

Introduction

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In recent years several anthropologists have emphasized that social anthropology could make an enormous contribution to the study of the future (Appadurai 2013; Bryant/Knight 2019; Collins 2008; Rollason 2014), and that it need not be confined to the present and past. Further calls have also been made for anthropological studies to focus more on the ‘good’ (Fischer 2014; Robbins 2013), rather than on the harsh dimensions of life (power, domination, inequality, and oppression), which are the subject of what Sherry Ortner (2016) calls ‘dark anthropology’. One very promising way to gain new insights into these important and novel fields of anthropological research is to look at how people work towards a ‘good life’ and a ‘good future’ through informal practices of saving and insurance. These practices are particularly interesting because they are based on values of ‘good life’ that are shaped by the past and present but are at the same time oriented towards the future.

Even though the first studies on informal economic institutions, such as savings and insurance associations, described them as useful only for an intermediate stage of development and suspected that they would disappear as soon as developed financial institutions were available (Geertz 1962:242), such informal economic institutions seem as vibrant today as ever. While in the past informal institutions were associated with rural, poor, and female population groups that had limited access to formal financial institutions, recent research shows that these institutions are now popular with successful and urban elites, and that they have huge funds. Members of such institutions seem to be drawn from all socio-economic classes in their countries of origin, and the institutions themselves provide financial and social support in diaspora communities (Ardener 2014:3). In a recent article, Shirley Ardener – who has been following the changes and continuities of informal savings associations in Cameroon and in comparative perspective for more than four decades – foresees that they have a promising future (Ardener 2014:6). This view is also underlined by recent research and publications, especially by economists. In “Transforming Africa”, Dana Redford and Grietjie Verhoef (2022) present current savings groups activities across Africa and how they contribute to financial inclusion and resilience. Another active researcher in this field is Caroline Shanaz Hossein, who describes ROSCAs (rotating savings and credit associations) as an integral part of the ‘Black social econ-

omy' in the Black diaspora (Hossein 2018; Hossein et al. 2023) as well as of 'social and solidarity economics' in the Global South (Hossein/Christabell 2022).

Saving and insuring are always future-oriented activities. Ethiopia is a particularly good place to investigate savings and insurance associations as they are particularly popular there and are also widespread in its diaspora, even in countries with diversified and comprehensive formal financial institutions (Solomon Addis Getahun 2007; Getachew Mequanent 1996; Taa 2003; Salamon et al. 2009).

Ethiopia is currently in a challenging situation. Since the appointment of Abiy Ahmed as prime minister in 2018, Ethiopia has been undergoing a fundamental transformation. Abiy Ahmed has initiated a series of reforms intended to represent a paradigm shift towards greater political 'openness' (Ishiyama/Basnet 2022:1). This endeavour raised hopes that the changes initiated, would usher in a new era characterized by peace and the promotion of democratic principles in Ethiopia and the Horn of Africa in general. There was optimism that these political changes would also have a positive impact on domestic and foreign policy (e.g., in relation to the Ethiopian–Eritrean conflict). Yet, despite the positive outlook for the country's future, these changes seem to have sparked a surge in ethnic turmoil and acts of violence (*ibid.*). Hopes for peace and further economic growth under the current government have not been fulfilled so far. Instead, the country is economically and politically fractured following the long-running conflict in the north and other ethnic clashes in other parts of the country. In addition, due to strong population growth, unemployment is high, especially among young people (Mains 2011). To many of them migration seems to offer the hope of access to a 'good life', and certain savings associations contribute to making this step possible. Yet, Ethiopians already living in the diaspora have different ideas about a 'good life' and a 'good future', and some even dream of returning home (Chait 2011).

Saving and insuring: Towards a 'good life' and a 'good future'

In support of an anthropology that has a clear focus on the future, Marilyn Strathern argues that "peoples' actions are all the time informed by possible worlds which are not yet realized" (Strathern 2005:51). She emphasizes that anthropologists learn a lot about the future to which humans aspire and their practices of shaping the future by observing and investigating the present. Arjun Appadurai (2004) moreover suggests that anthropologists can examine the future by describing the desires of human beings. Alexandra D'Onofrio (2017:190) argues that imaginings are not only abstract products of human consciousness but are embodied and embedded in human actions today. She thus agrees with Appadurai that, by working towards their imaginary goals, "humans are future-makers and future is a cultural fact" (2013:85).

Aside from Appadurai, other scientists have also recently called for more studies on the 'good life'¹, and are establishing links between the idea of a 'good life', people's wishes and an anthropology of the future. In his article 'Beyond the Suffering Subject', Joel Robbins argues that "analysts must recognize the good as something that at least sometimes goes beyond what is given, what is already taken for granted there in social life and the world in which social life unfolds" (2013:457). He continues to call on anthropologists to include human desires in their reports. In his monograph on the 'good life', Edward Fischer (2014) stresses the importance of people's ambitions. For him, striving itself is already an important part of the 'good life'. Finally, Ortner agrees, in her article on the dominance of 'dark anthropology', that it is important to place 'good' at the centre of anthropological research. She rightly asks, "what is the point of opposing neoliberalism [which is according to her the origin of 'dark anthropology'] if we cannot imagine better ways of living and better futures?" (Ortner 2016:49).

Building on this, Rebecca Bryant and Daniel Knight bring a temporal dimension to the discussion of the 'good life'. They point to certain parameters that influence visions of the 'good life', such as anticipation, expectation, speculation, potentiality, hope and destiny. These parameters reflect different time periods (present and future) and various implications of visions of the future for our present actions. Bryant and Knight argue for a multitemporality of the present and refer to the temporal dynamics of our actions, i.e. how visions of the future or ideas of the 'good life' influence our present actions (2019:2, 15). Further, they highlight that even though orientations involve imagining, planning, and striving for the future, they can also lead to a decline or exhaustion of these aspirations. In these cases, hope can turn to indifference, ambitious planning to disappointment, and imaginative thinking to weariness (Bryant/Knight 2019:19). Bryant also says that the future awakens the present and those expectations of the future infuse our everyday life (Bryant 2020:16). Here, anticipation is more than just waiting for something to hopefully occur, as Bryant points out, it is the very active act of looking ahead, of imagining, and in that sense pulling the future into the present, which in turn becomes possible by becoming active in the present (Bryant 2020:17).

How can these new approaches to the anthropology of the future and 'good life' be combined with a focus on informal saving and insuring? Appadurai (2004) and Geeta Patel (2007) stress that saving and insurance practices – such as buying insurance, buying pensions, or paying social security contributions – are food for thought

¹ With the 'good' we mean here something conceived rather than perceived to be good by our research participants, as represented by statements of people's imaginations of value, morality, and well-being (Robbins 2013:457). Exploring the 'good life' does not mean ignoring and overlooking all the negatives and failures involved in striving for a 'good life' (Treiber 2017:170).

when it comes to understanding people's desires, ideas, and fantasies about future life. By exploring ways to lead a successful life, the study of savings and insurance practices can also contribute to the current debate on the 'good life' (Fischer 2014) and, thus, close a known gap in future studies: as Appadurai (2013:292) argues, "studies on the future in anthropology tend to focus on utopian and millennial movements and cultural trauma, visions of the 'good life', afterlife, and just life present a gap". Studying the visions of the 'good life' in Ethiopia, its diaspora communities and beyond is a direct response to Appadurai's call.

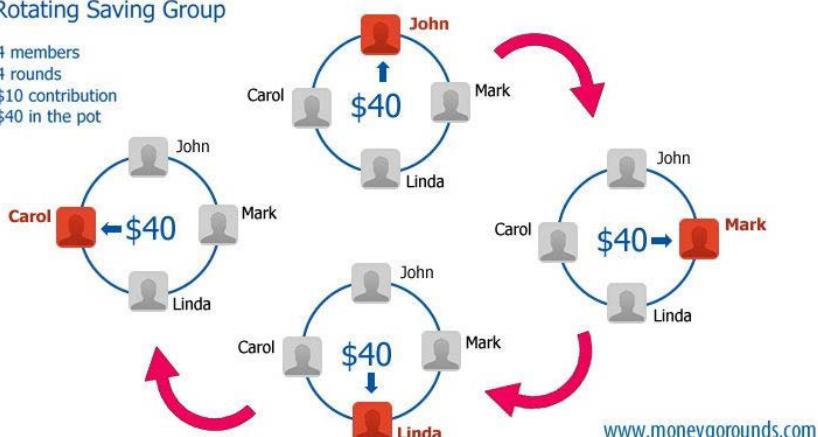
Research on informal saving and insurance associations in Ethiopia

The focus of the first part of our collection covers savings and insurance associations within Ethiopia. Since the 1960s, Ardener (Ardener/Burman 1996; Ardener 1964; 2010; 2014) has conducted comprehensive research on informal savings and insurance associations, or so-called rotating savings and credit associations (ROSCAs), in Cameroon and in a worldwide perspective. What ROSCAs have in common is that their members meet regularly and that fixed amounts of money are collected and distributed during those meetings. The number of members varies greatly, but they usually share a common economic or social background.

Figure 1: Illustration of a Rotating Saving Group

Rotating Saving Group

4 members
4 rounds
\$10 contribution
\$40 in the pot



www.moneygorounds.com

Source: <https://www.collaborativefinance.org/roscasocial-saving/>

Like all informal savings and insurance associations worldwide, the most common Ethiopian associations – *equbs*² (rotating savings associations) and *iddirs* (mutual self-help associations) – may have their origins in a system of neighbourhood assistance (Low 1999). The rotating arrangement, as in the *equb*, is found in indigenous working groups, such as those found among the Gurage (Shack 1966:80ff; Levine 1965; Nida 2007) and the Oromo (Lewis 1965). Some of the functions of the *iddir* in Ethiopia can be traced back to the *mahibers*, associations of Ethiopian Orthodox Christians who meet regularly in the homes of members for food, drink and discussion. In contrast to the indigenous associations mentioned above, however, *equb* and *iddir* practices are based on a regular distribution of money and in kind payments. Thus, it seems plausible that their emergence went hand in hand with the emergence of monetarization. Consequently, Jean Comhaire (1966) argues that the emergence of such associations in Addis Ababa, as elsewhere in Africa, took place in the 1930s and coincided with the end of traditional economic practices and trade. Other authors argue that they are products of the Italian invasion (Pankhurst/Endreas Eshete 1958), which also took place in the 1930s. Either way, the informal savings and insurance associations in Ethiopia arose in a context of monetarization and literacy that is closely linked to urbanization and that drove a need to create clearer community links and obligations (de Weerdt et al. 2007:169).

Today, these groups exist throughout Ethiopia under different names and with certain variations (Elliesie 2017). The *equb* is a classic example of a ROSCA. Associations can consist of friends, acquaintances, neighbours, relatives or colleagues (Haileleul Getahun 2001:112). Such groups exist in all income brackets, and the sums paid in and out can also vary considerably, although poor people often contribute a much higher percentage of their income to their *equb* than economically better off people (Konjit Hailu Gudeta et al. 2022; Mammo Tirfe 1999:191). Another difference between the groups concerns the disbursement of the money. Funds can either be raffled or paid out to the participant who needs them most. In most cases, the entire disbursement payment is made to one member of the group, but in some cases, part of the fund is invested in a general fund used for social services. In addition to its economic role, the association is also used as a forum for discussion and conflict resolution (Haileleul Getahun 2001:112). There are several reasons why people prefer an *equb* to formal savings options. For example, Mammo Tirfe argues that due to the strong social ties between members, delays to payments are almost unknown. The *equb* is, in addition, flexible and adaptable to the needs of its members; no adminis-

2 In the interest of enhancing readability, adjustments have been made to the grammatical cases and singular/plural forms of the Amharic terms *iddir* and *equb* to align them with English grammatical conventions. The Amharic singular form has been used throughout the volume and adapted to the English grammatical structure.

trative costs are incurred, there are no interest rates, and members believe that the mandatory savings lead to self-discipline (Mammo Tirfe 1999:191).

The second very common type of association in Ethiopia is the *iddir*. This type of informal insurance association is a union of people who help each other when certain well-defined events occur (de Weerdt et al. 2007:157). These associations vary greatly in size. *Iddirs* are mostly organized on the basis of a city's quarters, which are mostly mixed in Ethiopia (de Weerdt et al. 2007:165–168). They collect money from members to ensure access to a minimum level of social security, most often used to cover funeral expenses. According to Alula Pankhurst, funerals are the most important and therefore most expensive celebrations in the highlands of Ethiopia (Pankhurst 2008). The disbursement system within *iddirs* is strictly regulated. For example, Joachim de Weerdt states that *iddir* groups have drawn up statutes and contribution and payment documents (de Weerdt et al. 2007:161). In addition to the payment of expenses and the organization of funerals (*iddirs* may possess tents, large pots and other utensils needed for funeral ceremonies), some associations guarantee social security through additional loans in the event of disasters, such as house demolitions or serious illness. Another important function of *iddirs* is their engagement in community development, such as the construction of schools or roads (Desalegn Amsalu et al. 2020; Haileleul Getahun 2001:112f). *Iddirs* are very inclusive and accommodate all income levels. In Addis Ababa at least 85 per cent of households, in some parts of the city even over 90 per cent, belong to at least one *iddir* (Pankhurst 2008:176).³

Informal saving and insurance associations in Ethiopia's diaspora and beyond

The second part of this volume focuses on savings or insurance associations outside of Ethiopia, in its diaspora and beyond. The Ethiopian diaspora societies, internally diversified as they may be, follow and share some cultural practices in their new homelands that partly preserve and reproduce their national and/or ethnic identities. As with migration from rural to urban areas within Ethiopia, new community links are needed after migration abroad. Therefore, savings and insurance associations are also actively used in the Ethiopian diaspora.

The Ethiopian diaspora is a comparatively new phenomenon; it formed from the mid-1970s onwards. In the absence of a colonial past, the destinations of Ethiopia's migrants are shaped by a combination of factors such as geographical proximity,

3 The importance and prevalence of *iddir* groups in Ethiopia is also evident in the amount of scholarly literature dealing with them, which is listed in a 69-page annotated bibliography (Desalegn Amsalu et al. 2020).

migrant networks, destination country politics and other historical connections (Girmachew Adugna 2021). During the imperial period (1930–1974), emigration from Ethiopia was practically non-existent (Solomon Addis Getahun 2007:3). Only a few members of the imperial nobility, selected by the emperor himself, studied abroad in America and Europe, with the intention of bringing the education and knowledge gained there into the Ethiopian state apparatus. The situation changed in the mid-1970s when the military junta, the Derg (1974–1987), took over, upsetting the balance of power. The Derg persecuted and killed political opponents, especially members of the nobility and the former imperial political class. During this violent period of political repression, mass emigration out of Ethiopia began. Within just six years of the socialist revolution, 1,743,800 Ethiopians had fled their homes (Solomon Addis Getahun 2007:48). At the same time, the north of the country, especially the regions of Wollo, Tigray, and Northern Shoa, were hit by drought. Famine and starvation were the result. Thousands fled to neighbouring countries, such as Sudan. These political, economic, and, in the case of the Ethiopian Jewish community (also known under the self-designation Beta Israel,⁴ which is translated as 'House of Israel'), religious reasons led to the increased emigration and flight of Ethiopians between the 1970s and 1990s (Fassil Demissie 2016:126–128).

Today, it is estimated that 3 million Ethiopians live abroad (Dereje Feyissa 2019). The largest Ethiopian diaspora is in the USA, with 246,000 people, followed by 155,300 in Israel, about 124,347 in Saudi Arabia and 90,000 in the United Arab Emirates (Chacko/Gebre 2017; Solomon Addis Getahun 2007). The real number of Ethiopians in the diaspora is estimated to be at least twice as high. Most Ethiopian migrants take an indirect route to the West. Ethiopians emigrated, and continue to emigrate, in waves in response to the violence or political repression of the different governments in Ethiopia, which in the past, as now, has led to clear political and social differences among migrant Ethiopians (cf. Thubauville/Glück 2024).

So far only a few publications have explored savings and insurance associations in Ethiopia's diaspora. Two articles (Salamon et al. 2009 and Getachew Mequanent 1996) and some pages of a doctoral thesis (Taa 2003) have provided the first insights into the adaptation, role, and significance of informal savings and insurance associations in the Ethiopian diaspora. Hagar Salamon et al. (2009) have described the

4 The use of this designation is, in the case of Ethiopian Jews, rather complex. It depends on which immigrant generation (1st, 2nd, 3rd) one belongs to, i.e., whether one was born in Ethiopia (1st generation, would most likely refer to the term Beta Israel) or in Israel as a descendant of Ethiopian Jewish parents (2nd and 3rd generation, would most likely refer to themselves as Ethiopian Israelis or Israelis). There is also the Falash Mura group, who converted from Judaism to Christianity in Ethiopia. They represent the current group of Jewish migration from Ethiopia to Israel. For further discussion of the designation process, see Glück (this volume), Kaplan (2013) and Hamilton/Benti (2007).

rotating savings associations of Ethiopian women in Israel from a gender perspective, and Getachew Mequanent (1996) and Busha Taa (2003) have focused on the role of informal savings and insurance associations in the integration of Ethiopian immigrants into the Canadian host society.

The articles in the second part of this publication want to make a new contribution to this debate. They inquire into how the practices of *equb* and *iddir* vary in the different host countries, and how they are related to ideas of 'good life' and future-making. We are particularly interested in how people in the Ethiopian diaspora imagine their future, how they envision it, what ideas and plans they have for their lives and to what extent are these influenced, adapted, and changed by the realities of life in the respective host countries.

Future orientation means planning, hoping, and imagining, that is, working towards a certain goal/end, or saving for something in our case. This goal could be the much-vaunted 'good life', which is envisioned in the host country or in a new/old home country, through second migration or by returning, dead or alive, to Ethiopia. By mapping out the different research sites in the following papers, we highlight the characteristics of *equb* and *iddir* and the extent to which they are future-oriented practices, which are driven by the search for a 'good life'.

Contributions

The initial focus of research on informal savings and insurance associations worldwide and in Ethiopia was strongly linked to their (possible) economic contribution to the strengthening or development of disadvantaged groups, such as women, the illiterate, and the 'unbanked' (i.e. poor) (Ardener/Burman 1996). Much of this research was carried out by or on behalf of non-governmental organizations, including ACORD, CANGO, DAG, and Oxfam (CANGO 2007; Fantahun Kerebo 2011; Gebre Yntiso Deko et al. 2014; Low 1999), and its focus on the economic performance of associations came about through a more general development paradigm. Much of the existing literature also refers to the historical formation, forms, and functions of informal savings and insurance associations in Ethiopia itself. Such associations are well described in Ethiopia, but studies on them in the Ethiopian diaspora are few. The contributions in this edited volume hope to broaden this literature by exploring informal savings associations outside Ethiopia and by a concern with the actions that individuals take in the present to shape their future. Although, it is rather the visions of the future, dreams of a better or different life, that shape and influence activities in the present. By hoping for something, by imagining something, one becomes active in the present. Here, we adapt Bryant's assumption that the future awakens the present (Bryant 2020:16).

To what extent are the visions of the future in turn influenced by the idea of a 'good life'? Moreover, what does safety mean in the different study locations: legal status; social network; financial independence? These and other questions are discussed as well as the question of how these very individual ideas of certainty interact with the pursuit of a 'good life'. Answering this question requires a comprehensive analysis of the various socio-political contexts of Ethiopian diaspora communities and a thorough exploration of the factors that cause feelings of uncertainty. In addition, the study will explore the complex interplay between savings and insurance practices and perceptions of safety.

All contributions to this volume were presented and discussed at the international workshop "Saving (for) the future – Informal savings and insurance associations as future-making practices" held at Jinka University, Ethiopia, in April 2023. We would like to thank the local organizers and participants and the German Research Foundation for their generous support of the workshop.

The contributions to the anthology divide into three parts: Ethiopia, its diaspora, and areas beyond. The first contribution is by Alula Pankhurst, who gives a comprehensive historical overview of the emergence of informal insurance associations, *iddirs*, in Ethiopia. He argues that *iddirs* emerged in the 20th century in the course of Ethiopia's urbanization, monetization, and increasing literacy rates. According to him, the associations have been so successful and able to spread during different political eras because they represent an uncaptured civil society, not controlled by the state.

The contributions by Abraham Asnake, Yohannes Tesfaye Getachew, and Zelalem Mulatu Demu, as well as Dagne Shibri Abate and Hanna Getachew Amare, give us an ethnographic insight into different forms of informal savings and insurance associations in southern Ethiopia.

Abraham Asnake's contribution takes us to Hawassa, the capital of the Sidaama Regional State in southern Ethiopia, and sheds light on the use of informal savings and insurance associations as a means of realizing local peoples' vision of a 'good life'. He shows the different facets of his interlocutors' notions of the 'good life' and how *equb* comes into play as an informal savings association to achieve this. He also shows the role savings associations play in migration (rural to urban and vice versa or even abroad) and how the obligations in *equbs* promote commitment and group cohesion.

Yohannes Tesfaye Getachew and Zelalem Mulatu Demu refer in their contribution to the socio-economic impact of indigenous rotating savings and cooperative associations among the Mareko and Arsi-Oromo in south-central Ethiopia. In contrast to all other contributions in this volume, the described associations do not circulate money but goods and labour and can therefore be considered forerunners of the urban associations. Participation in these cooperatives provides participants

with social security, which translates into a self-determined life, especially for women, and represents an active shaping of their present life and future prospects.

In their contribution, Dagne Shibu Abate and Hanna Getachew expand the scope of informal savings systems to include self-help groups, which, while structured differently from traditional ROSCAs, share a common goal of improving the participants' lives with a future-oriented focus. The authors specifically examine the organization of Awada self-help groups in southern Ethiopia and demonstrate how these groups serve as a means of financial emancipation for women by using the pooled savings for investments, which in turn provide opportunities for empowerment.

The second part of this edited volume highlights informal savings and insurance associations in the Ethiopian diaspora, primarily the USA, the Middle East (UAE and Israel), and Europe (Germany). Worku Nida's contribution takes us to the American West Coast, more precisely to L.A. and Seattle. Nida examines how ROSCAs, especially *equbs*, serve as investment mechanisms to improve living conditions and secure future prospects. Drawing on the concept of 'wealth in people' (cf. Guyer 1993), he argues that the practice of *equb* is a means of creating multiple forms of values, i.e. material wealth (in the form of things) through saving and immaterial wealth (social networks, relationships) through the fostering of social capital.

Sophia Thubauville's contribution focuses on insurance associations, *iddirs*, in southern California. She shows that most of these institutions have been created within the last decade with the aim of providing a decent burial according to Ethiopian cultural norms in the USA. Central to the establishment of the associations is the solidarity from below that people extend to each other. However, as the article shows this solidarity has its limits, which are continuously negotiated and which should help to make these institutions sustainable and attractive for future generations of Ethiopians in the USA.

In her contribution, Kim Glück shows the practice of *equb* in Israel, looking at both the Ethiopian-Jewish community as well as the Ethiopian-Eritrean migrant community. Despite their different socio-political positions, as Israeli citizens or asylum seekers, both groups use informal savings systems and adapt them to their everyday lives and challenges in Israel. She shows that it is above all the hope for a better life, the understanding of which she critically scrutinizes, that keeps *equbs* thriving in Israel.

Kelemework Tafere's contribution sheds light on the situation of Ethiopian migrant workers in the cosmopolitan city of Dubai in the United Arab Emirates. Here, between precarious working conditions and insecure residence permits, the formation of and activity in informal savings associations proves to provide a necessary social network that goes far beyond the financial opportunities opened up by *equb* savings. Trust (in the *equb*, in the social network, in people, and in oneself) is shown

to be the main factor that strengthens solidarity among migrants and improves their living situation.

The third part of our edited volume looks at examples beyond Ethiopia and its diaspora. Yasmin Bushra's contribution examines self-governed community organizations in urban areas. She looks at *iddirs* in Addis Ababa and neighbourhood associations in Nairobi and describes how the rapid growth of urban spaces and the extent to which the state or public institutions are unable to meet the demands of the steadily increasing urban population encourages the activity of self-managed community organizations. *Iddir* groups in Addis Ababa and neighbourhood associations in Nairobi are able to compensate for the state deficit, partly by working with state institutions and by shaping urban space on their own initiative and according to their needs.

Informal insurance systems are common in diaspora communities and are often the preferred and familiar future-oriented practices, as the contributions in this edited volume show. However, at the same time, market-oriented and formal insurance companies are on the rise in African countries. Adapted to regional and especially socio-cultural conditions, insurance companies enjoy great popularity especially in the southern African countries of South Africa, Botswana, and Namibia. Sabine Klocke-Daffa's contribution expands the regional and thematic scope of this edited volume and explores this social insurance industry in Southern Africa, especially in Namibia. She analyses the reasons for the emergence of life insurance, sheds light on their rapid rise and outlines the different socio-economic and temporal facets associated with caring for the afterlife.

Figures

Figure 1: Illustration of a Rotating Saving Group

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