Islands of hope

Informal savings associations among Ethiopian Israelis and the Ethiopian-Eritrean diaspora community in Israel

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Abstract *Informal savings associations (known as equb/qubye in the Ethiopian context) are a global phenomenon and a future-oriented practice that is ubiquitous in the diverse Ethiopian–Eritrean community in Israel. The heterogeneity of this community is reflected in the fact that it is divided into two groups, differentiated primarily by their legal status. On the one hand, there are Ethiopian Israelis, most of whom immigrated to Israel in the early 1990s and were naturalized under the Israeli Law of Return. Since their arrival in their long-awaited religious homeland, they have been an integral part of multicultural Israeli society. With security offered by the Israeli welfare state (e.g., pensions), state mortgages, and the possibility of house ownership, there is little need to save money urgently for an uncertain future (Kaplan 2010: 73). Yet, the equb practice is quite significant among Ethiopian Israelis. On the other hand, there are Ethiopian and Eritrean migrants who are in Israel as asylum seekers. They are temporarily tolerated, and Israel is mostly just a short-term stopover on the way to a future home elsewhere. For these migrants, belonging to an equb group is an important mechanism for maintaining and strengthening connections with the diaspora community and increasing financial security. This paper aims to offer a comprehensive understanding of hope in the context of the equb practice of Ethiopian Israelis as well as within the Ethiopian–Eritrean diaspora community in Israel, exploring its manifestations across various temporal, spatial, and social aspects.*

Introduction

"You know, we are still not safe; we do not have a comfortable life, for 17 years we have been living under these conditions. As long as you work, you're free, but my thoughts, [...] you're in prison, you can't go anywhere and you don't have papers to do what you want [...] especially for me, it's hard. I just want to be able to give my son a good life." (J., June 2, 2022: Interview)

I meet J.[1] on a Thursday morning before she goes to work. J. works as a housekeeper in a suburb of Tel Aviv, "where the rich people live", as she says. At the same time, she is training to be a graphic designer in an evening course run by an Israeli NGO, the African Refugee Development Center (ARCD). Since she has been in Israel, she has made her living mainly as a cleaner. She came to Israel 17 years ago by plane on a tourist visa. She cites political reasons as the main reason for her migration. Her legal situation has not changed since her arrival. She has to visit the United Nations High Commissioner for Refugees (UNHCR) centre in Tel Aviv every three to four months to apply for a new temporary residence permit.

J.'s story serves as an illustration of the lived experiences encountered by Ethiopian and Eritrean migrant workers in Israel. Amid the tension of temporary residence permits, precarious working conditions, the absence of social benefits, and an uncertain future, they try to build a more promising existence – an aspiration expressed in the notion of a 'good life', as J. herself says. This raises the fundamental question: What does this elusive concept of the 'good life' entail, and how is it achieved or realised? Edward F. Fischer (2014:2) defines the 'good life' as the ceaseless pursuit of an improved state that gives meaning to one's existence. This pursuit of meaning is deeply linked to individualized aspirations, significantly influenced by cultural values (Fischer 2014:7). The definition of a fulfilling life varies among individuals, raising questions about the criteria employed to delineate, comprehend, and grasp this inherently abstract and deeply personal notion. To capture the diverse and individual conceptions and aspirations of the 'good life', which depend on different life circumstances, it is crucial to consider non-material dimensions in addition to measurable, material parameters such as income, health, and security. These non-material dimensions include qualities such as aspiration, hope, dignity, fairness, imagination, and possibility (Fischer 2014:2).

An essential component to the notion of the 'good life' is its aspirational quality—an envisioning of life that is imagined and hoped for. This perspective draws upon Ernst Bloch's characterization of hope as a dream of a better life (Bloch 1977 [1959]:9). According to this view, hope perpetually reveals an insufficiency; it is aimed towards a state that is not yet present but has the potential to materialize in the future. Stef Jansen addresses this aspect and emphasizes that hope or hopeful actions inherently require an element of indeterminacy, without which hope would not exist (Jansen 2016:460). In his exploration of hope, Jansen stresses the linearity of the temporal argumentation of hope, adapting Bloch's teleological principle and its future-oriented aspect, which leads to an anticipated "not yet" (Jansen 2008:57f.; Jansen 2016:459f.). Further, Jansen differs between an intransitive and transitive use of the term hope. When hope is used in an intransitive manner, it relates to an emotional state (an *affect*), which can be described as hopefulness. In this context, the

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1   To protect the personal rights of my interview partners, all names are anonymized.

emphasis is not on any specific hope directed towards a particular object. Hopeful-
ness is rather vague, and it is employed with the expectation of acknowledgment,
largely stemming from emotional resonance. When used in a transitive manner, the
term hope is directed towards an object: individuals hope for something (in the case
study: Israeli citizenship) or hope that something will occur (e.g., changes in migra-
tion laws in Israel). Both modalities may refer to the same condition but illuminate
it from different perspectives (Jansen 2016:448f.). In this context, Jansen highlights
that hope (for/that) does not necessarily have to have positive connotations. Hope
can also be illusory in the sense that it will never be fulfilled or will be socially not
accepted (Jansen 2016:454; Jansen 2009:46; 57f.).

Hope always directs its gaze towards future possibilities, which imbues it with
an intrinsically future-oriented dynamic. Rebecca Bryant and Daniel M. Knight's
analysis of hope contributes to the understanding of hope as an actively transfor-
mative force. They assume that hope is both an abstract and a general orientation
towards the future, capable of bringing the not-yet into the present and inspiring
present action (Bryant/Knight 2019:157). This perspective highlights the idea that
hope comprises more than simply longing for a better life; it involves actively shap-
ing one's future in the present, as the vision of the future ignites present actions and
motivations (Bryant 2020:17). This means that when researching hope, not only as-
pirational visions of the 'good life' should be examined, but also present activities
and actions with future-oriented goals that are specifically directed towards the re-
alization one's own idea of a 'good life'.

My research aims to understand the strategies that individuals employ in the
present to shape their futures and the available resources they use to fulfil their vi-
sions for a 'good life'. I adopt Jansen's approach and examine the spatial and temporal
aspects of hope, as both places and time are charged with varying degrees of hope
(Jansen 2016:456; Jansen 2008:58). Following Jansen's idea that the highly subjective
state of hoping can be described through the lens of people's ordinary lives, I look at
the practice of informal savings associations among Ethiopian Israelis (self-desig-

nated Beta Israel [house of Israel])[2] and Ethiopian and Eritrean[3] migrant workers[4] in Israel. Participation in informal savings associations such as *equb*[5] is the unifying characteristic of both groups, which it also distinguishes them from the rest of the Israeli population. However, the difference between both groups, which in turn affects future aspirations and notions of hope, lies in the socio-political realm.

To what extent does the hope for a better life and a secure future influence the current actions of these two groups, and how do these influences differ between them? What are their aspirations and goals? To answer these questions, an examination of their present circumstances, their dreams, desires, and hopes for the future is essential. Thus, a distinction can be made between those (e.g., Ethiopian Israelis) who wish to maintain or improve their current secure socio-political situation (e.g., holding Israeli citizenship) through financial investments and retirement planning and those (e.g., Ethiopian and Eritrean migrants) who aspire to improve their current situation and strive for a life of higher quality and fulfilment. The question of whether financial security can be considered equivalent to a 'good life' in that it facilitates the achievement of various goals is discussed, as well as the rationale for choosing *equb* as a means. The paper will provide insights into the different expressions of hope within the *equb* practice, encompassing temporal, spatial, and social dimensions. While the conception of a 'good life' remains highly personalized, akin to individual notions of hope, I also analyze certain parameters of *equb* among the Eritrean-Ethiopian diaspora community as well as among Ethiopian Israelis. In exploring these questions through the lens of the informal savings association practice *equb*, I will first give insights into the socio-political situation of the two groups and then present examples of *equb* groups and the way in which the *equb* practice is a hopeful activity that thrives on the realization of the ideas of a 'good life'.

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2   This refers to Israelis with an Ethiopian-Jewish migrant background. In the following, I use their self-designation Beta Israel as well as the term Ethiopian Israelis. A decisive factor in the assignment of the term as well as the self-designation is the socio-historical background, i.e., whether the person belongs to the first immigrant generation that immigrated to Israel from Ethiopia as adults in the 1980s and 1990s, or to the second and third generation that was born and raised in Israel. The latter refer to themselves as Israelis, while the former tend to use the self-designation Beta Israel. Some researchers omit the attribution Ethiopian altogether and refer to Israelis of Ethiopian-Jewish migrant background as New Israelis – a term coined by Danny Admasu and brought up in a personal conversation in July 2023. A detailed discussion of external attributions is beyond the scope of this article (cf. Kaplan 2005; Kaplan/Rosen 1994; Hamilton/Benti 2007).

3   The Ethiopian diaspora community in Israel is rather small. The common cultural background of Eritreans and Ethiopians binds them together in Israel, thus *equb* groups in Israel often consist of Ethiopian and Eritrean asylum seekers.

4   In this article, the terms migrant worker and asylum seeker are used synonymously. For more information on the different classifications (cf. Willen 2019).

5   *Equb* is a so-called rotating credit association (ROSCAs).

Israel as the promised land

The Ethiopian Jewish community has been the subject of many studies since their religious recognition as Jews by Rabbi Ovadia Yosef in 1975[6] (Ashkenazi/Weingrod 1985; Hertzog 1999; Kaplan 1985; Salamon 1999). The recognition of their Jewishness marked a turning point in their immigration to Israel. As legal Jews, they now had the right to become Israeli citizens under the Law of Return, "[…] which sets the conditions for automatic citizenship for Jewish applicants" (Salamon 2003: 6; Levy/Weingrod, 2006:698). The period from 1975 to the beginning of 1990 was marked by mass migration to Israel. This was in part due to external migration factors such as the repressive policies of the Derg regime (e.g., Ethiopian Jews were not allowed to own land; the regime selected Jews for forced conscription) and the drought and famine that affected northern Ethiopia, the home region of the Ethiopian Jewish community. Above all, the migration was driven by religious factors, particularly the community members' official recognition as Jews (Kaplan/Rosen 1994:62–66).

To manage this flow of immigrants, the Israeli government launched two major operations: Operation Moses in 1984 and Operation Solomon in 1991. During these operations, more than 20,000 Ethiopian Jews were airlifted from Ethiopia to Israel. By the end of 1993, the lives of the majority of Ethiopian Jews were centred in Israel (Kaplan/Rosen 1994:59). In the two waves of immigration, over 90 per cent (almost 45,000) of Ethiopian Jews immigrated to Israel.[7] After arriving in Israel, the Ethiopian Jews were obliged to live in an absorption centre for up to two years. This approach is still followed today (Association of Ethiopian Jews 2018; Keidar 2014). Israeli absorption centres are state institutions that focus on integrating immigrants (in Hebrew *olim* = those going up) who have made *aliyah* (Jewish immigration to Israel) and introducing them to the language, customs, and norms in Israel. The use of absorption centres is usually voluntary, but not in the case of Ethiopian Jews.[8] Absorption centres create a pattern of dependency (Hertzog 1999:194). The newcomers

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6   The Sephardic Chief Rabbi of Israel at the time, Rabbi Ovadia Yosef, recognized them as descendants of the lost tribe of Dan. In 1975, the Israeli government accepted Rabbi Ovadia's ruling and recognized the Ethiopian Jews known as Beta Israel as Jews (Anteby-Yemini 2004:146).

7   In recent years, an increasing number of voices within the Ethiopian Jewish community have begun to tell their own immigration stories and emphasise that there had already been migrations of Jews from Ethiopia to Israel before these two state-organized campaigns. Before 1974, a relatively small group of Ethiopian Jews immigrated to Israel. They were mainly men who studied and came on a tourist visa and then stayed in the country illegally. As activists, they fought for their Judaism and pushed forward the religious recognition process (Yerday 2019).

8   It is known that *olims* from other countries who came to Israel at the same time as Ethiopian Jews (e.g., from Russia after the collapse of the former USSR in the early 1990s) were treated differently. They were not obliged to live in an absorption centre for the first 18–24 months

are completely dependent on the centre staff, who provide them with information, allocate money, etc. (Hertzog 1999; Kaplan 2010:79; Keidar 2014).

The Ethiopian Jews' reunification in Israel with other Jews was, and remains, challenging. Uneducated and from rural areas, they had to adapt to urban life in Israel's cities and acquire the professional qualifications needed to make a living. As Jewish citizens, however, they were directly integrated into the Israeli social system.

Among the Beta Israel, life in Ethiopia was considered a diaspora experience and Israel a home for which they had longed for centuries (Kaplan 2005:382). The immigration of Jews to Israel is closely linked to the Zionist idea and "[...] some would say the raison d'être of the State of Israel" (Kaplan 2010:72). Zionist ideology dictates that new immigrants (*olim*) must abandon the cultural customs adopted while living as part of the Jewish diaspora (i.e. while living in Jewish communities outside of Israel), and adopt an Israeli-Jewish identity (Anteby-Yemini 2019:23). Steven Kaplan points out that "in narratives and practices Ethiopian Israelis appear to dissociate themselves from such [an Ethiopian] diaspora consciousness in order to affirm their place as Jews returning from Diaspora" (Kaplan 2005:383). This paradox applies to almost all *olim* in Israel and is not peculiar to Ethiopian Jews (Anteby-Yemini 2019:27). The once Ethiopian-Jewish diaspora community, which relies on returning to the Jewish homeland for its very existence, has (now) arrived in the homeland and is caught up in the multicultural Israeli reality.[9]

The crux of the promised land

Today the Ethiopian community in Israel amounts to about 155,300 people, around 1.75 per cent of the Israeli population (CBS 2020). The Beta Israel are a small black minority within the ethnically mixed Israeli society (Kaplan 2013; Salamon 2003:3–4). While the promised land offered religious freedom and recognition, secure living and working conditions, the Beta Israel's lives there have been confronted with reality. Everyday examples show that the Jewish status of Ethiopian Israelis is still

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but received monthly allowances directly from the Israeli state and could choose their own place of residence (Association of Ethiopian Jews 2018; Hertzog 1999:xxvi).

9   In this context, Lisa Anteby-Yemini refers to dynamics of de-diasporization, re-diasporization, and homing diaspora that are also found among other Jewish migrant groups to Israel, such as those from the former Soviet Union. These processes question the relationship between homeland and diaspora, especially considering their return as a Jewish migrant group to the promised land, where the Zionist idea excludes diasporic identity (Anteby-Yemini 2019:21f.). Ravit Talmi-Cohn, in her study on the immigration of Ethiopian Jews, highlights the fluidity of the shaping of place and time. She emphasizes that migrants move between a time continuum of being-time and meta-time: between the left homeland (Ethiopia) and the new homeland (Israel) maintained through certain practices, contact with family members in Ethiopia, and so on (Talmi-Cohn 2018; cf. Glück 2024).

highly contested. There are cases, for example, where Ethiopian Jews have been denied work in kosher restaurants or food production facilities because they were not considered "proper" Jews. Many Ethiopian Jews even had to undergo a strict conversion to be accepted as Jews. Only after going through the process of bloodletting[10] were they accepted as real Jews and naturalized under the Law of Return. Beta Israel fought against the procedure, which was abolished in the mid-1990s. Similarly, Rabbi Ovadia Yosef's 1975 decision was not officially recognised by the Chief Rabbinate of Israel until June 2020 (Yerday 2020).

Life in Israel is marked by racial tensions and stereotypes. Ethiopian Jews are confronted with structural racism,[11] which became clearly visible to the Israeli public in the blood scandal that became public in 1996, in which blood donations from Ethiopian IDF (Israeli defence force) soldiers were systematically sorted out and disposed of (Schmemann 1996; Seeman 2009; Levy/Weingrod 2006:699). Ethiopian Israelis reacted with a wave of outrage followed by protests (Anteby-Yemini 2019:27f.).[12] In 2015, protests increased as cases of racist police violence came to light, including the case of Ethiopian Israeli soldier Demas Fekadeh (Yerday 2017). Young people of Ethiopian descent are convicted of crimes more often than their non-Ethiopian peers, in percentage terms (Yerday 2019:3f.). Structural racism is evident, among other things, in the granting of mortgages on residential property. The state only offers Ethiopian Israelis mortgages for properties in certain areas. In this way, neighbourhoods are created where only Ethiopian Israelis live and which are usually located outside the city centres (e.g., in Israeli cities such as Rishon-LeZion, Kiryat Gat, Holon, and Netanya) (Kaplan/Salamon 2014:27f.). Efrat Yerday sees this as a clear paternalism on the part of the Israeli state, which determines where Ethiopian Israelis can live, giving them no choice in the matter.

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10   Symbolic circumcision, in which a drop of blood is taken from the penis of a male Ethiopian immigrant during a ceremony by the Orthodox Jewish establishment to ensure his Jewishness. For women, the symbolic conversion means a ritual bath (*mikveh*, usually on the 7th "clean" day after menstruation). The bathing ritual was used by the rabbinate to recognize the Jewishness of Ethiopian women (Hertzog 1999:xiv).

11   Kaplan (2010) points out that in a small country like Israel, any mistreatment of Ethiopians is quickly labeled as racism in the national news. He notes that there is little evidence that Ethiopians are subjected to institutionalized racism. Further he notes that many Ethiopian Israelis have certainly experienced individual discrimination and racism (Kaplan 2010:84f.). Considering the events of 2015 and the existing discriminatory police violence against Ethiopian Israelis, this statement must be viewed critically. For more information on racial discrimination among Ethiopian Israelis in Israel cf. Kaplan 2013.

12   Kaplan cites other examples of racism against Ethiopian Jews besides the blood scandal mentioned above: "Discarding of blood donation because of fear of HIV, the dispensing of a particular form of birth control to Ethiopian women, or the refusal of a school to accept additional Ethiopian students quickly and vocals is condemned as racism" (Kaplan 2013:172).

In the southern city of Ashkelon, for example, there are neighbourhoods populated entirely by Ethiopian Israelis (Kaplan 2010:77; Yerday 2019).

Until the early 2000s, the stereotype of the naïve and vulnerable Ethiopian prevailed. The majority of Ethiopian Jews originally come from rural areas of Ethiopia. Many of them came to Israel illiterate and or only elementary education (Anteby-Yemini 2004; Kaplan/Salamon 2014:29). The Jewish Agency, which is responsible for the newcomers (*olim*), felt that the Ethiopian Jews needed special attention to be prepared for the Israel's industrialized, bureaucracy-ridden society (Kaplan/Salamon 2014:28; Keidar 2014:65). However, this supposedly well-intentioned attention quickly turned into paternalism and discrimination. This pattern was reinforced by academics, most of whom worked in the service of the Israeli authorities in the reception centres as social workers while collecting data for their own academic publications. Until the 2000s, most of the publications that emerged from this scenario portrayed Ethiopian Jews as dependent, out of touch with Israeli society, and naïve.[13] In recent years, the growing discontent within the Ethiopian Israeli community has come to light and is being publicly expressed by an emancipated second and third generation of Ethiopian Israelis born, raised, and socialized in Israel. They are fighting for social recognition and economic equality and are revising the image of "the naïve Ethiopian Jew" (cf. works by Efrat Yerday 2019/2020, Adane Zawdu Gebyanesh 2012/2020).

Saving for the future – Ethiopian and Eritrean migrant workers in Israel

Israel as workaround

According to the UNHCR, more than 80,000 people applied for asylum in Israel between 2006 and 2021. Of these, only 1 per cent were recognized as refugees (based on the definition of the 1951 Convention relating to the Status of Refugees)[14] or tolerated

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13   Mistrust of researchers who do not belong to the Ethiopian Jewish community, especially white researchers, was expressed to me several times (Sharon Shalom, September 9, 2021: Interview). Although, as a non-Israeli, I was certainly quickly trusted, suspicious questions about my research interest and who would benefit from it, as well as statements like "a few years ago I would not have spoken to you, we are always misrepresented, and our voice is not taken seriously", were constant companions during my research.

14   Israel drafted and signed the Convention of Refugees in 1951 (Kritzman-Amir/Shumacher 2012:98).

under the terms relating to temporary group protection[15] (UNHCR 2021). The latter group includes Eritreans, among others (Kritzman-Amir/Shumacher 2012:102).

Because it is difficult to gain the legal recognition as a refugee in Israel (Kritzman-Amir/Shumacher 2012:101–102), Israel has a relatively low number of asylum seekers compared to neighbouring countries. In most cases, asylum seekers are treated in a manner akin to undocumented migrant workers by the Israeli authorities (Hochman 2023:12). For most asylum seekers, Israel is therefore only a stopover on their journey to Europe or Canada. Most refugees come from African countries, especially Eritrea and Sudan. Their reasons for fleeing include escaping political and religious persecution in their home country and forced conscription into the army, which is the case for most young Eritrean men. Many of these young men are forced to flee their home country illegally and without valid travel documents. For their migration, they choose the dangerous land route via Sudan, Libya, and the Sinai Peninsula, risking imprisonment, torture, and sexual abuse (Anteby-Yemini 2015:347; Gidron 2020:133).[16] In doing so, they rely on human traffickers (mainly from Sinai) who charge horrendous prices. After the completion of the Egyptian–Israeli barrier in 2012, these prices rose from US$2000 in 2009 to US$50,000 in 2021. Human traffickers take advantage of the precarious situation, threatening torture or the sale of organs if families do not pay a ransom for their relatives (Kalir 2015:581; Kritzman-Amir/Shumacher 2012:105; S. October 4, 2021: Interview).

Precarious socio-political situation and contradictory legal status

The legal status of asylum seekers and refugees results in their precarious socio-political situation. In the following, I focus on Ethiopians[17] and Eritreans. The legal status of Ethiopian asylum seekers is complex. They do not fall under temporary group protection, do not receive refugee status, and always face deportation (Gidron 2020:138). According to my Ethiopian interviewees, most Ethiopians come to Israel on a tourist visa as part of a journey to visit the holy sights of Christianity

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15   Temporary group protection is usually granted for two reasons: when an unexpectedly high number of asylum seekers come from one country; or when people must flee their home country, but the circumstances do not fall under the definition of refugee status in the Refugee Convention. If a group is under temporary group protection, UNHCR recommends that they be protected from deportation (Kritzman-Amir/Shumacher 2012:101–102).

16   Some of them try to reach Europe first via Libya and then across the Mediterranean. Most of them end up in detention and then decide to go via Sudan to Israel (S. October 4, 2021: Interview).

17   Ethiopian asylum seekers are either Orthodox Christians or Muslims. Ethiopian Jews are not included as they are entitled to Israeli citizenship under the Law of Return. See section on Ethiopian Jews/Ethiopian Israelis.

in Israel. Sarah Willen has named this approach the "tourist loophole".[18] For many asylum seekers, visiting Israel as part of a Christian pilgrimage with the intention of "overstaying" is the only way to circumvent the rigid Israeli migration regime (Willen 2007:14). Once in Israel, they seek asylum and receive a temporary visa, which they must renew every few months (statements vary). For this, they go to the UNHCR Centre in Tel Aviv, where there is explicit legal assistance to represent their case before the Israeli state. In most cases, their visa is extended for one year. After one year, they must repeat the procedure (L. October 3, 2021: Interview).

The legal status of temporary group protection for Eritreans seems to be somewhat more stable[19] than that of an asylum seeker without group protection, as is the case for Ethiopians. However, both Eritreans, and Ethiopians are not entitled to citizenship rights, work permits, social benefits, medical care, or access to benefits from the Israeli welfare state. Moreover, their status can be revoked at any time (Kalir 2015:586; Kritzman-Amir/Shumacher 2012:102).

Nevertheless, according to a ruling by the Israeli High Court, people under the legal status of temporary protection are allowed to work to meet their basic needs and expenses. Yet, this does not protect asylum seekers from exploitation by employers. A new Ministry of the Interior regulation (30 June 2022) has made the working conditions for asylum seekers in Israel even more difficult. The regulation came into force in October 2022 and caused a lot of concern and uncertainty among my interlocutors. According to it, asylum seekers who have received group protection from deportation (in this case Eritreans) are restricted to working in four settings: hotels, construction, agriculture and institutional nursing. The regulation affects 17 selected cities, mainly in the greater Tel Aviv area and all of which are home to the largest number of asylum seekers in Israel (Peleg 2022a).

Due to the lack of work permits and their uncertain legal situation, Ethiopians and Eritreans face discrimination by their employers and are often treated as undocumented migrant workers without rights. This leads to exploitative working conditions, including long working hours, low wages, and a lack of protection against dismissal (Kalir 2015:586). As a result, many asylum seekers work in several jobs at a time to support themselves and to save money for their own onward travel (e.g., to Canada) or that of their family members (L. October 3, 2021: Interview; S. October 4, 2021: Interview). For many, Israel is not the actual destination of their migration journey. My Eritrean interlocutors, for example, told me that they somehow got stranded in Israel on their journey to Europe. Most Ethiopian interlocutors, on the

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18   In my case, the "tourist loophole" only applies to Ethiopians, as Eritreans in most cases do not have valid travel documents to officially cross country borders and enter as tourists.

19   Once asylum seekers cross the border with Israel, the Israeli Army takes them to the Saharonim detention centre in the Negev desert, where they go through a pre-reception procedure and receive a temporary three-month visa, which they can renew (Kalir 2015:586).

other hand, deliberately go to Israel to earn money for a while or to establish a long-term base there.

Equb in Israel – time and space in which money "is eaten"

"*Equb* is temporary, with an amount of money agreed upon by members, they eat it up. If they want, they will continue, if it is finished it will be dropped. Those who want to continue proceed and those who can't drop in the middle … if there are nice people in the *equb*, it will be a platform for social life and they meet [regularly]." (D. May 14, 2022: Interview)

This excerpt from an interview with D., which I conducted in early summer 2022 in Tel Aviv, vividly exemplifies the temporal aspect and the social dimension of *equb* meetings. *Equb* is a common savings concept in Ethiopia. The Amharic term *equb*[20] refers to a rotating credit association (ROSCA), which is defined as "an association formed upon a core of participants who make regular contributions to a fund which is given in whole or in part to each contributor in turn" (Ardener 1995:1). In Ethiopia, it is common for a group of neighbours, colleagues, or friends to set up an *equb* together. They agree in advance on a monthly amount to be saved and commit to paying it on time. The main stabilizing and regulating factors are mutual trust and reputation. No one wants to be seen as unreliable, so everyone fulfils his or her obligation to pay in regularly. The *equb* practice among Ethiopian Israelis and those in the Eritrean-Ethiopian diaspora community in Israel is similar to that found in Ethiopia but has been adapted to the socio-political situation and everyday realities of life in Israel. In Israel, *equb's* savings cycles are mostly medium-term and can extend over a period of four to 30 months, depending on the number of members in the group. The social dimension is evident in the meetings of friends and acquaintances emphasised by D., who highlights the friendly interactions that can take place. Furthermore, the social aspect is also marked in the language used, for example, in the use of the verb "to eat". Verbs such as "eat" and "drink" are quite commonly used in the context of *equb* savings. Salamon et al. highlight in their article on all-female *equb* groups in Israel that *equb* group members usually refer to *equb* meetings as "drink with money" (Salamon et al. 2009:399). The authors argue that the connection between *equb* savings and the concepts of eating and drinking implies that the recipient of the monthly instalment round becomes the provider ("feeder") for the group

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20   Among Ethiopian Jews in Israel, the term *qubye* is very common. Most Ethiopian Jews originally come from the Ethiopian region of Amhara, especially from the area around Gondar. The term *qubye* is derived from the Amharic dialect spoken in Gondar (Anbessa Teffera October 3, 2021: Interview).

(ibid.:411). During my fieldwork, I noted that the one receiving the monthly kitty assumes the role of the provider by offering their own living space as a social gathering point but also by supplying drinks and food to *equb* members. The reference to food or drink can be traced back to initial forms of *equb* groups, in which *equb* savings were settled in kind items that were consumed, eaten, and drunk (see Nida as well as Pankhurst this volume). However, I would like to suggest another interpretation of the meaning of eating in relation to *equb*, namely, the consumption of the savings serves to metaphorically feed and nourish future plans and hopes. One nurtures and fosters one's hopes through the use (eating/drinking) of one's savings. Through the practice of *equb*, hopes are nurtured, and future visions flourish and taking on tangible forms. These hopes and visions of the future are very subjective but are influenced by external factors such as the socio-economic position or the legal status (e.g., asylum seeker; Israeli citizen) of the individual.

In this context, *equb* has established itself as a common savings concept and future-oriented practice in the Ethiopian–Eritrean diaspora community. The daily life of many Eritreans and Ethiopians migrants in Israel is characterized by working several jobs and saving money (Si. October 15, 2021: Interview). In the diaspora community, *equb* parameters are complex and ambivalent. On one hand, it is challenging to find trustworthy individuals, particularly for asylum seekers who find themselves navigating Israeli society independently. On the other hand, cultural practices such as *equb*, along with shared experiences of seeking refuge, a common heritage originating from Eritrea or Ethiopia, shared language, and religious affiliations, can provide a sense of unity.

Engagement in *equb* groups also encompasses practical considerations. For instance, upon arrival in Israel, not all migrants possess immediate access to a bank account. Many also encounter limitations imposed by financial institutions, which restrict their eligibility to access certain services, such as loan facilities. Willen emphasizes that it is often also due to the incompetence of bank employees that migrants are prevented from opening bank accounts or securing loans, even though they have the right, in principle, to such things (Willen 2019:260). As a result, people often keep the money they save on them, hidden about their person, and refuse to deposit it anywhere (ibid.:56).[21] Thus, migrants circumvent these situations by, among other things, paying into *equb* groups.

Ethiopian and Eritrean migrants often actively participate in multiple *equb* groups, which enables them to save significant sums of money. For instance, D., a 36-year-old man, is a member of three *equb* groups. His immigration trajectory involved arriving in Israel as a tourist in 2008, seeking asylum, and marrying an

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21   Willen made this observation among her interlocutors during her research on undocumented West African (Nigerian and Ghanaian) and Filipino migrants in the south of Tel Aviv (Willen 2019:56, 260).

Ethiopian Jewish woman in 2011, despite being an Orthodox Christian himself. The marriage granted him a permanent residence permit and an official work permit in Israel. D. has established himself as a successful entrepreneur. He owns a thriving clothing shop for traditional Ethiopian dresses and suits situated in Tel Aviv's central bus station, which serves as a gathering place for the Ethiopian–Eritrean diaspora community. Within these *equb* groups, D. can accumulate 9000 shekels per month, approximately equivalent to 2500€, as part of his savings strategy. D.'s *equb* practice is driven by a sense of obligation to consistently allocate funds and fulfil payment responsibilities, thereby upholding his reputation as a reliable participant and member of the diaspora community. It also serves as a deterrent against frivolous expenditures on non-essential items like clothing and alcohol. Moreover, D. finds banking institutions' exorbitant interest rates on loans to be unfavourable, and this feeds his preference for *equb* groups. Another advantage of participating in *equb* groups lies in the expedited access to funds. During financial emergencies, the established order of disbursements can be altered, allowing members in urgent need to receive their share of the monthly pay-out ahead of schedule (D. November 2, 2021: Interview).

Within the diaspora community, the motivations behind saving money through *equb* exhibit significant diversity. For instance, D. is engaged in saving funds with the aim of acquiring property, specifically a house, in Israel (D. November 2, 2021: Interview). For S., along with numerous Eritrean asylum seekers, *equb* serves as a viable means to accumulate finances for his onward journey. Many asylum seekers in Israel aspire to relocate to Canada in pursuit of better opportunities and a 'good life'. The naturalization process in Canada is relatively straightforward, but it requires a considerable sum of money. S. intends to save up to US$ 30,000 through *equb*, which is the amount required as a deposit for a refugee sponsorship program. By collaborating with Canadian human rights organizations, the possibility of immigrating to Canada emerges. After one year of residence and having demonstrated proficient English language skills and secured a permanent job, he will attain Canadian citizenship (S. October 4, 2021: Interview).[22] Additionally, some individuals employ *equb* as a financial mechanism to support their relatives' migration to Israel or Europe across overland routes or even to pay ransoms to human traffickers.

Within the Ethiopian–Eritrean diaspora community, the act of saving through *equb* has additional significance beyond mere monetary accumulation. It serves as a symbolic representation of a migrant's agency and determination to shape their

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22   In September 2022, S. was able to fulfil his long-awaited dream and immigrated to Canada with the support of a Canadian friend. His friend, who worked with S. at an Israeli NGO in Tel Aviv, found a group of volunteers to act as guarantors for S. In addition to the guarantee, S. saved over US$30,000, which served as a deposit for his first year in Canada, allowing him to settle in and find a permanent job.

own destiny. The commitment to saving reflects their conscious effort to take control of their future and pursue a path that aligns with their aspirations for a free and fulfilling existence, for a 'good life' (Fischer 2014:202). *Equb* serves as a crucial tool for Ethiopian and Eritrean asylum seekers in Israel, allowing them to save money in preparation for a more secure future. This financial strategy is driven by the pursuit of a 'good life', encompassing equal rights, citizenship, and a clear understanding of their ultimate objectives. Through their engagement in *equb*, Ethiopian and Eritrean asylum seekers actively exercise agency and assert their desire for a life that is not only economically stable but also reflective of their values and aspirations for political freedom and wellbeing (i.e., to be able to move freely, to be in possession of valid papers/citizenship) (Fischer 2014:207–211).

The socio-political context of Ethiopian Israelis, who are Israeli citizens and many of whom were born in Israel, differs significantly from that of Ethiopian and Eritrean asylum seekers. The practice of *equb* among Ethiopian Israelis is quite prevalent, and its fundamental aspects, such as the rotating principle, common trust, and oral agreements, remain the same as the *equb* practice in Ethiopia. However, the sociological aspects of forming an *equb* differ. For Ethiopian Israeli participants, *equb* gatherings resemble meetings with friends from Ethiopia who also migrated to Israel during the same period, neighbours, or even family members. The formation of an *equb* group consisting exclusively of family members represents a distinctive characteristic of Ethiopian Israeli *equb* groups in Israel.[23] This phenomenon highlights the significance of family cohesion and the transmission of Ethiopian cultural values within the context of *equb* activities in the Ethiopian Israeli community. In this context, the spatial aspect of hope refers quite explicitly to coming together and sharing experiences. Here, the focus is on the preservation of Ethiopian values and tradition, and on the associated desire that future generations will appreciate and preserve these morals (Glück 2024).

The use of savings acquired through *equb* varies greatly, yet distinct patterns can be observed. What they have in common is that the savings tend to relate to the immediate future and embrace short- to medium-term life plans. Often, individuals employ the funds for substantial purchases, such as a new sofa or a new car, or for meeting considerable medical expenses (e.g., obtaining new dentures). Others choose to allocate their savings to facilitate a journey back to Ethiopia, where they can reunite with former friends and family members for an extended period, often spanning one to two months—a possibility typically available only after retirement. Furthermore, some *equb* participants indicate that they utilize their accumulated savings for joint ventures. By pooling their monthly contributions at the end of

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23   See Sebhatleab Tewolde Kelati in this volume, who made similar observations among Eritrean *equb* groups in Germany.

the savings round, a group might go on a weekend getaway together or plan a brief holiday.

In addition to its economic implications, participation in *equb* groups encompasses a social dimension. Being part of an *equb* is crucial to many because it fosters a sense of community, providing a safety net that prevents people from feeling lonely (Sharon Shalom September 30, 2021: Interview). The establishment of trust-based relationships among members fostered through repeated interactions, yields social benefits and accumulates social capital (Ardener 2014:4). The shared financial arrangement necessitates the cultivation of stable relationships among group members, fostering bonds of trust and mutual support during times of both financial and social need. Financially, the agreed-upon sequence of *equb* rotations can be altered to accommodate individual circumstances, allowing members in need to receive their share of funds in advance, thereby offering quick financial assistance without resort to borrowing. This approach eliminates the need for loans while ensuring access to future savings ahead of time. Socially, group members typically maintain close and amicable relationships, helping one another in various ways, such as organizing funeral services (Salamon et al. 2009:402).

In the following sections, I discuss the spatial and temporal dimensions of hope, through an analysis of the *equb* practice among Ethiopian Israelis and Eritrean and Ethiopian migrant workers in Israel. The spatial aspect refers to the creation of a social network through gatherings where individuals find themselves in a familiar environment that creates an atmosphere where hopes can be nurtured, and which helps build trust. The temporal dimension takes on particular importance in the context of Ethiopian and Eritrean migrants. It relates to the temporary nature of their stay in Israel, which imposes a temporality on hope. The latter is evident in the pursuit of future aspirations through the financial security and opportunities provided by informal savings systems. In addition, however, an intersection of the social and temporal dimensions of hope is also evident here. *Equb* meetings can sometimes serve as a pathway to attaining citizenship, as they present opportunities to encounter future partners who might ensure a secure and legal stay in Israel through marriage. They thereby foster a foundation for building hopes and visions of a fulfilling life.

Temporality of hope – *"Equb takes care of you 365 days a year"*

The temporal and social components of hope come into light in the fact that *equb* plays a role in fostering connections between members of the Ethiopian Jewish community and Ethiopian (mostly Christian-Orthodox) asylum seekers. Regular *equb* meetings offer opportunities for social interaction and mixing between these two groups, often leading to relationships and eventually marriage, as seen in the case of D. (see above). Notably, Ethiopian Israeli men, particularly those who have mi-

grated within the last 15 years, may not be seen as prospective partners by Ethiopian Israeli women, who value independence and emancipation, and live non-traditional lifestyles. Conversely, these men may find potential partners among Ethiopian migrant women, who still adhere to traditional values and patriarchal societal structures and have recently arrived in Israel. For these young women,[24] maintaining a relationship with an Ethiopian-Israeli man offers the prospect of obtaining permanent residency and even Israeli citizenship.[25]

Nonetheless, this process does not guarantee the realization of their aspirations for a better life. In fact, it may even result in shattered dreams and torn future visions. During my field research, I met L., who shared her initial plans for using the savings from *equb* with me. L., who has resided in Israel for five years, allocates her savings towards an imminent return to Addis Ababa, Ethiopia. Her plan involves establishing a personal business venture, a hairdressing salon specializing in human hair wigs[26] (L. October 3, 2021: Interview). In 2022, I met her again, she told me that she had started dating an Ethiopian-Israeli man whom she had met through her friend and *equb* group leader, F. They got to know each other and eventually fell in love during the regular *equb* meetings. A few months later, L. became pregnant, and her plans to return to Ethiopia with her savings vanished. The change in her circumstances brought up the possibility of acquiring Israeli citizenship (through marrying an Israeli citizen), but also concerns about her future, as she desired to raise her child in Ethiopia. She will not be able to fulfil this wish, as her fiancé will not allow her to travel alone with the child to Ethiopia. L. refers to instances where children visit their family in Ethiopia, Europe, or the USA with their mothers and do not return (L. June 17, 2022: Interview).

Fischer emphasizes that the efficiency of aspirations and agency is often constrained by the opportunity structures in place, which include social norms, legal regulations, and market access mechanisms that either limit or facilitate certain

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24   This phenomenon is not limited solely to Ethiopian migrant women; indeed, many Ethiopian migrant men also marry Ethiopian Israeli women (see the case of D.).

25   The process of obtaining Israeli citizenship is defined by the concept of an "ethnonational migration regime" as outlined by Willen (2019:24), which relies on the legal basis of the Law of Return. The Law of Return restricts immigration to individuals who are of Jewish origin or possess a bureaucratically recognized connection to the Jewish people (Willen 2019:24). There are three possibilities through which Israeli citizenship can be acquired: being Jewish or of Jewish descent (subject to approval by the Rabbanut); being married to a Jewish individual; or converting to Judaism (a process also overseen by the Rabbanut) (Willen 2019:24f.). Obtaining Israeli citizenship beyond these frameworks is exceedingly challenging. This limited pathway to citizenship creates difficulties for integration into Israeli society, the labour market, and other facets of life (Willen 2019:25).

26   She learned this craft mainly in Israel, where the market for human hair wigs is booming. For Jewish Orthodox women, covering the main hair is a religious custom. Instead of a scarf or beret, many prefer to wear real hair wigs (called *Scheitel* in Yiddish).

behaviours and aspirations. While willpower is important, there must also be a viable pathway (Fischer 2014:6). In the case of Ethiopian and Eritrean asylum seekers, this means that legal status affects opportunity structures, but that by participating in *equb*, it is possible to create new opportunity structures or, sometimes, circumvent restrictions. Further, *equb* groups play a pivotal role in fostering marriages and serving as a pathway to Israeli citizenship. However, this intertwining of personal aspirations and legal status can also lead to complex and life-altering decisions for individuals, as exemplified in L.'s case.

The temporality of hope is evident in multiple aspects related to *equb* savings. On one hand, it is reflected in the objectives pursued through these savings, particularly when they are utilized for ongoing migration journeys, such as those aimed at relocating to Canada. In this sense, hope is transitive, as it involves aspiring to obtain either Israeli citizenship through marriage or the opportunity to travel to alternative destinations like Canada with the assistance of *equb* savings. However, the temporality of hope can also be disrupted from external factors, such as changes in migration laws implemented by the Israeli state. This disruption may lead to temporary setbacks for migrants, including deportation, or challenges in securing employment in Israel, altering their future prospects. In addition to these considerations, the migrants also face the constraint of a limited timeframe to remain in Israel, adding another layer to the temporality of hope.

The spatial component of hope is equally significant, as the aspiration for a better life is intricately linked to specific locations and countries, be that Israel, other potential migration destinations, or Ethiopia. Moreover, hope is distinctly intertwined with the social and temporal sphere of *equb* meetings, as these gatherings serve as a crucial setting where hopes and aspirations are nurtured and shaped.

Trust in hope – Hope in trust

The following examples emphasize the issue of trust among *equb* group members and intend to underscore the social aspect of hope. Being hopeful or having hope for something, believing that something will occur, change, or endure, is closely intertwined with the concept of trust within the *equb* groups discussed here.

"Why should I trust the state?"

Trust is one of the key elements of *equb* groups. Thus, trust is cultivated through repeated interactions among members, leading to the accumulation of social capital and reinforcing solidarity (Ardener 2014:4). This sense of trust becomes especially crucial in the selection of new members and the establishment of stable relationships within the group.

The overall trust network within *equb* groups among the Ethiopian–Eritrean diaspora community is noticeably fragile and depends heavily on the legal status of individual members. An uncertain legal position, such as group protection or asylum seeker status, does not play a role in an individual's initial acceptance into an *equb* group. However, in certain cases, this uncertain legal status can be used against members. For example, individuals with group protection status or even Israeli citizenship (since some *equb* groups are composed of individuals with different legal statuses) can exploit their stronger position. After receiving their savings instalment, such members may decide not to contribute further to the group and, when questioned by other members, falsely claim that they never received any money. In the absence of written agreements (they rely solely on verbal agreements), they may then threaten to involve the Israeli authorities and accuse others of defamation. Such actions can, in the worst case, lead to the deportation of certain individuals. During my research, I encountered such incidents at least three times, with one case already before the courts at the time of the investigation (A. May 17, 2022: Interview). The different emphasis on trust and relationships within *equb* groups in Ethiopia and in the diaspora is reflected, among other things, in the fact that in Ethiopia, everyone knows each other, and non-payment is avoided due to the involvement of one's family and the risk of damaging one's reputation. In the diaspora, however, *equb* sometimes lacks precisely this social factor, this strong sense of familiarity and mutual accountability, according to my interlocutors. This is because participants have limited knowledge of each other, and this leads to a deficiency of trust and the possibility of a fraudulent member absconding after receiving his/her share (B. April 27, 2022: Interview). Attempts are made to mitigate such risks by ensuring that new members are the last in the round to receive their *equb* savings. In this way, the trust of the members is put to the test.

Despite these risks, active participation in *equb* groups remains for many Ethiopian and Eritrean migrants the only means of effectively planning for a future in Israel that is unpredictable because so much depends on the Israeli state's approach to their legal status. In addition, the Israeli state signals that Israel is intended to be only a temporary stopover for asylum seekers through its restrictions on their labour (see examples above) and the fact that it withholds 16 per cent of each asylum seeker's monthly salary and does not return the withheld amount until the individual leaves the country (Peleg 2022b). This practice can be seen as an indication that, from the Israeli state's perspective, there is no long-term future for asylum seekers in Israel. As one interviewee pointed out, this practice undermines trust in the Israeli state, as asylum seekers feel that the state is withholding their hard-earned money: "Why should I trust the state? They are keeping our hard-earned money" (T. & L. October 6, 2021: Interview).

The *equb* practice among Ethiopian and Eritrean asylum seekers in Israel shows how trust and mistrust are intertwined and mutually dependent. Both feed on the

dynamics of uncertainty – in this case an uncertain financial, socio-political, and individual future – and lead to an active approach to this situation (Mühlfried 2018:1). This active approach leads to hopeful action, like setting up *equb* groups, since, to refer to Jansen (2016:460) again, for hope or hopeful thoughts to exist, a kind of indeterminacy is required. Further, trust nourishes hopeful dreams, acts as a stabilizing factor within *equb* groups, and exerts a significant influence on the social dynamics and relationships between *equb* members. Nonetheless, the dynamics of uncertainty also contribute to shaping *equb* activities. In particular, the legal status of Ethiopian and Eritrean asylum seekers, which depends on the decisions of the Israeli state, is characterized by uncertainty. In this context of uncertainty, the practice of *equb* provides a reliable network for individuals, one which nurtures their hopes (Bryant/ Knight 2019).

"I don't trust anything institutional"

The practice of saving with *equb* is widespread among Ethiopian Israelis. What is interesting about *equb* practices among Ethiopian Israelis is the basis on which these groups are formed. What parameters are considered unique to *equb* and lead people to engage in informal savings associations, despite the existence of formal insurance and financial institutions in Israel? Furthermore, the question arises as to what factors sustain *equb* activities, what dynamics are induced by group cohesion and mutual trust, and to what extent do these, in turn, influence notions of hope or, conversely, emerge from them. By examining this question and considering the sociological nature of *equb* groups, I trace the social component of the notion of hope and highlight how this, in turn, influences actual activity in *equb*.

I have consistently attended meetings of a women's *equb* group comprising 19 members, which was established 18 years ago. All members reside within the same neighbourhood and contribute 600NIS (equivalent to 160€) per month towards their savings. The primary focus of this group centres around social exchange. Through my regular attendance at these meetings, I became aware of a woman from the neighbourhood who sought membership primarily to stay informed about the local news and gossip, such as recent marriages, deaths, or individuals purchasing new cars. A lively discussion ensued, as the woman desired to join during an ongoing active savings round, which meant she would have to pay a substantial joining fee to compensate the existing members who had already received their allocated funds. Eventually, she was admitted into the group, after having agreed to compensate each member accordingly.

The woman's admittance to the group raised the issue of trust. In many instances, positions within the group were inherited: when a member died, her daughter would assume the vacated spot. Trust has been cultivated and reinforced over the course of years and even across generations. So, questions were raised

about who would vouch for the credibility of the new member, and whether her reliability could be assured.

In discussions with my interlocutors concerning trust and mistrust, particular attention was directed toward the distinct characteristics of *equb* groups. It was highlighted that these groups are regarded as reliable networks. Individuals experiencing financial difficulties or requiring immediate access to funds prefer to establish an *equb* group with friends or neighbours rather than seek a loan from a bank. The members of these groups exhibit a lack of trust in banking institutions, deeming them exploitative entities. The imposition of interest charges or account maintenance fees by banks is condemned as usury or a fraudulent practice. In contrast, savings accumulated within *equb* groups are associated with positive connotations. Group members possess comprehensive knowledge regarding their savings amounts and the expected disbursements, thus avoiding any unpleasant surprises.

The disposition of Ethiopian Israelis to exhibit mistrust towards Israeli authorities and institutions can be attributed to their experiences when they first arrived in Israel. Their early encounters have a lasting impact on their positioning within the multicultural fabric of Israeli society, as well as their perceptions of Israeli authorities and institutions. Factors such as the struggle for religious recognition, the intricate socio-cultural dynamics within Israeli society, instances of racism, and the sense of not being recognized as independent and self-determined citizens (manifested, for instance, through their dependence on authorities and the existence of absorption centres) have contributed to the cultivation of a deep-rooted mistrust of state authorities and official organizations, including financial and insurance institutions (Association of Ethiopian Jews 2018). This sentiment of mistrust is particularly prevalent among the older generation of Ethiopian Israelis who arrived in Israel prior to the 1990s, as evidenced by their substantial scepticism towards state authorities (Salamon et al. 2009:412). Consequently, their mistrust is reflected in behaviours such as refraining from depositing savings in banks and swiftly withdrawing funds from accounts once their monthly pensions are received. Instead, they tend to direct their money or savings towards informal saving associations like the *equb*. They rarely engage in savings schemes offered by financial institutions or participate in stock market investments (Salamon et al. 2009:402). Interview statements from my younger interlocutors attest to this prevailing sentiment of mistrust. They recount, for instance, stories of parents refusing to trust institutional entities, as evidenced by their lack of credit card usage and their reluctance to deposit money in bank accounts. I often heard statements like "But they [the older generation] don't trust. My mum doesn't have a credit card, she doesn't trust anything institutional" (E. September 30, 2021: Interview) or "They [parents] have a bank account, but they don't deposit money there" (Z. October 14, 2021: Interview).

According to Salamon et al.'s investigation into exclusively female *equb* groups in Israel, the practice of *equb* does not serve as a substitute for formal banking sys-

tems but, rather, operates in a symbiotic relationship with them. The women involved in these groups express their perception of Israeli banking institutions as exploitative and deceitful. Simultaneously, they rely on the monthly pensions, such as the National Insurance funds, which are deposited into their bank accounts as the primary source of financing for their monthly contributions to the *equb* (Salamon et al. 2009:402–404). Similar observations were made during my own field research among the aforementioned female *equb* group.

Furthermore, my example of a women's *equb* group highlights the significance of trust within the *equb* framework. This sense of trust becomes especially crucial in the selection of new members and the establishment of stable relationships within the group. Choosing informal savings associations over formal banking systems reveals the pervasive sense of mistrust towards formal financial institutions and state authorities among Ethiopian Israelis. Their experiences during the migration process (*aliyah*) have contributed to this scepticism, leading them to seek alternative means of savings, such as *equb*, rather than entrusting their funds to banks. However, it is not only mistrust towards institutions but also a lack of knowledge about bureaucratic processes that leads to this reliance on familiar and informal networks (especially among the older generation).

The mutual trust cultivated in *equb* groups, where members have faith in regularly coming together as a group to contribute their savings and become integral parts of the social community, paves the way for hopeful thinking, planning, and ultimately achieving one's version of a 'good life'.

Conclusion

Equb serves as a catalyst for hope and future aspirations, creating a platform for individuals to envision a better life and work towards its realization. By participating in *equb*, participants are encouraged to imagine and work towards their desired future. *Equb* provides a platform for various hopes and aspirations that are strongly influenced by the prevailing socio-political context. Here, I have explored the temporal and spatial dimensions of hope, revealing the essential role of social dynamics in *equb* alongside the tangible benefits that the practice offers. As a trusted network, *equb* fosters a sense of support and community among its members and serves as a reliable source of hope and encouragement in difficult times.

The uncertainty in which Ethiopian and Eritrean asylum seekers find themselves motivates them to actively participate in *equb*. This engagement is driven by the hope of improving their lives, whether by seeking a change of legal status in Israel, exploring options for further migration, or considering a return to Ethiopia with financial security. Their experiences and challenges cause them to dream, hope, and strive for a better life that may seem out of reach in their current circumstances in Israel. For

Ethiopian Israelis, *equb* meetings create Ethiopian-Israeli cultural spaces in which Ethiopian values are upheld and passed on to the next generation and trustworthy networks are created that are important for the social cohesion of the group. The social facet of *equb* is also reflected in the amicable and even marital connections that arise from the encounter of Ethiopian Israelis and Ethiopian asylum seekers during *equb* meetings.

Equb functions as a transformative practice that creates islands of hope in participants' lives. It offers a popular alternative to state and financial institutions, as my examples show. *Equb* groups provide a predictable time frame and social space that enables the creation of concrete goals for a 'good life'. However, their presence and appearance, akin to an island, are contingent on external influences, whether they stem from realpolitik (e.g., decisions by the Israeli state concerning migration laws) or occur at an individual level (e.g., insufficient income to save money for the future within *equb* savings groups). *Equb* is a future-oriented practice, it creates space and time in which hopeful actions aimed at fulfilling the 'good life' flourish.

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