobility trend since the early 1990s, most of which tends to be irregular (Adugna 2021). The Emirates is one of the key migration destinations for young, uneducated migrants from Ethiopia. There are over 160,000 Ethiopians currently living in the UAE, with over 65 per cent living in Dubai and

the Northern Emirates (MFA 2023). However, it is difficult to get official statistics and exact numbers given that quite a number of Ethiopian migrants reside in the country illegally. Many work as housekeepers, labourers, civil servants, and in small businesses.

In 2013 the Ethiopian government put a temporary ban on travel to the Middle East in a bid to encourage legal migration and deal with the deportation of large numbers of migrants from those countries. The ban was lifted after five years, after new labour recruitment regulations were imposed on hiring agencies (Adugna 2021).

The majority of my informants said they had come to the UAE with economic aspirations and resorted to migration as a way to escape poverty in their home country. However, their expectations of a better life are largely not being fulfilled: finding secure jobs is not easy; remuneration is lower than expected and often comes erratically; and the cost of living in the host country is high. Illicit migrants also face the risk of being deported at any time. Feelings of economic and social insecurity, which result in low levels of trust, prevent people from establishing long-term commitments in informal savings associations such as *equbs*.

### Some features of *equb* associations in the Emirates

The series of interviews<sup>3</sup> with Ethiopians in the study area shows that the basic characteristics of *equbs* in the UAE are the same as in Ethiopia. They are voluntary associations in which people organize themselves for savings purposes; members pay in a fixed amount of money at a certain interval (daily, weekly, or monthly) and the collected money is dispensed back to the members on a turn basis. As in Ethiopia, *equbs* in the UAE have their own bylaws, which relate to the amount of contributions, timing, defaulting etc. When membership is based on kinship and close social relations, the rules and procedures are simple and straightforward, without elaborate structures and hierarchies. *Equb* associations are often led by those who initiate them, although an election process can also take place to determine the chairperson and other members of the management. In some cases, the chairperson may be salaried/commissioned; in some, they offer their services free; in others, the chairperson is given priority in the lots (for example, by being offered the first payout). Headship is a temporary position, with individuals taking turns at different times. Whether a secretary and treasurer are needed partly depends on the size of the *equb*.

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3 I stayed in an Ethiopian-run hostel throughout the research period and travelled across Dubai and Sharjah to meet people and discuss their experiences through formal interviews and informal chitchats. I also observed people's activities in the workplace, social gatherings, restaurants, and shops and formed intimacies with some of the informants.

Otherwise, only a chair is sufficient to ensure that institutional rules are observed and financial resources are properly mobilized and distributed to the winners. Winners are determined based on a lottery system, but sometimes those with an urgent need of money may be given priority.

However, there are also significant differences: the size of the associations is usually much smaller than in Ethiopia. While the large groups in Ethiopia may be made up by people who do not know each other, in the UAE, *equb* associations often involve highly cohesive social groups linked by blood ties, friendship, or business relations. The number of members is kept as small and manageable as possible to minimize risk. In a similar recent study conducted in Berlin, Germany, Tadesse (2023) also notes that *equb* associations are common among diaspora Ethiopians who know each other very well and are close friends. The number of members in UAE *equbs* is often limited to minimize risk. One of the *equb* associations, for example, consists of only three members (all women working in the same company). One of the members told me:

"The bigger the equb association, the richer we would have become [...] we could have covered so many of our expenses with equb money [...] but we could not expand our equb to include other members because things are so unpredictable in this country. The amount we pay in monthly is equal to our salary, which is 2,000 dirhams."<sup>4</sup> (A., female, age 35, 2022: Interview)

Risk is also avoided by lowering the contributions and raising the frequency of rotation. *Equb* associations in the UAE are short-lived and encounter frequent interruptions. In fact, it is not easy to find associations that continued for even a couple of years. Unlike those in Ethiopia, some of which function for several years uninterrupted due to the established residence status of members. In addition, unlike in Ethiopia, face-to-face meetings are minimized because of access to digital technologies for communication. The *equbs* use digital platforms not only for communication but also for transferring money. For example, WhatsApp is commonly used for internal communications among members, while a few people use the Workxon app<sup>5</sup> to transfer *equb* money to winners.

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4 In addition to their status as employed workers, members often had diverse sources of income. For example, renting out hostel rooms, commissions paid for helping newcomers get jobs, brokerage, etc.

5 This is an app that is not well known, but the company describes itself as a digital platform with a wide range of uses including forex trading, digital media, and real estate development since 2021 (Workxon LinkedIn page).

*Equb* in the UAE is also not ritualistic,<sup>6</sup> in the sense that it is often not accompanied with the sharing of food and drinks in a ceremonial way as is the case in Ethiopia. *Equb* members meet to exchange *equb* money and occasionally discuss issues (not necessarily related to their association) over coffee or tea. However, this is entirely voluntary.

## The significance of ROSCAs<sup>7</sup> for Ethiopians in the Emirates

Ethiopians form their own communities in the host countries and maintain their economic and social networks. Through the *equb*, they mobilize their financial resources for specific purposes. According to informants, the *equb* is a good alternative to modern banking because the latter tends to be more top-down and bureaucratic. When opening a bank account, a number of requirements have to be met. For example, in addition to residency, a certain minimum monthly income is often mentioned as a key criterion for opening a savings account with some banks in the UAE. *Equb* associations, on the other hand, tend to be more flexible, transparent, and participatory.

In a more general sense, the most obvious significance of the *equb* as an informal institution lies in its tendency to discourage extravagant behaviour. Once someone is a member of the *equb*, they know that a fixed amount of money is expected from them in a certain period. Therefore, consumption is cautious and unreasonable spending is kept in check.

The benefits of *equb* money are complex. Many migrants had to borrow the money to pay for the visas and transport costs<sup>8</sup> of their movement to the UAE. Their top priority is often to repay these debts before they start saving to invest money for future use. Others use the money to help family members back home. The conflict in northern Ethiopia (2020–2022), for example, put additional pressure on migrants, especially those from the Tigray region, as they had to pay money to transmitters to send money home informally following the closure of all government services in the region. Azam et al. (2016) also note that diaspora communities make foreign remittances of various forms to alleviate poverty and ensure a safe future in their home countries.

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6 Involvement in social rituals such as prolonged feasts and related events are kept to a minimum because people are very busy with matters pertaining to their livelihoods. The rush of life in Dubai does not allow people to spend much time on ceremonial occasions.

7 Rotating Savings and Credit Associations.

8 The cost of a three-month tourist visa to Dubai can cost up to US\$300–400 via the different agents.

Studies show that informal saving and credit associations have the potential to finance small and micro enterprises (Herr/Nettekoven 2017). However, in the UAE, a negligible proportion of diasporic Ethiopians (especially the economically better off) use *equb* money to open businesses or expand existing ones both in the country of origin and the host. There is often a wide gap between what people aspire to and what they can achieve in reality. Many still struggle for bare survival.

In addition to economic functions, informal institutions such as *equbs* serve to build support networks that are crucial for building a sense of security in the new environment. *Equbs* therefore facilitate social cooperation among members of the Ethiopian diaspora. The social interaction in *equbs* also expedites communication and information-sharing, which enable integration into the culture and norms of the host country. Knowledge and skills are passed on from those who have lived in the UAE for a long time to newcomers. Through *equb* networking, people also share crucial information that can be used for personal growth.

However, no matter how much money goes into it, participation in an *equb* is a luxury for those whose bare survival is in question because of unemployment or marginal income. Many of the women who work as nannies in the UAE's so-called 'madame houses' do not have secure jobs. Some have been dismissed due to disagreements with their employers, and the exploitation and extortion of house cleaners are commonplace experiences, as Senait's story illustrates:

Senait<sup>9</sup> came from a remote rural area in northern Ethiopia. She was employed as a maid in Abu Dhabi for a few months before her employer decided to dismiss her due to disagreements about the quality of her work (the owner complained that the household utensils were never clean enough). It was a difficult time for her because at first it was difficult for her to find people from her hometown to stay with until she found another job. Fortunately, she met an Ethiopian woman from her region who ran a hostel in the Dera district (a busy neighbourhood in Dubai). She took her home and stayed with her until she finally found another job. At the hostel, she cleaned the living quarters, kitchen, and bathroom and in return received free food and accommodation from the owner. (S., female, age 27, 2022: Excerpt from an interview)

Some informants also reported that Ethiopian and other African migrants are discriminated against when it comes to access to jobs and remuneration in the domestic sector. For example, one informant reported that her Filipina colleague enjoyed better pay and treatment. The precariousness of Ethiopian lives in the UAE can affect the decision to join an *equb*.

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9 Not her real name. The identities of informants have been concealed for the sake of privacy.

## Elements of trust in saving institutions

Trust is an important factor in the establishment of *equb* associations among Ethiopians in the UAE. Informants generally indicate that they trust an institution more than individuals particularly on matters involving economic transactions. They believe that the presence of several people in an institution such as an *equb* increases the trustworthiness of its members because the relationships are more or less structured and there are checks and balances. People will avoid cheating while under the watch of others because they risk negative consequences in the form of name-calling and social exclusion. One of the informants said:

“Any transaction with isolated individuals draws less public attention. If your partner cheats on you, you complain, but it goes unnoticed and the untrustworthy person takes advantage of it; it may not be easy for other people to determine who is telling the truth. In institutions like *equb*, this is a remote possibility.” (B., male, age 36, 2022: Interview)

The following elements are important to understanding trust in the context of *equb* associations among the Ethiopians in the UAE:

**Mobility and residency status:** There are no asylum programs for immigrants in the UAE. Therefore, it is not possible for many Ethiopians to lead a stable life in the country. During informal conversations, some informants often used expressions such as *ke bahar yawata asa* (“fish out of the pond”), *maheja yat’a* (“not knowing where to go”) etc. to describe their situation in the Emirates. Frustration with the lack of inclusive, migrant-friendly policies in the Emirates is forcing Ethiopian migrants to consider returning to their country of origin or emigrating to countries in Europe and North America. Faced with these challenges, migrants often do not make long-term commitments in the host country. Joining *equb* associations is much easier for those who have a residence permit and are less mobile because they are likely to stay in one place, build assets, and establish some networks, all of which are important for trust.

**Relationships and intimacy:** According to informants, intimacy leads to cooperation and solidarity and vice versa, and is a key factor in trust. The exchange of ideas among friends in close circles often leads to the establishment of a voluntary self-help association or other joint business ventures for mutual economic benefit. Often *equbs* are initiated by a few intimate friends and expand gradually by co-opting others on a case-by-case basis.

*Equb* members regularly meet and chat to advance their relationship further. However, regular contact is also pursued as a strategy of surveillance and monitoring to make sure that everyone is around and remains committed to the saving institution. This reflects Sahin and Taspinar’s (2015) argument that the emotional at-

tachment established between the trusting and the trusted is fundamental for the former as they ponder whether the relationship is worth the risk. In explaining the need for intimacy in trusting others, one of the informants said:

"When you meet and talk to people, you know who is who because you have the opportunity to learn more about their behaviour and personal qualities, so much so that you can tell if someone is honest or not. Therefore, you form friendships with many but you become intimate with a few of them." (G., male, age 29, 2022: Interview)

Therefore, it is imperative that potential members demonstrate good behaviour. As a requirement for membership, he/she must be well known to at least one of the other members who then make a recommendation that they join the *equb*. Background checks often become mandatory in the process of determining membership into these informal institutions. A good reputation for honesty and trustworthiness is an added asset, while greedy behaviour is highly discouraged. Trust-building in the context of the *equb* involves rationally choosing the right partners in a way that minimizes risk. Some informants would argue it is not worth taking risks even with intimate friends because the future behaviour of members cannot be predicted from their present behaviour. According to M. (male, 32), "somebody may look honest and trustworthy now but some challenges in the future may force him to become a different person."

Asked if they would like to continue with their membership in the *equb* associations, some informants said they wanted to withdraw as soon as the first cycle was over. The main reasons for frustration were defaulting, late contributions, and having to worry about possible dropouts and the mischievous behaviour of members. Some who want to avoid risk at all costs use the Amharic proverb as a guiding principle in their relations with others: *sawn wdadaw enji atmanaw* ("you can like but never trust a person").

**Livelihood:** *Equb* associations are not necessarily meant for the poor only. The relatively richer sections are also interested in forming their own associations in order to expand businesses, open up new ones, or initiate other projects in the country of origin and host country. There are separate *equb* associations for taxi drivers, restaurant owners, coffee and shisha houses, and company employees. Those with the economic capacity to make multiple financial contributions may also engage in several *equb* associations at the same time. A notable example is T., who lives in Sharjah, and his colleague A., a restaurant owner, who currently run two *equb* associations: one comprising members from within the UAE; and the other, a digital one, involving people from areas as far as the USA. Of late, there have been efforts to dig-

itize *equbs*. For example, an app called eQub<sup>10</sup> has been introduced to modernize the system while retaining its fundamental traditional features (Getachew 2020).

According to informants, being Ethiopian (or Eritrean)<sup>11</sup> does not automatically guarantee a person membership of an *equb*. Access to a regular income is mentioned as one of the key factors for participation. Those who can provide guarantors and have a stable income (e.g., a monthly salary) would be considered for enrolment. The financial competence of members also helps ensure the sustainability of the saving institution. Unfortunately, fluctuations in income, which are typical of many Ethiopian migrants in the UAE, puts sustainability at stake. The result is that it is not easy to find *equb* associations that last long.

Often members come from the same economic sector, e.g. those working in the same organization or running similar businesses. For example, one of the saving associations covered in this study consists of taxi drivers who work in the same company. One of my interviewees stated:

“We all work in a taxi company in Dubai. We all know each other at work. We also know where each of us lives in the city. We see each other almost every day. I am not willing to take the risk of going beyond my circle and joining other groups.”  
(Excerpt from an interview with B., female, age unknown, 2022: Interview)

According to informants, difficult circumstances at the place of origin and destination (i.e., political and economic hardship in Ethiopia and the skyrocketing cost of living in the host country, particularly Dubai) negatively affect trust responsiveness. One informant said: “People know untrustworthy behaviour is unacceptable. But what can they do when their survival is threatened?” Many of the informants stated that poverty at home, along with unfulfilled expectations, create frustration among many of the Ethiopian migrants residing in the UAE, and this has negative implications for trust. The current political crisis in Ethiopia has also divided people along ethnic lines, contributing to a general lack of trust towards one another, with possible trickledown effects on other aspects of social life.

The overall slowdown in economic activities in the post-COVID-19 period also made informal institutions of saving weak and fragile. Business has gone down, many small ventures collapsed, and many have been unable to get back on track. In fact, some coffee and shisha houses have been closed permanently.

10 This is not commonly used among the Ethiopians in the Emirates.

11 Often Ethiopian and Eritreans associate themselves as *habesha* and maintain good social relations. But political upheavals in the countries of origin often limit the extent to which mutual trust is established although personal relations, and intimacy rather than ethnicity remains a much strong factor.

## The overall breakdown of cultural norms

Another issue consistently raised by informants is the increased vulnerability of members to the exploitative behaviour of others. Untrustworthy people may take advantage of the vulnerability of people to satisfy their greed, informants explained, weakening trust and contributing to the overall breakdown of social values and norms that characterizes Ethiopian society today. This is worse in a context of migration because of the absence of societal sanctions in a foreign land. One of the informants stated:

"When we were in our home country, if someone became unreliable, we would often go to a person who could mediate and solve the problem for us. Here, in a foreign country, whom would you turn to in times of betrayal and dishonest behaviour? In our country, no one will speak to you if you do. Here, no one will hold you accountable for your bad behaviour." (H., male, age 32, 2022: Interview)

On one hand, there are those who generally do not want to risk trusting others. On the other hand, there are those who have had a real experience of untrustworthy behaviour and whose attitudes have changed over time. For example, F., a restaurant owner in Sharja state, shared her own experience:

"Two years ago, I was the chairperson of an equb. The members came to Sharjah from different parts of Ethiopia, but we did not know each other before [...] the fact that we were all Habesha (from Ethiopia) was reason enough to trust each other [...]. As Ethiopians we simply trusted each other. A certain man got the first lot and we gave him 20,000 Dirhams [...] but he disappeared with the money [...] nobody heard from him afterwards [...]. So I had to pay that amount out of my own pocket. Things have taken a turn for the worse [...]. Now, I have organized a small equb for my employees in the cafeteria [...] the contributions come from their monthly salaries." (F., female, age 42, 2022: Interview)

Diminishing trust also deters non-members from establishing their own informal saving associations. In an informal conversation, I asked an informant about his overall thoughts regarding *equb* in Dubai and whether he would consider becoming a member in the future. He replied:

"I have no intention whatsoever of becoming a member of an equb [...] I no longer have confidence in anyone [...] some time ago we elected a person to raise money for humanitarian causes, the guy disappeared with the money ... and his whereabouts are unknown to date, [...] except that he is still active on Facebook [...] And pretending to be religious [...] saw *maman kabro naw* ("trust a man after you bury him")." (T., male, age 28, 2022: Interview)

Informants stress that trust has become a very scarce resource even within kinship groups. For example, one group of migrants (mainly women) who had transferred the money they had saved for years to relatives in Ethiopia for future projects were badly let down when the recipients behaved dishonestly.

## Conclusion

The findings show that Rotating Savings and Credit Associations (ROSCAs) and *equbs* in particular continue to play a significant role in financial mobilizations among diasporic Ethiopians in the UAE. This informal platform provides a good alternative to modern banking in a foreign country because many of the migrants have non-resident status and earn marginal income. In the UAE, *equb* associations often involve highly cohesive social groups tied by blood, friendship, or business relations that help build a sense of trust. The relationships, income, and occupational status of members are, therefore, key factors in trust formation. Where *equb* associations are formed based on kinship and social relationships, the rules and procedures become simple and straightforward often not involving meticulous hierarchies. In recent times, such self-help associations have been threatened significantly by eroding trust, arising, in part from, the highly mobile nature of the Ethiopian diaspora population in the Middle East. The overall slowdown in economic activities in the host country following the COVID-19 pandemic generally made informal savings institutions weak and fragile.

*Equb* in the UAE does not function well as the environment is characterized by suspicion and a lack of trust caused by mobility and insecurity. Member numbers are often limited to minimize risk. *Equb* associations tend to be more ad hoc and less permanent. Other features of *equb* in the Emirates include strict inclusion/exclusion criteria, smaller size, higher frequency of rotation, and lower financial contributions. Diminishing trust also means that the very survival of such institutions hangs in the balance. *Equb* associations are less rampant today compared to in the past as the importance of a sense of morality has declined and there have been more frequent violations of cultural norms. The weakening of such institutions has a far-reaching impact on the extent of social interaction and communication among migrants, which are key to establishing social and economic wellbeing in the host country.

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