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## Entrust we must: The role of "trust" in Somali economic life

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# ENTRUST WE MUST: THE ROLE OF 'TRUST' IN SOMALI ECONOMIC LIFE

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## **ABSTRACT**

'Trust' is a concept that has received much attention in studies of informal economies which operate in large part outside of formal state regulation. Somali trade provides a pertinent case. In Somalia, across Somali East Africa and beyond, business has thrived, in spite of – or, some would argue, partially because of – the statelessness of the homeland. Beyond scholarly uses, 'trust' is also a concept used by Somalis themselves to explain their entrepreneurial success. This Working Paper asks what the concept of 'trust' reveals and conceals about Somali economic life, examining the concept in both its etic and emic uses. It does so drawing on ethnographic fieldwork in Eastleigh, an estate in Nairobi's Eastlands, whose economy is, in many ways, exemplarily 'informal', and driven by Somali enterprise and capital investments. We argue that while the concept of 'trust' can help explain the social relations underpinning trade, and in particular the provision of credit, trust is not a prerequisite for acts of trusting in business. Rather, acts of trusting can themselves work to produce trust, even though they do not eliminate deceit and mistrust in the estate. Trust in its emic usage emerges as a normative rather than descriptive discourse that creates a moral impetus for acts of trusting, even as 'trustees' may not necessarily fully trust those they do business with. In Eastleigh, an important driver of this discourse is the demand for credit, which itself plays a crucial role in driving the estate's economy.

## INTRODUCTION

Economic anthropologists and other social scientists have sought to understand how so-called informal economies, operating in large part outside of formal state regulation, are governed and sustained. ‘Trust’ emerged as a key concept through which to elucidate the social underpinnings of economic life, whereby attention was paid to the ways personalised forms of trust facilitated business relations in the absence of trustworthy state institutions. Somali trade provides a pertinent case. In Somalia, across Somali East Africa and beyond, business has thrived. This is in spite of – or, some would argue, partially because of – the statelessness of the homeland, Peter Little’s (2003) *Economy Without State* now being a classic on this subject.

This paper asks what the concept of ‘trust’ reveals and conceals about Somali economic life. It does so drawing on ethnographic fieldwork in Eastleigh, an estate in Nairobi’s Eastlands, whose economy is, in many ways, exemplarily ‘informal’ and driven in large part by Somali enterprise and capital investments.<sup>1</sup> Since the early 1990s and the collapse of the Somali state, Eastleigh has transformed from a quiet residential suburb into a global economic hub. As hundreds of thousands of people fled Somalia, most found shelter in refugee camps in Kenya and Ethiopia. A significant number, however, found their way to Eastleigh, which had an existing Somali presence and influence dating back to the early twentieth century (Carrier 2016). Eastleigh’s inflated population brought dramatic economic as well as demographic change: a booming economy emerged, driven not only by residents’ consumption demands but also by Somali enterprise and capital investments. Today, shoppers are attracted to the estate from across eastern and central Africa, Europe and the US, while extensive trade networks connect traders from as far inland as DR Congo with suppliers in China, Malaysia and Dubai. Over forty shopping malls have been established in the neighbourhood, while demand for accommodation has pushed the construction of multistorey apartment blocks and hotels, radically altering the cityscape. Although Somalis have long been associated with trade in Kenya and elsewhere, the transformation of Eastleigh has worked to cement the reputation of the savvy Somali entrepreneur (Carrier *ibid*: chapter five).

Eastleigh thus provides an ideal opportunity to observe the uses and usefulness of ‘trust’ for making sense not only of the workings of informal economies but also, more specifically, of the success of Somali economic life. This topic has provoked widespread interest. In Kenya, there has been much popular speculation as to what lies behind Somali entrepreneurial success and the transformation of Eastleigh. Somalis in Kenya have long had an ambivalent relationship with the Kenyan state and have been perceived as ‘aliens’ and outsiders who pose threats to national security (see Whittaker 2014; Lochery 2012; Carrier 2016). Some commentators have too readily linked Eastleigh’s transformation with the laundering of ‘dirty’ money and the spoils made through Indian Ocean piracy, or have perceived the estate as a hideout for terrorists. But another popular and more positive explanation for Eastleigh’s burgeoning economy is that Somalis make such successful entrepreneurs because they trust one another. One article in Kenya’s *The Standard* newspaper, for example, proclaimed that ‘the driving force behind Somali traders’

success was 'trust' (Masese 2013). Somalis themselves tend to emphasise and embrace analyses of Somali trade which put trust and social solidarity at the forefront. Indeed, 'trust', or *aammmin* in Somali, is not only an etic term used by scholars to make sense of the workings of Eastleigh's economy, but is also a key emic term in Eastleigh – a term Somalis themselves use to explain their entrepreneurial successes.

In what follows, we examine the potentials and limits of 'trust' in elucidating Somali economic life, considering the term in both its etic and emic uses. We argue that while the concept of 'trust' can to some extent explain the social relations underpinning trade, and in particular the provision of credit, trust is not a prerequisite for trusting behaviour or acts of trusting in business. Rather, acts of trusting can themselves work to produce trust, even though they do not eliminate deceit and mistrust in the estate. Trust in its emic usage emerges as a normative rather than descriptive discourse that creates a moral impetus for acts of trusting, even as 'trusters' may not necessarily fully trust those they do business with. In Eastleigh, an important driver of this discourse is the demand for credit, which itself plays a crucial role in driving the estate's economy.

## A MASTER CONCEPT

Trust has historically received a vast amount of attention in the social sciences, bringing together diverse disciplinary traditions and interests. Trust has been considered the 'glue' of society by sociologists such as Simmel (see Möllering 2001), the cornerstone of legitimacy and government by political scientists, and the basis for economic transactions by economists (Carey 2017: 1). In mainstream economics and the management and self-help literature, trust tends to be perceived as a choice or strategy for maximising success by rational actors, as with 'game theory'. This rational choice approach tends to be rejected in the sociological and psychological literature, whereby trust is understood in less instrumental terms as an affective disposition, a psychological state or attitude which in turn determines our behaviour and the choices we make (ibid: 5; Jones 1996). As Matthew Carey (2017) points out, across these divergent approaches, trust is consistently understood in positive terms as an ingredient of broadly-defined social and economic success.

Much of the sociological and political science literature on trust has sought to understand the conditions in which trusting affective dispositions or attitudes are generated, in turn leading to trusting behaviour. Here, distinctions have been made between personalised forms of trust and wider societal or systemic trust (Carey 2017; Broch-Due & Ystanes 2016). Trust barometers measuring the latter have shown distributed societal trust to be advanced in so-called developed countries and in particular the Nordic states, and present the view that more trust in a society equals more and better development (Broch-Due & Ystanes 2016). This idea underpinned Fukuyama's (1995) thesis that the USA, Japan and other countries where there were high levels of generalised trust throughout society were more dynamic and successful than the likes of China, where transactions were said to be restricted to kin networks in the absence of reliable and trusted state institutions. This proved a rather controversial thesis, especially given China's enormous contemporary economic success.

Such distinctions between generalised, systemic trust and personalised trust have tended to be underpinned by ideas of modernity. There was a general assumption that 'pre-modern' societies had little need for 'trust' due to their 'very particular mode of social organisation based on ascriptive categories' (Seligman 1997: 37). In this understanding of the 'pre-modern society' it was assumed that everybody knew their place and role in the society and acted accordingly, thus inspiring generalised confidence and harmony. The establishment of formal laws and institutions replacing these traditional systems was thought to generate equivalent levels of trust. Yet if modernity was seen to be characterised by the birth and consolidation of systemic trust, this optimistic view has been undermined by 'late modernity', globalisation and the changes they have wrought. 'Trust' has become a master concept (Carrier 2016: 171): in an 'increasingly disembodied and dislocated world', where 'risk is the order of the day', trust is seen as '*the* central social technology' (Carey 2017: 7, original emphasis).

In Africanist anthropology and African studies, 'trust' has a longer history. Here,



uncertainty and informality are well-established phenomena empirically (see Cooper & Pratten 2015; Hart 2015). Keith Hart famously coined the term 'informal economy' in a paper he presented to the International Labour Organisation in 1971 on 'Urban unemployment in Africa'. Drawing on research in urban Ghana, he argued that, although large numbers of youth were not formally employed, they were nevertheless involved in economic activity and earning an income, albeit on an informal basis without contracts or other forms of security associated with the formal sector. While the economies of some African countries are characterised by informality to a greater degree than others, informalisation became more widespread with the neoliberal reforms of the 1980s implemented by the World Bank and International Monetary Fund in response to economic crises (for example, see Overå 2007 on the impact of such reforms on employment in Ghana). The reforms' emphasis on market-driven economic development promoted the cutting back of public sector investment leading to a fall in formal public-sector employment. The informal economy became crucial to the survival of large swathes of the populations of many African countries, including in Somalia prior to the collapse of the Barre regime in 1991 (Jamal 1988).

In this context, social scientists researching economic life in Africa (and in other settings where informal economies thrive) have sought to understand how such economies work, and how they are governed and sustained. 'Trust' became a key concept through which to make sense of the social relations underpinning informal trade, whereby attention was paid to personalised forms of trust in the absence of the formal state regulation and institutions that were seen to promote systemic trust in the 'developed' world. Some investigated the social stuff of trust, examining the ties that promote or impede it (see, for example, Ensminger 2001 on trustworthiness among Orma in Kenya). Links between trust and kinship have been explored (e.g. Cohen 1971, see below), while others focused on other kinds of relationships such as friendship, for example Hart's (1988) work among Frafra migrants in Accra. Kinship and friendship are, however, somewhat ambiguous sources of trust. Trust is not given through kinship; one may rather be compelled to 'trust' a family member due to the familial connection even if one does not actually trust them in an affective sense. Similarly, liking and being friends with somebody does not necessarily mean that one trusts them, as Carey (2017) notes with regard to mistrust in the Moroccan High Atlas.

Scholarship on trust in contexts of long-distance trade, including transnational economies, moves the analysis of trust beyond the realm of immediate personal relations, examining how trust is created between traders in the absence of proximity and face-to-face dealings. These studies, in a way, bring the focus back to 'systemic trust', examining the trust that is created through social systems, mechanisms, understandings and obligations, even as these may be informal and follow unwritten rules. Cohen, for example, showed that Hausa cattle traders in Nigeria formed a 'trading diaspora' in which shared 'values, a legal system, kinship ties and other forms of social solidarity' create trust across distance without the use of formal contracts (1971: 60). Scholars of transnational networks have emphasised the role of 'bounded solidarity' in generating trust: a sense of unity among migrants

that is heightened in the context of living in an alien setting where people have greater dependency on support networks (Portes & Sensenbrenner 1993). Whitehouse (2012) emphasises how this helps Soninke traders in Congo who have little faith in Congolese state institutions. Bounded solidarity creates 'enforceable trust', a mechanism that 'discourages wrongdoing by network members, who as part of a tightly bounded group must rely on one another for their mutual support and livelihoods' (Rosenfeld 2012: 76).

Enforceable trust brings to the fore the social obligations, pressures and forms of control surrounding trust. This obligation lies not only at the community or societal level but also between individuals. As Carey notes, 'trust' can be seen as a form of social control, since by trusting others we attempt to extend our control over them by seeking to render their behaviour towards us knowable and predictable (2017: 7).<sup>2</sup> This echoes familiar ideas from classical Maussian approaches to gift-giving, whereby the gift bestows the obligation of reciprocity onto the receiver, even as what is reciprocated may not be precisely equivalent or within a specified temporal frame. Rather than trust being a *prerequisite* of trusting behaviour or acts of trusting, we might see these acts of trusting as *themselves* generative of trust (Piotr Sztompka calls this 'evocative trust' [1999: 28]). This is an argument central to Parker Shipton's (2007) work on entrustment among Luo in western Kenya, which argues that acts of entrusting objects, money and people do not necessarily hinge on trust but rather that these acts produce trust over time. At the same time, entrustment risks deceit if the trusted party breaches the trust bestowed upon them and does not fulfil the social obligation to reciprocate by being trustworthy.

As we turn to domains which both scholars and our Somali informants identify as incubating trust in informal trade, we take forward this focus on entrustment as generative (or not in cases of non-reciprocity) of trust. This approach is also inspired by a recent edited volume on trust by Broch-Due and Ystanes (2016), which suggests that ethnographically-grounded studies of trust might pay attention to *acts of trusting* as opposed to trying to hunt out trust itself. Indeed, if, following Jones (1996), we take trust as an 'affective attitude', disposition or orientation, trust itself can be rather elusive, fluctuating and difficult to pin down.

## TRUST, CLAN AND BUSINESS

Trust has proved an enduring theme in Somali studies, particularly in the wake of the collapse of the Somali state. Indeed, if state roll-back, growing precarity and risk have given rise to the emergence of trust as a master concept, Somalia and Somalis provide a particularly compelling case. In a context of heightened uncertainty, kin and lineage networks have become not just providers of social support and security but also conduits for trade. Unsurprisingly, then, many analyses of Somali social and economic life have emphasised the trust emanating from kinship.

The classic Somali segmentary lineage model as described by the grandfather of Somali studies, I.M. Lewis, looms large in these studies of Somali trust. Trade is seen to operate within structures that emerged out of a nomadic pastoralist context as ‘a continuation of the collective economic interests of agnates’ (1994: 126). Goldsmith notes that ‘members of the same *jilib*, sub-clan or sublineage units, retain especially strong reciprocal obligations to relatives, even if they are complete strangers who might share a common ancestor five or six generations removed (1997: 469). Such reciprocal obligations allow strong trade networks to form and provide a framework in which trade flourishes; as Bjork’s (2007) study shows, Somalis manage transnational capital through clan networks. She emphasises, however, that these networks should not be viewed as primordial or as essentially enduring, noting that in a context of transnational trade (as indeed any context) they require constant work, being produced and reproduced in discourse and practice (ibid: 152).

In line with some key themes in the literature on trust discussed above, knowability and social control are important themes in analyses of the significance of lineage to trust among Somalis. According to Simons, genealogy provides a sort of information system through which Somalis can quickly and easily gauge the trustworthiness of individuals and whether or not to enter into business with them. Genealogy charts ‘who has trusted whom in the past and where this has led in terms of thicker or thinner, and sustained or broken relationships.’ (1995: 139). Failing to be trustworthy has far-reaching implications, not only in terms of the future relationship between the ‘trusted’ and the ‘truster’ but within the wider lineage as word spreads about an individual’s untrustworthy behaviour and the wider social unit’s inability to ensure their proper behaviour. This highlights the ways in which, contrary to much of the (Western) theorising on trust, trusting and being trusted are not limited to autonomous individuals (cf. Broch-Due & Ystanes 2016).

Trust also features in analyses of some of the key infrastructures that have evolved since Somalis migrated across the globe, namely the hawala money transfer companies which have facilitated the reproduction of social as well as trading networks. The hawala system is said to have evolved through relations of trust, whereby one agent could accept money for a client in one location and trust that another agent would release the remitted money in another, the remittee often being identified through their place in the lineage structure (Cockayne & Shetret 2012). Even today, when many hawala are multinational companies with franchises

around the world, they are still said to recruit agents through clan networks. As Lindley describes:

Money transmitters tend initially to recruit agents through their clan networks, which helps ensure loyalty among staff and customers. As a former employee in Nairobi put it: “If you go to Kaah, who are working there? The Ogaden. And who is working for Amal? The majority is Majerteen. And who is working for Dahabshiil? ... If you have your own business, you bring your cousin, your uncle ... members of my family first, and then my community. That's our way of helping each other” (Lindley 2009: 525).

In Eastleigh at the time of Carrier's research, money was said still to be handed over at branches to customers who identify themselves not with ID documents but through their lineage. This may be deemed a more effective way of eliciting information about somebody, especially where official documents are unreliable or unobtainable. In Kenya, Somali refugees often live precarious lives without ID documents, as do even some Kenyan Somalis, ID cards notoriously being more difficult to obtain for Kenyans from the northern regions (including Kenya's Somali regions) (KHRC 2009: 33–34). Furthermore, an ID document may be fake (see Rasmussen & Wafer forthcoming; cf. Cockayne & Shetret 2012: 13), and Somalis' 'who's who' knowledge derived through their recalling of lineage and family connections may prove a more robust means of identification. In the wake of insecurity in Kenya, hawala services have been targeted by the government as potential sources of terrorist funding (Mohamed 2015), so there may well be more pressure for remittance companies to ensure ID documents are shown and noted, as they are for M-Pesa (mobile money) transactions in Kenya.

Between April and June 2015, the Kenyan government banned Somali hawala services, claiming that there were links between the money transfer companies and the heightened terrorist activity plaguing the country (see Harding 2015). Many companies continued their operations in spite of the ban, sending money received from abroad on to receivers via M-Pesa. Elliott's experience of sending money to two friends in Kenya – one Somali and one non-Somali – via the money transfer company fittingly named *Amaana Express* (*amana* means 'trust' in Arabic) during the period of the ban suggests the continued importance of ethnic identity to trust in money transfer. The Somali friend picked up her money on the same day that it was sent from Copenhagen, receiving it from a local *Amaana* agent via M-Pesa. There were, however, complications with the transfer of the non-Somali friend's money, which a Somali friend assisting Elliott with the transaction in Copenhagen believed was due to their mistrusting her non-Somali and non-Muslim name in the context of the ban. It was only after Elliott followed up on the transfer with the *Amaana* agent in Copenhagen (with the help of the Copenhagen-based Somali friend) that the money reached its recipient.

'Trust' also features in scholars' and Somalis' accounts of the lack of formal contracts in Somali business dealings, in particular when it comes to the provision of credit.

In Eastleigh, doing business without formal contracts is commonplace, though this varies from enterprise to enterprise. Some of Eastleigh's businesses are more intertwined with formal systems than others. Banks and larger businesses, for example, are integrated into the formal legal system. Eastleigh's economy appears, in some cases, to have pushed state institutions into the margins. The demand for real estate led, for example, to the displacement of the estate's chief's camp, with his office relocated to a converted shipping container: the site had been bought from the government and a mall was erected where the office had been (Carrier & Lochery 2013: 346). Despite this, Kenyan law does permeate the estate, and Somalis living there do refer to it when seeking redress, even if preferring to turn to Sheikhs, elders or the Eastleigh Business Association when it comes to business disputes. Most of the transactions that take place between wholesalers and retailers and which are based on the entrustment of credit are very informal and operate without written contracts. A wholesalers' notebook documenting who has taken what advances of stock is often the closest thing one sees to a legally binding record of debt.

Personalised relations dominate in this context, and many businesses are connected through kin and lineage, as has been found elsewhere. Notions of relatedness frequently translate into business enterprises. Notably, those clans of significant strength in Eastleigh, such as Ogaden and Garre, are strongly represented in Kenya and elsewhere in the diaspora, which provides great opportunities for lineages within them to access capital, goods and credit. As with Rosenfeld's (2012) study of the Lebanese diaspora, Eastleigh Somalis have a network of people across the world who can generally be trusted to meet obligations and who are aware of the consequences for their reputation within that constellation should they renege or prove untrustworthy. In this regard, Somalis who build up debts are keen to pay them back before their reputation suffers. For some of those traders who have struggled to build successful enterprises in Eastleigh, unpaid debts and the negative reputation that accompanies them can push them to leave the estate for pastures new. This was the case with a trader who moved to South Africa having left his debt-ridden shop behind in one of the Eastleigh malls. However, his reputation – threatened by the widespread knowledge among Somalis in South Africa of the debts he still owed in Kenya – compelled him to return to Nairobi eventually to repay these debts.

Given the emphasis on knowability through clan among Somalis, formal written contracts may seem inappropriate and almost irrelevant, based as they are on the idea of an agreement between autonomous individuals or firms. As noted above, trust can hinge on much more extensive social configurations. Contracts can also be negatively associated with mistrust; as one young Somali businessman in Eastleigh described it, 'educated folks' would 'accept formality', but older people would be more likely to emphasise 'trust' and might accuse a potential partner of not trusting them if they were to propose a more formal ways of doing business such as through written contracts. His comments also point to the association – especially by some younger people with business qualifications - of personalised trust based in clan and familial connections with 'backward', uneducated behaviour in business. The

emphasis on trust in Somali business is not seen by all as a boon.

Diaspora Somalis who have become accustomed to business in the West can find it hard to navigate the more informal business environment of places like Eastleigh. The young Somali businessman quoted above had established a consultancy company for such diaspora investors to help them adjust to working without contracts. However, it is important to note that Somali business in the West is also often guided by informal relations of trust. Samatar (2008), for example, writes about a Somali restaurant established in Minneapolis by three partners who each put in 35,000 USD but also raised 300,000 USD from twenty other investors. None of the investors signed any document stating the nature of their investment or its expected return: 'The investors completely trusted the three partners and believed that they would get their money back with a decent return at some point in the future' (ibid: 80). No written partnership or agreement was made between the three partners either: 'Nothing was agreed on paper except to form a partnership and manage a restaurant.' (ibid).

The risk of spoiling one's reputation through a breach of trust refers back to the 'enforceable trust' discussed above. People can be pressurised through the family network to behave appropriately and fulfil obligations, and family members may at times step in to resolve, for example, an unpaid debt so as to save the reputation of the wider social unit. This is particularly important in an economy such as Eastleigh's, dependent, as participation in it often is, on access to credit. Should one family member renege on a debt, this could have implications for another family member's chances of getting credit, since it would mark the family as untrustworthy. Being barred from credit could restrict one's possibilities for trade and have serious consequences for the wellbeing of the family in question, thus raising the stakes of trust particularly high.

## TRUST BEYOND CLAN

I.M. Lewis argued that the effectiveness of lineage for creating trust had a negative effect on trusting outside of the kin network, making it extremely hard for Somalis to trust non-kin (1961: 30). Relations through the patriline – and relations managed through cultural institutions such as the payment of *diya* (compensation) between corporate groups – took centre stage in such a structural-functionalist-type analysis that appears to give a primordialist importance to clan and lineage in understanding Somali society. Yet this emphasis on trust and clan does not capture the more inclusive or far-reaching networks through which Somalis conduct trade in Eastleigh. Furthermore, classic accounts of lineage networks have tended to emphasise their patriarchal nature, paying little attention to women's more flexible clan identities which facilitate their reciprocal relationships beyond the clan of their fathers and husbands (Nori et al. 2006).

In Eastleigh, networks of trust often stretch across clan boundaries, and the estate's boom would not have been possible should enterprise have been restricted to lineage and family ties. Ties beyond the lineage and family are, furthermore, created through trusting others in trade, including through the entrustment of credit. This is evident in the workings of Eastleigh's camel milk market. At the time of the authors' research, Kenyan Somali middlewomen operating in pastoralist, camel milk-producing areas of Kenya such as Isiolo would send milk on credit to other Somali women based in Eastleigh, who were often kin but could also be people they met during visits to the estate. These Eastleigh-based women operated as wholesalers, in turn entrusting milk on credit to women with whom they did not have a family relationship, including newly-arrived refugees from Somalia. These wholesalers claimed that they knew little about aspiring milk traders other than that they were Somalis and Muslims. Trade networks thus expanded beyond the realm of family, and trust between traders was also garnered through commercial relationships (Elliott 2014), echoing Shipton's (2007) point that trust may be created through acts of entrustment. Larger business enterprises in Eastleigh also transcend clan, including some malls that have multi-clan ownership, often based on shareholder models. Beyond Eastleigh, Lindley also writes how hawala companies need to move beyond narrow clan lines in expanding their business, especially in offering services to different parts of the Somali regions (2009: 526). They have become multi-clan shareholder companies in the process. Lochery (2015) similarly shows that private companies operating in the provision of electricity services in Somaliland sought to establish multi-clan shareholder companies so as to broaden market access. Transcending clan affiliations is also framed as making better business sense by some entrepreneurs in Eastleigh in terms of notions of efficiency, competitiveness and quality. As a young Somali entrepreneur involved in numerous projects in Eastleigh (and avid reader of the business/self-help literature that is so popular in Kenya) put it, what 'kills' business is choosing business partners on the basis of clan rather than their 'competitiveness or qualification'.

Furthermore, some business networks in Eastleigh also encompass non-Somalis. In some cases, these relationships are facilitated by particular goods. Many Meru

living in the estate, for example, are involved in the trade in *miraa* (or khat, the green leaf stimulant popular among Somalis and across the Horn of Africa and Yemen) and talked about the opportunities that were opened up to them through forming friendships with Somalis in Eastleigh and beyond who might be able to open up trading outlets for them elsewhere. It is also common to hear it said by people of other ethnic origins in Kenya that Somalis are especially trustworthy in business, thus rendering Somalis attractive business partners. The discourse that claims Somalis are people to be trusted is thus not only spread by Somalis alone.

It is often high demand for credit that compels Somali wholesalers to entrust goods to non-Somali retailers, who can hail from as far away as Tanzania. Giving out credit is a way through which wholesalers can keep retailers happy and ensure their custom. This logic stretches beyond Somali wholesalers, and those importing goods also report receiving large quantities of goods on credit from Chinese firms, keen as they are to find an outlet for their stock. Credit also enables goods to move quickly, which is particularly important when it comes to perishables like khat and milk. Fast movement is also a principle underpinning the trade of other goods, such as the vast quantities of cheap, low-quality clothing in the estate (see Carrier & Elliott forthcoming). Many Somali traders talk about a principle of keeping goods moving through the ready provision of credit as one that differentiates a Somali business model from, say, a Kenyan Asian one, and point to this in explaining the success of Somali business in contrast to that of these competitors. 'Trust' is particularly important for this business model in terms of the provision of credit. Indeed, 'trust' could be criticised for disguising the impetus for both giving and receiving credit in Eastleigh and the role it plays in oiling the estate's economy. Without 'trust', credit would not be given, and Eastleigh's economy would not be nearly so dynamic.

However, 'trust' should not be seen as merely a cover or disguise for credit. As with Luo entrustment (Shipton 2007), a Somali model of entrusting credit generates trust and builds social relations rather than those relations being a precursor or determinant of credit. Sztompka (1999) writes about this as 'evocative trust' – by trusting someone we create trust. A similar point is made by Haas (2016), whose research among Barga Mongols shows that trust is considered a sign that one is trying to produce positive effects in the world. Even when dealing with people who are known to be untrustworthy, Haas found that her informants endeavoured to behave in trusting ways towards them. In Eastleigh, acts of trusting are propelled by a moral economic principle: in addition to promoting trade and the generation of wealth for individual entrepreneurs, trusting ensures that trade and money-making opportunities circulate and are inclusive, allowing diverse actors to participate in Eastleigh's economy. This was expressed by camel milk wholesalers, who explained that it was a social responsibility to give milk on credit to poor refugee women so as to enable them to find their feet in Eastleigh's economy and generate an income. This principle of participation also has a 'what goes around comes around' logic. As one member of the Eastleigh Business Association put it, as a wholesaler, entrusting credit to a new retailer not only promotes their wealth and success but also one's own. After some time, that customer may be wealthy,



and every week will pay you good money. Through that initial act of trusting, he went on, the customer may even become wealthier than the wholesaler.<sup>3</sup>

Thus, it is not only kinship and lineage but also the mutuality that emerges from other kinds of relationships, often facilitated by acts of entrusting credit, which incubate trust in Eastleigh. More mundanely, trusting can also be encouraged by very concrete conditions; for Mohaa, a Kenyan Somali from Isiolo, it was renting a shop in a large Eastleigh shopping mall from which to do his retail business in men's clothing that meant that wholesalers began to be more confident and generous in their credit provisions. Still, Mohaa's path to obtaining the shop was initially carved out through his family connections:

After earlier attempts at making a living in Nairobi had met with little success, a relative helped him settle in Eastleigh, providing him with accommodation and 100 shillings each day. Mohaa describes how he impressed the relative one time when he was left in charge of his shop. In his absence, Mohaa's sales charisma led to many sales, and he was given 300 shillings, and, more importantly, a job in the shop in 2006. He worked there until 2008 when his relative moved to Norway after marrying a woman from Kakuma refugee camp with resettlement rights. In showing that *anaanimika* ('he can be trusted') both to be honest and effective in sales, Mohaa could build up networks capable of advancing his goods on credit, essential when an opportunity came for him and his one-time business partner – whom he had befriended as they worked in neighbouring shops – to obtain their own shop in the same mall when its previous occupier moved to South Africa in 2008. They still needed to raise the capital for the 'goodwill' payment to secure the shop, however, and had to raise 100,000 shillings each. Here, their experience of working in the malls no doubt loosened the purse strings of their relatives who could see they would work hard in the business. They both were loaned the money by family, Mohaa by his father (a man of some means and influence in Isiolo), and his business partner by a brother, allowing them to start their shop known as Nasiib Fashions.

While it was trust garnered through Mohaa's and his partner's family relations that led them to obtain the shop, the shop itself further generated trusting relations between them and those wholesalers with whom he did not have a familial relation. Having a shop in the Eastleigh economy is a sign of permanence and means, and a material sign of trustworthiness. Indeed, without successful navigation of informal relations of credit and debt, themselves generative of trust as we have argued, it would be very hard to have a shop, and these relations come to be symbolised by the shop itself.

We now turn to a more metaphysical dimension of trusting upon which informants placed particular emphasis – Islam.

## TRUST AND ISLAM

Both the Kiswahili and Somali words for 'trust' derive from the Arabic *amana* which refers to the fulfilment of trust. The term connects with wider Islamic values which have long been present in and shaped economic life in Eastleigh but appear to be getting stronger. Many of our informants spoke about the importance not so much of a shared Somali identity to generating trust in business relations but to shared Muslim faith.

Islam has long featured prominently in trade. The spread of Islam across Africa and elsewhere can be linked to the spread of commercial networks through Muslim traders, and Cohen long ago emphasised the link between Hausa trade and Islam in West Africa (1969). The Prophet Mohamed himself engaged in trade, and the morality of Islam links to the morality of business and making money. In Eastleigh and elsewhere in Kenya where Islamic influences are dominant, people debate what are halal and haram ways of making money. Economic success and religious piety are seen as mutually reinforcing, so that those who make money through halal means will be successful, whereas wealth generated through haram practices is fragile and short-lived (see Elliott 2018).

Debates on halal and haram wealth are well-rehearsed in Eastleigh and guide its economy. Mosques will not accept donations from people whose money is believed to be ill-gotten: for example, there are stories circulating of mosques refusing donations from prominent khat traders. There is also criticism from religious authorities of the financing model through which many malls in the estate have been built – that is, through upfront payments of large sums required to reserve shops, as described in the story of Mohaa's pathway to renting a shop above. Paying such sums is known as 'buying the key', and such payments are known as 'goodwill'. 'Goodwill' is a well-known business term for the intangible assets of a going concern, but in Kenya refers to money paid on top of rent in order to gain the rights to run a business in the shop. In Eastleigh, malls are often funded through such payments: after obtaining the rights to develop a plot, a company will advertise retail space within the future mall and request that those interested reserve shops through such payments. As a mall might have hundreds of such shops, and goodwill fees can be from \$5,000–50,000 depending on the size of the shop, huge sums can be raised to pay for construction and an early profit. Those who obtain the rights to shops in this way will often in future sub-let to others, charging their own goodwill in the process. There is much resentment and bitterness surrounding such payments in Eastleigh and in the wider Kenyan economy, seen as they often are as additional burdens to rent and to raise the bar for entering into shop-based trade. In Eastleigh, some see these payments as immoral and un-Islamic, believing them to be similar to interest or *riba* in Arabic in that they make money out of the exploitation of others.

While goodwill has been a key business model through which to finance mall construction projects, many proprietors of Eastleigh's more recent malls have rejected this model. Traders in one of the larger malls built initially through such

payments talked of their expectations (and hopes) that the mall's management would do away with goodwill payments in the future via the influence of Islamic preachers. The names of some of Eastleigh's more recently-built malls – Madina Mall, Mecca Plaza – attest to this championing of Islamic values in business, and the owners of these malls (built through a shareholder rather than the goodwill model) were keen to differentiate them from the latter through their Islamic business credentials. A revitalised commitment to halal ways of conducting business has also led to the promotion of Islamic financial products in Eastleigh; the Islamic insurance company, Takaful, for example, has established a branch in the estate. While insurance, seen as akin to gambling, is considered haram in Islamic teachings, with Takaful losses and gains are said to be shared equally between company and client. Many in Eastleigh prefer to bank with hawala money agents rather than with banks, but a growing number of Sharia-compliant financial products promoted by banks such as the Gulf African Bank might provide a more formal institutional basis for trusting.

Islam also underpins more personalised trade relations, particularly with the spread of Salafist forms of Islam in Eastleigh which seems to owe much to influences from abroad. Aisha Ahmad's (2012) work on Islam and trade in Mogadishu throws light on the shift from trade based on clan and lineage to one on based on Islamic principles. In the wake of state collapse, businesses came to depend on tight, clan-based networks as trust between clans and sub-clans disintegrated and numerous businesspeople were able to do well out of clan conflict, especially with the flow of aid money into the country. When aid money dried up in the mid-1990s with the withdrawal of the African Union Mission to Somalia (AMISOM), Mogadishu's business community grew increasingly sensitive to the negative impact of tribalism on their business concerns. Increasingly, businesspeople turned to Islamic principles instead. This discursive shift followed the more pragmatic solutions that the Islamic Courts offered: they promised an overarching security provision where the clan warlords and militias, in contrast, were fragmented, predatory and unreliable, not to say expensive (Ahmad 2015). Emphasising the importance of Islam to business in this context became a means of bolstering a more universal Islamic identity over more limiting clan identities which had begun to have negative connotations in local discourse. A similar discursive shift has been noted among Somalis in the diaspora. Tiilikainen, for example, writes that 'if Somalia carries an image of continuous war, refugees, misery, and the haven of terrorists, Islam as a global religion instead represents dignity, respect and morality' (2003: 65).

In Eastleigh, too, Islamic identity garners trust and Eastleigh Somalis would often more readily refer to Islamic faith as a basis for trust than to Somali ethnicity and clan. Companies often look to reputed sheikhs to promote their business and give them the seal of approval. The manager of Takaful's Eastleigh branch, for example, talked about looking to sheikhs to promote the service and thus recruit clients. Shared Islamic identity has likewise promoted the extension of Eastleigh Somalis' trading relations, enabling links between Somalis and Gulf traders, as Ahmad (2012) finds for traders in Mogadishu. Dubai has for decades been a crucial source of goods for Eastleigh, and Eastleigh traders rely on the strong relations Somalis have built

up over the years with Dubai's business community (who often sponsor permits for Somalis [Abdi 2015: 74ff]). Kenyan Somalis also depend on Gulf contacts as buyers for Kenyan and Somali livestock. In all this trade, shared Islam no doubt helps foster trust. Some (formerly Christian) Meru in Eastleigh have converted to Islam and talked about the ways this improved their prospects of trade with Somalis. This is not to make a materialist analysis in which religious affiliation functions entirely to accomplish material ends, although some commentators in Kenya are ready to draw that conclusion (e.g. Dahir 2012). Rather, it is to note the intertwining of economic and religious life, even as it is often assumed (particularly in Western thought) that they should operate separately. Ahmad (2012) points to the way the enactment of religious piety among businesspeople in Mogadishu becomes internalised, so that performing piety produces piety. Following the notion of 'evocative trust' cited above (Sztompka 1999), performing trust through acts of trusting or entrustment has a similar effect, producing substantive trust over time.

## THE RISK OF TRUSTING

Somalis' claims that they trust one another stand in stark contrast to the suspicion, mistrust and conflict that have pervaded everyday life in Somalia's recent history. Eastleigh itself is hardly deceit-free; those navigating its economy must be savvy and alert to scams which can result in significant losses. Indeed, many in Eastleigh emphasise that the need to show oneself as trustworthy relates to the fact that there are many who are not (cf. Shipton 2007). In this context, maintaining a good reputation becomes ever more important. This is well-exemplified in one story told by Mohaa, the Kenyan Somali shopkeeper whom we met earlier. Mohaa recounted an incident that he and his friends refer to as Operation Linda Duka ('Operation Protect the Shop'), named after Operation Linda Nchi ('Operation Protect the Nation'), the name for the Kenya Defence Force's 2011 military incursion into Somalia (see Crisis Group 2012):

A young man and acquaintance of Mohaa's from his hometown of Isiolo had moved to Eastleigh in search of work, and Mohaa had given him some work at his shop. He had worked hard initially, bringing in good profits, but then he started giving Mohaa less money, and Mohaa began to suspect that he was keeping some of the proceeds for himself. The young man's explanation for the decline in profits was that he was only able to sell items at the lowest price. Thus, Mohaa set up a 'sting' operation so as to catch his assistant out should he be up to no good. He gave a Sudanese woman 10,000 shillings and told her to buy shirts and trousers. When she had done her 'shopping' and Mohaa returned and asked his assistant how much he had sold that day, he was told that he had only made a small profit. Mohaa then revealed that he knew how much he had in fact made, and the young man was given the sack and returned to Isiolo.

There are many other such examples of deceit in Eastleigh which give rise to mistrust. For all the talk of Somalis fearing loss of reputation and thus being compelled to be trustworthy, it is not hard to find stories of those who attract investors in business schemes only to 'take the money and run'. One camel milk trader, Saida, who was now based in the estate, formerly operated from Isiolo, sending milk to trading partners in the city. She described an experience in which a trading partner, whom she had initially met while visiting Eastleigh and to whom she had subsequently begun sending milk on credit, had left to go and live in a refugee camp, taking the proceeds from their business with her. After this, Saida decided to move to Eastleigh where she could better oversee the business, feeling she could no longer risk entrusting milk on credit from afar. In Eastleigh there is also mistrust and suspicion surrounding plot dispute cases, ubiquitous as they are in Kenya, between different groups of Somalis. One informant was defrauded of a deposit he put down for an apartment in a residential block in the estate that was never built, and turned to the Kenyan legal system to try to resolve his case. Diaspora investors are seen as particularly naïve and vulnerable to deceit, especially if, as mentioned above, they have become used to formal systems of business elsewhere in Europe and North America and are less attuned to spotting the risks

of trusting. The consequences of such naivety are well exemplified in the story of Abdul, a US-based Somali who had saved up a good deal of money through working as a taxi driver in Chicago. He had managed to purchase a much-sought-after taxi 'medallion' required to operate a taxi business in the USA for 50,000 USD. These medallions are limited in number but demand for them is high and their prices have soared, meaning that Abdul was later able to sell his for 250,000 USD. It was this money that he decided to invest in a business in Nairobi, joining a cousin who lived there in his business trading sugar. This is a commodity that has become a mainstay of Somali trade: cheap supplies from Brazil enter Kenya illegally via Kismayu in Somalia and are then traded in northern Kenyan markets (see Rasmussen 2017). But Abdul ended up being swindled: the cousin gave him a fake cheque after a business deal and ran off to South Africa with much of Abdul's hard-earned savings. Again, trust may be spoken of so much in Eastleigh precisely because the costs of its lack are so well known (cf. Shipton 2007).

## **CONCLUSION: TALKING TRUST**

Scholars of informal economies have warned that explaining transactions through the notion of trust can work to mask asymmetrical relations; as Sayer puts it, 'what appears to indicate trust may be largely a consequence of domination, or simple mutual dependency' (2001: 699). In Eastleigh and the broader transnational field in which it is located, people often have little choice but to trust, especially when it comes to engaging in trading relations with those with whom they share clan or lineage. Furthermore, despite all the talk that 'we Somalis trust each other', some are better placed to be trusted than others. Networks of trust are not always accessible to less powerful clans, a point that was made by a representative of the Somali Bantu population in Eastleigh at a workshop in Nairobi in 2014 where we presented a version of this paper.

Indeed, and following the discussion on the risks of trusting above, trust in its emic usage also has its limits. The narrative that 'we Somalis trust each other', along with the one claiming that 'we kin/fellow clan/lineage members trust each other' and 'we Muslims trust each other', is an idealised one, and buying into it uncritically would make running a successful business in Eastleigh virtually impossible. Trust is more of a normative than a descriptive discourse. It works to create a moral code which, ideally at least, promotes mutuality in trade. Every time trust is emphasised in Eastleigh, the message is further spread that being trustworthy is the correct way to behave, and that one should be prepared to entrust goods and capital to someone else – especially if they are Somali. The same applies to the emphasis on proper Islamic behaviour in trade, as discussed above. These discourses lubricate the flow of capital and goods, reassuring budding traders that plenty of people have trusted before and that rich rewards can be reaped through doing so. For those worried about lack of legal recourse, the claim that 'we Somalis don't use contracts' might well be reassuring. Requesting a contract might be deemed evidence of one's lack of trust and perhaps even an unwillingness to trust, thus souring relations between potential business partners. This is in a context where, as mentioned, 'trust' creates openings in trading opportunities and renders business more inclusive. A reluctance to trust might, then, be deemed selfish, especially in relation to the provision of credit which ensures the circulation of money and the possibility for aspiring traders to participate in Eastleigh's economy. Many, then, find themselves compelled to trust, not only in order to pursue success in Eastleigh's vibrant economy but also so as to be considered someone who is acting appropriately within it.

A narrative of 'trust' might conceal important aspects of the workings of Eastleigh's economy as outlined above, but it nevertheless has very real effects on the way business is done. As with Shipton's (2007) argument about entrustment, social obligation – or pressure to engage in acts of trusting – helps to promote trusting relations, even as 'trusters' like Mohaa, Saida and Abdul may find themselves getting burned from time to time along the way. In this respect 'trust' is not merely discursive, but also produces real-world effects, including trust itself.

Of course, all the talk of trust in Eastleigh is also designed for an external audience. At the time of our research, when much state and popular suspicion surrounded the estate, many Eastleigh traders were keen to debunk claims that their success was attributable to dodgy dealings. They were also keen to distance themselves from the clan identities which many associate with the collapse of 'normal' life in Somalia and with the subsequent exile in Kenya. In this way, the narrative of trust serves a wider purpose beyond business and trade in building a unifying vision of what Somali society should be – a narrative that counters common depictions of Somalia as a conflict-ridden place of little trust, replacing it with a narrative of *Somalinimo* (Somali unity) and Islamic morality. While scholars, ourselves included, have sought to use trust as a concept to elucidate the workings of informal economies, Eastleigh's Somalis have seized upon 'trust' to account for the dynamics of their own social and economic life.



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## END NOTES

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<sup>2</sup> For Carey, mistrust conversely 'contributes...to a philosophy of rugged autonomy and moral equality that assumes others to be both free and fundamentally uncontrollable' (2017: 10).

<sup>3</sup> Such principles of inclusivity are also found in micro-credit, namely the saving and lending clubs that are so popular across the continent (see, for example, James 2014 on savings clubs in South Africa).