Sharing Inspired:

An exploration of "gemachs" as mechanisms of the sharing economy in ultra-Orthodox Israeli society

Master Thesis

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Executive Summary

Israeli *chareidi* society boasts a developed system of medical equipment *gemachs*, which offer community members the opportunity to loan various equipment at no cost. While *gemachs* have existed for centuries as charity organizations in Jewish communities, they also share many characteristics with modern mechanisms of the sharing economy. This research explores *gemachs* as mechanisms of the sharing economy, as well as the potential of *gemachs* to enhance community resilience. Specifically, this study seeks to understand the success of *gemachs* through the eyes of *gemach* managers and pinpoint characteristics and definitions of successful *gemachs*.

I conclude that successful *gemachs* exhibit many of the characteristics of successful sharing mechanisms, as described by Botsmans and Rogers (2010), including critical mass, idling capacity, and trust in others. However, Botsman and Rogers offer a fourth characteristic of successful sharing mechanisms: belief in the commons. This was irrelevant to *gemach* managers. Instead, religious belief was an important driving force behind *gemachs*. Therefore, I recommend broadening Botsman and Rogers' fourth characteristic of successful sharing mechanisms to include any ideology that perpetuates sharing. Additionally, measures of success for *gemachs* varied significantly from measures of other successful sharing systems. While other systems are often measured by outcomes, *gemach* managers often defined success in terms of output. Furthermore, the conditions that cultivated the creation of many *gemachs,* including community and ideology, are often outcomes sought by other sharing mechanisms. Based on this, I suggest that sharing economy mechanisms may generate a positive feedback cycle.

This study also lends insight into the importance of culture and informal institutions when cultivating the sharing economy, particularly in more traditional societies. Finally, I show that *gemachs* are likely to increase community resilience by adding a layer of social interconnectedness and increasing access to resources.

1. Introduction

The past decade has seen a drastic rise in mechanisms of collaborative consumption throughout the western world. These tech-enabled systems, dubbed "the sharing economy," present consumers with the option of borrowing, renting, or bartering for the items they might otherwise purchase. The sharing economy has the potential to change consumption-based lifestyles into less wasteful, community-based, modes of joint living and consumption. The new trend takes us back to a world lost in the culture of hyper-consumption and suburban living of latter 20th century. Web-based platforms and social media have restyled timeworn modes of consumption with a 21st century interface.

The sharing economy is not new to ultra-Orthodox ("*chareidi*") society. *Chareidi* society boasts a developed system of *gemachs* that has operated for decades. The term *gemach* is a Hebrew acronym for the biblical concept of *gemilut chasadim,* or "acts of loving kindness." Run both by private individuals and organizations, *gemachs* give community members the opportunity to take interest free loans or borrow a variety of products at little or no cost. Sixty-seven pages of such listings in the Jerusalem-area *chareidi* phonebook range from electronic tools to cribs to financial loans. To date, there is little academic research on *gemachs*. Not only does exploring *gemachs* offer an opportunity to further understand the potential of the sharing economy in different cultural and social settings, but it may also lend insight into the potential of the sharing economy to build community resilience.

This research draws from literature on the sharing economy and community resilience as a framework for exploring the characteristics and criteria for successful medical equipment *gemachs*. Literature on the sharing economy has exploded over the past eight years. Many studies describe the characteristics and implications of sharing systems. Sharing systems have been characterized by Botsman and Rogers (2010), who detail four conditions to ensure the success of sharing mechanisms: critical mass, idling capacity, belief in the commons, and trust between strangers. Other studies explore motivations to share. While collaborative *consumption* is largely driven by self-interest (Bardhi and Eckhardt, 2012), the motivation behind collaborative *production* (input into the collaborative system) is contested. The most widely documented and debated incentive is self interest in a variety of forms (Belk, 2010; Yang and Lai, 2010) including:

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enhancing social and professional reputation (Wasko and Faraj, 2005; Belk, 2007), enjoyment (Nov, 2007; Hamari, 2013), and finding an outlet for the feeling of having something valuable to share (Wasko and Faraj, 2005). A few researchers suggest values and ideology as motivators to share (Nov, 2007; Albinsson and Yasanthi Perera, 2012), while others point to structural motivators, such a social and generational norms (Botsman, 2010; John, 2013; Hamari, 2013).

Analysis of the literature on sharing economies makes it clear that there are different measures and definitions of successful systems. Some measures of success are environmental (Heinrichs, 2013). For instance, from an environmental policy perspective, car-sharing systems are successful if they reduce the environmental impact of transportation (Fellows and Pitfield, 2000). Other sharing mechanisms are considered successful if they manage to reduce consumerism, create effective recycling mechanisms, or form community bonds (Albinsson and Perera, 2012). Yet other research puts success in the context of profit (Consigli et al, 2012), economic impact, or a range of consumer service criteria including convenience, availability, reliability, and access to information or products (for examples see Botsman and Rogers, 2010). Understanding what different sharing mechanisms try to achieve is critical in understanding the range of their potential impact and usage in society.

Gemachs both pose challenges to current assumptions about sharing economies and promise to shed light on different forms of collaborative consumption mechanisms. Sharing mechanisms in the western world are new, internet-enabled, available to the middle and upper classes, and are established against the backdrop of environmentalism, community-building, and personal convenience. *Gemachs,* however, are well-established, do not use internet platforms, thrive in an impoverished society, and are established against the backdrop of religious ideology and community building. As we further understand sharing economies, it is important to explore sharing mechanisms in a variety of social and cultural contexts. *Gemachs* offer such an opportunity.

Additionally, in recent years there has been an abundance of academic scholarship on community resilience. Resilience was a term originally borrowed from the exact sciences to describe the ability of a system to return to equilibrium after displacement. However, psychologists and social scientists have more recently borrowed the term to

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describe the ability of people and societies to cope with trauma (Norris et al, 2009). Community resilience describes a community's ability to absorb disruption, recover from trauma, and adapt to new circumstances (Kirmayer et al, 2009; Cutter et al, 2008; Norris et al, 2009). Building community resilience has been of particular interest to those in the field of disaster management and recovery, as communities that have high levels of resilience before disaster strikes can better cope with hazards (Cutter et al, 2008). Researchers have identified different characteristics of resilient communities, including: healthy economic development (Norris et al, 2008), highly developed information and communication infrastructure (Gabor and Ben-Lavy 2003, Goodman et al, 1998; Hausman et al,, 2007), and high levels of social capital (Norris et al, 2009; Aldrich and Meyer, 2014). Understanding the successful *gemach* and how it may increase the community's social capital also gives insight into the potential for *gemachs* and other sharing mechanisms to enhance community resilience.

This study identifies and explores possible definitions and characteristics of a *gemach's* success in the eyes of *gemach* owners. I identified four possible spheres of success: operational, personal, community and religious. Within each of these spheres, I assessed different characteristics of success, in the eyes of *gemach* managers. Understanding what makes a successful *gemach* builds a better understanding of how sharing economy mechanisms can be successful in alternate cultural and social contexts, how they may bolster community resilience, and what the future of the sharing economy may hold.

In the following sections, I explore theoretical background on sharing economies, community resilience, and *chareidi* society. The literature review is followed by a description of the methodology used in this study, the findings of the study, a discussion of findings, conclusion, and directions for further research.

2. Theoretical Background: Sharing Economies

2a. Emergence of the Sharing Economy

In 2011, *Time Magazine* published "sharing instead of owning" as one of the 10 ideas that will change the world. According to the article, the age of ownership is slowly

being replaced by a new age of sharing and collaborative consumption (Walsh, 2011). The concept has received much attention from other popular media outlets as well (for instance, see Friedman, 2013). While sharing has always been part of human social life and coexistence, in recent years, new mechanisms for consuming, including sharing, lending, renting, and bartering, offer a distinct contrast to the 20th century culture of hyper-consumerism (Albinsson and Yasanthi Perera, 2012). It seems that the public increasingly desires to pay for short-term access to products, such as bikes or cars, as opposed to ownership (Bardhi and Eckhardt, 2012; Botsman and Rogers, 2010).

Market figures provide overwhelming evidence for this trend. In 2011, the sharing economy was estimated to be worth about $100 billion (Sacks, 2011). In 2013, Forbes estimated revenue from the sharing economy to reach $3.5 billion, a 25% increase from the previous year. (Geron, 2013) Revenue from car-sharing in the US is expected to reach $3.3 billion in 2016. (Bardhi and Eckhardt, 2012). In October, 2013, Airbnb alone was valued at $13 billion (Ajmera, 2014).

Examples of the sharing economy are vast and diverse. Many of the original sharing mechanisms facilitated sharing in the tech-world, such as Linux, which allowed programmers to share code. Wikipedia gave the citizens of the world an opportunity to share knowledge and expertise. Sharing online via social media outlets became increasingly popular throughout the first decade of the 21st century. Facebook encouraged users to share their lives; youtube gave users the chance to share content (Sacks, 2011). However, sharing material goods has also become popular, with examples ranging from Zipcar (car-sharing), Lending Club (peer-to-peer loans), Neighborgoods (local borrowing and reselling), and Tradesy (clothing and accessories resale). Additionally, there are numerous examples of users sharing space and services, such as Airbnb (peer-to-peer apartment or house rentals), Couchsurfing (peer-to-peer free hospitality), and Uber (ride-sharing).

Online platforms, made possibly by web 2.0, have fueled and facilitated the recent surge in collaborative consumption (Hamari, 2013; Agyeman et al, 2013; Bardhi and Eckhardt, 2012; John, 2013) Not only have peer-to-peer networks and real-time technologies provided the technical framework for collaborative consumption, allowing people to sell, share and barter without a middleman, but the web has also facilitated trust

between strangers, making people more open to the idea of sharing (Botsman, 2010). Botsman claims that millennials, having grown up sharing files, music and personal information via online forums, embrace a culture of sharing foreign to their parents and older siblings, without feeling that it threatens their individualism.

Other factors have also paved the path to sharing. Structural changes in the global economy have resulted in comparatively more value created by managing data and knowledge (Dlugosz, 2014). Additionally, the global economic crisis caused consumers to rethink their spending habits and find ways to spend less, while accessing the same products and services (Bardhi and Eckhardt, 2012; Botsman and Rogers, 2010; Dlugosz, 2014). Furthermore, re-urbanization has created densely populated areas that lend themselves more easily to networking and sharing (Agyeman, 2013; Belk, 2013). The popularity of urban living has also meant that people live with less storage space (Bardhi and Eckhardt, 2012). Finally, Botsman (2010) points to environmental concerns and a renewed belief in the importance of community as recent social forces that facilitate collaborative consumption.

Academic research on collaborative consumption and sharing has exploded over the past seven years. However, the academic discourse still lags significantly behind the popular discourse (Heinrichs, 2013). Therefore, while I primarily analyze academic sources, I include other authoritative sources from the media that contain important information on the sharing economy or reflect relevant attitudes about sharing. The body of academic literature divides into several streams. Some research characterizes sharing and collaborative consumption, both on the personal and systems levels (Belk, 2014a, 2010, 2007; John, 2013; Albinsson, and Yasanthi Perera, 2012; Seyfang, 2004; Agyeman, 2013; Rodrigues and Druschel, 2010). A well-developed body of research identifies and describes collaborative producer and consumer behavior and motivations (Yang and Lai, 2010; Lamberton and Rose, 2012; Ozanne and Ballantine, 2010; Nov, 2007; Wasko and Faraj, 2005; Hamari, 2013). Other research examines specific sharing platforms and mechanisms (Molz, 2012; Brodin and Bjorck-Akesson, 1992; Bardhi and Eckhardt, 2012). A less developed collection of research has put these trends into economic and legal frameworks (Müller, 2014; Antoniadis et al, 2004, Kassan and Orsi, 2012)

2b. Definitions and Characteristics

As a recent trend, the boundaries of the sharing economy are still relatively fluid. There remains some debate about the characteristics and definitions of relevant terms.

(i). Collaborative Consumption

The exact definition of collaborative consumption and what it includes remains ambiguous. The original definition offered by Felson and Spaeth (1978) included all events

> in which one or more persons consume economic goods or services in the process of engaging in joint activities with one or more others. For example, drinking beer with friends, eating meals with relatives, driving to visit someone or using a washing machine for family laundry are acts of collaborative consumption. (p. 614)

This definition has been criticized as too broad (Belk, 2014b).

Botsman and Rogers (2010), authors of the modern manifesto of collaborative consumption, slightly narrow the context of collaborative consumption, using it as an umbrella term for various types of consumption modes that stand in contrast to traditional consumerism:

> Every day people are using Collaborative Consumption- traditional sharing, bartering, lending, trading, renting, gifting, and swapping, redefined through technology and peer communities. Collaborative Consumption is enabling people to realize the enormous benefits of access to products and services over ownership, and at the same time save money, space, and time; make new friends; and become active citizens once again. (p. xv-xvi)

They characterize three types of collaborative consumption systems. 1. *Product-Service Systems*: Items are shared or rented so that multiple consumers can benefit from products' services without owning them. 2. *Redistribution Markets*: Items are transferred from owners who no longer need them to new owners who do. 3. *Collaborative Lifestyles*: Less tangible things like space, time, and skills are shared by people with similar interests or needs. This division has been relatively well received. For instance, Bardhi and Eckhardt (2012) use this division and further describe variables in product-service systems. Hamari (2013) uses a similar division, distinguishing between collaborative

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consumption systems in which there is a transfer of product ownership, such as trading and swapping, and systems in which there is access to a product's service, such as lending and renting.

On the other hand, Belk (2014b) offers a narrower definition of collaborative consumption:

> Collaborative consumption is people coordinating the acquisition and distribution of a resource for a fee or other compensation. By including other compensation, the definition also encompasses bartering, trading, and swapping, which involve giving and receiving non-monetary compensation (p.1597)

However, Belk's definition excludes sharing systems that do not include any material compensation.

(ii) Sharing

The concept of sharing predates that of collaborative consumption. Sharing can be explained as an evolutionary trait that allowed our hunter/gatherer ancestors to sustain each other and themselves (Agyeman et al, 2012). While there is a much older body of literature that examines sharing as a human trait, only recently has sharing been researched as a mode of consumer behavior.

Belk (2014b, 2010) differentiates between sharing, collaborative consumption, market exchange and gift giving. He defines sharing as "the act and process of distributing what is ours to others for their use and/or the act or process of receiving or taking something from others for our use," further elaborating that "in sharing, two or more people may enjoy the benefits (or costs) that flow from possessing a thing. Rather than distinguishing what is mine and yours, sharing defines something as ours" (Belk, 2007, p. 127). Gift giving and market exchange, on the other hand, come with the expectation of reciprocity. Characteristics of sharing include it being nonreciprocal, creating social links to others and expanding networks, exhibiting either joint ownership or usufruct rights, creating dependency, being personal, being irrelevant of money, and being an act of loving and caring (Belk, 2010). The common ground between sharing and collaborative consumption, Belk (2014b) claims, is that they are both characterized by non-ownership, temporary and access-based use, and that they both rely on web 2.0.

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Belk further divides sharing into sharing-in and sharing-out. Sharing-in includes sharing with people who are part of the sharer's extended aggregate sense of self. Thus, it is similar to sharing with oneself. The prototype of this type of sharing is the sharing of resources that occurs within families. A mother, for instance, shares her body with her children. Sharing-out, on the other hand, refers to sharing with people beyond the self-other boundary. Sharing a time-share condo or files over the internet are examples of sharing out: few if any bonds are created between sharers and they maintain their distinct identities and lifestyles.

Despite Belk's specific definition, we also find sharing used as a more generic term, sometimes as a synonym for collaborative consumption. In a study of sharing in multiple realms, John (2013) describes sharing as either an act of distribution (of the tangible and intangible) or communication that is, among other things, constitutive of social relationships. Bardhi and Eckhardt (2012), on the other hand, are skeptical about the role sharing has in creating social bonds, claiming that

> ...the anonymous, market-mediated type of access does not produce a sense of joint or perceived ownership and is not pro-social but instead is primarily guided by self-serving and utilitarian motivation and negative reciprocity toward the accessed object, firm, and other consumers. (p.895)

(iii) Defining the Sharing Economy

As a relatively new phenomenon, the exact definition of the sharing economy remains somewhat ambiguous. Botsman (2013) clarifies the definitions of the sharing economy, collaborative consumption, collaborative economies, and a slew of other terms in an article titled "The Sharing Economy Lacks a Shared Definition." In it, she defines the sharing economy as a subset of collaborative consumption, within a broader movement of collaborative economies. She defines the sharing economy as "an economic model based on sharing underutilized assets from spaces to skills to stuff for monetary or non-monetary benefits." As Parsons (2014) notes, according to Botsman, consumer behavior isn't changing because of any ethic of sharing, but rather for economic interest. Others, such as Agyeman et al (2013) broaden the definition of the sharing beyond the goods and services of the mainstream economy, to include intangibles and non-material goods, thus pointing to a non-commercial character of the sharing economy. This

includes sharing space and services, the care we provide for one another, and support people give each other. Thus, they point to broader changes in worldview and social trends to explain the changes in human behavior that are driving the sharing economy. They divide sharing into a three-by-three typology of individual, collective and public things, services and experiences. They show how everything from completely tangible products to complete intangibles are shared through a variety of systems, similar to those described by Botsman and Rogers. Furthermore, Lamberton and Rose (2012) offer a typology of sharing based on rivalry and exclusivity, while Teubner (2014) proposes distinguishing between costumer-to-costumer markets and sharing systems.

For the purposes of this study, sharing and collaborative consumption will be used interchangeably. The distinctions presented between the two by Belk and others are less important when discussing the sharing economy as a comprehensive phenomenon than when examining individual actions and exchanges. Because the sharing economy is new, has fluid boundaries, and is framed as an alternative to traditional consumerism, the popular and academic discourse on the topic includes a variety of collaborative consumption mechanisms and modes.

2c. Benefits and Motivations

Because the sharing economy is still in its inception stage, it is hard to find figures describing any conclusive macro effects of the trend. However, there are many claims of far reaching social, economic and environmental benefits (Agyeman et al, 2013) of collaborative consumption systems: Such systems often save money for participants (Sacks, 2011; Hamari, 2013), as well as expand access for people with special needs or from low socio-economic brackets (Bradshaw, 2015). Sharing systems are often more environmentally sustainable (Heinrichs, 2013; Childs, 2013), as they use resources more efficiently and produce less waste (Belk, 2010; Sacks, 2011) and have been shown to reduce carbon emissions (Martin and Shaheen, 2011). Additionally, many claim that collaborative consumption creates and strengthens communities (Agyeman et al, 2013; Sacks, 2011), creating bonds and trust between people and generating social capital. Additionally, Agyeman et al (2013) suggest that sharing systems strengthen democracy.

The academic literature addressing the motivations and behavioral patterns of sharing divides roughly into two camps: the motivations/behavior of cooperative

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consumption and the motivations/behaviors of cooperative production. The motives driving those participants who exclusively consume are relatively straightforward. Collaborative consumption, as with most forms of consumption, is largely driven by self-interest (Bardhi and Eckhardt, 2012). Participating in such a system may save money, facilitate access to resources, give opportunity for free-riding (Hamari, 2013), or better fit participants' flexible lifestyles (Bardhi and Eckhardt, 2012). Additionally, Bardhi and Eckhardt found a sign value associated with using Zipcars: Given the advantages listed above, Zipcar users boasted feeling smarter than their car-owning counterparts. While environmental or anti-consumerism ideology seems to be an outcome of sharing than a motivation to share (Botsman and Rogers, 2010), there is still some evidence of ideology motivating collaborative consumption (Ozanne and Ballantine, 2010).

Participants in sharing are oftentimes both producers and consumers. Despite multiple studies on the topic, the motivation for participants to produce, or share what they have, is far less clear. Different forms of self-interest are the most widely documented (Wasko and Faraj, 2005; Belk, 2010; Yang and Lai, 2010), but hotly contested, incentives for sharing. Lamberton and Rose (2012) assume consumers have the greatest interest in sharing when sharing has minimal costs and maximal benefits. While Wasko and Faraj (2005) claim that people are more likely to share in electronic professional forums and networks when it was more likely to enhance their professional reputation, other research shows that expected gains did not have an effect on participation (Nov, 2007; Hamari, 2013). While Belk (2010) assumes utilitarian sharing to increase with expected reciprocity, Wasko and Faraj (2005) show no relation between the two. Other research delves into the social-psychological motives for sharing: Yang and Lai (2010) find that internal-self concept motivation (self-efficacy that enhances self-confidence) to be a stronger motivator than traditional self-interest. Belk (2007) additionally posits that making others think of a person as kind and generous motivates one to share tangibles. He also claims that sharing-in can create a sense of unity and aggregate sense of self (Belk, 2010). Less tangible forms of self-interest also include the motivation to personally simplify one's lifestyle (Albinsson and Yasnthi Perera, 2012), personal enjoyment (Wasko and Faraj, 2005; Nov, 2007; Hamari, 2013), and the feeling of having something valuable to share (Wasko and Faraj, 2005).

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Literature on altruism also provides theoretical insight into less tangible forms of self-interest that motivate sharing. Andreoni's (1990) theory of "warm-glow giving" holds that people experience good feelings about themselves after engaging in altruism. This "warm-glow," or feeling of self-satisfaction, serves as a motivation to donate. The warm-glow theory of impure altruism stands in contrast to the idea that the donor is solely concerned with the wellbeing of the receiver, and may be an important motivator behind sharing goods and services.

Values and ideology are another motivation to share (Nov, 2007; Albinsson and Yasnthi Perera, 2012). However, there is some debate about the extent to which this drives collaborative production. Hamari (2013) finds sustainability predicted peoples' attitudes about sharing, but not their behavioral intentions to share. Similarly, while Nov (2007) cites ideology as a top motivator for Wikipedia contributors, those that report stronger ideological belief in sharing do not actually contribute more. Values, particularly materialism, may also be inhibitors to sharing (Belk, 2010). Additionally, "cheap altruism" may motivate sharing as one gets to feel altruistic while fully expecting to receive the shared item back (Belk, 2007).

Finally, a range of social considerations spur sharing: People feel an obligation to share when they have been shared with (Belk, 2007). Structural social capital (the extent to which one is embedded in a network) also prompts sharing (Wasko and Faraj, 2005). Furthermore, social norms have a powerful influence on sharing. Having grown up sharing online, sharing has become more natural for millennials (Botsman, 2010; John, 2013). Additionally, Hamari (2013) points out that a feeling of obligation to entrenched societal norms is a significant motivator for individual behavior and may, in many cases, suppress the urge to chase personal gain. Therefore, obligation to social norms may be a significant motivator to share in societies that have successfully cultivated a culture of sharing.

2d. Characteristics and Challenges of Successful Systems

Botsman and Rogers (2010) identify four underlying principles of successful collaborative consumption:

(1) critical mass: enough momentum to make the system self-sustaining, enough choice to bring consumer satisfaction and diminish the perception of product

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scarcity risk, as described by Lamberton and Rose (2012), and enough users to
bring social validation

(2) idling capacity: the unused potential of an item

(3) belief in the commons

(4) and trust between strangers.

The structure of systems may vary: Online peer-to-peer systems oftentimes have a high
degree of decentralization, be self-organized, and possess multiple administrative
domains (Rodrigues and Druschel, 2010), while centralized systems, like Zipcar, rely on
a central body to regulate, monitor and mediate (Bardhi and Eckhardt, 2012).

As sharing systems hinge on trust between participants (Botsman and Rogers,
2010), cultivating truth is one of the key challenges to creating a successful system
(Sacks, 2011). Additionally, preventing free riding and creating incentives to contribute
pose some of the greatest challenges to sharing (Rodrigues and Druschel, 2010;
Antoniadis, 2004).

2e. Defining the Success of the Sharing Economy

Proponents of the sharing economy frame collaborative consumption differently.
Thus, there are a variety of objectives various advocates and stakeholders wish to obtain
through sharing. Although specific measures of success are not discussed at length in
neither academic nor popular literature, measures of success can be deduced through
examining the framework in which the sharing economy is discussed. The following
measures of success were deduced through analyzing the discourse of various actors and
advocates concerning the sharing economy and its goals.[1]

1. *Environmental Sustainability*- Environmental advocates, policymakers, and
   thinkers turn to the sharing economy as a means to reduce carbon emissions
   and use resources more efficiently. (Shah, 2016; Bertrand, 2015; Buczynski,
   2012; Goodall, 2009) Thus, the degree to which the sharing economy reduces
   society's environmental impact becomes a measure of success.

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[1] Analyzing popular discourse on the sharing economy was important in this context.
[2] Both this statistic and the statistic below concerning men's workforce participation include members of
the relevant populations *above the age of 15*.
[3] These numbers are likely to be inaccurate, as it is far more likely that national religious *gemach* owners

2. *Community Building*- Using the sharing economy to increase networks and bonds between people is a professed goal of some sharing advocates (Botsman and Rogers, 2010). This goal is sometimes espoused by those who seek to incorporate the sharing economy with urban planning and create sharing cities or neighborhoods (Orsi et al, 2013). In this case, success is measured by the degree to which the sharing economy strengthens community bonds and networks.

3. *Social Justice*- Some advocates point to the potential of the sharing economy to increase social equality and promote a socially just, democratic society (Orsi et al, 2013; Makwana, 2013; Mason, 2015). This is measured by the extent to which sharing decreases the disparity in wealth and increases access to resources.

4. *Profit and Economic Impact*- For-profit companies, like Zipcar, Airbnb and Uber, facilitate much of the collaborative consumption that occurs in the sharing economy. Although these companies may have additional goals (ie promoting sustainability), their profit motive cannot be ignored. Additionally, when many economists and thinkers have tried to quantify, analyze, and shape the economic impact of sharing mechanisms (Smith, 2016; NSW Business Chamber, n.d.; McCann, 2015; Marchi and Perekh, 2015; Zervas et al, 2015)

3. Theoretical Background: Community Resilience

3a. Definitions

The second lens through which I study *gemachs* is community resilience. The term resilience originated in the exact sciences, describing the capacity of a material or system to return to equilibrium after displacement (Norris et al, 2009). The term was the borrowed by many different disciplines. In the environmental sciences it came to describe the ability of systems to adapt to different, oftentimes adverse, environmental conditions (Christopherson et al, 2010). In psychology it is used to describe the capacity for individuals to successfully cope with adversity and achieve well-being, despite

difficulties (Tse and Liew, 2004; Kirmayer et al, 2009). In general, resilience refers to the functioning of a system as a whole, as opposed to the performance of its component parts (Adger, 2000). The most common definition of resilience in literature, as cited by Kirmayer et al (2009), is "positive adaptation in the context of significant adversity" (p. 68).

More recently, *community resilience* has been debated and studied by social scientists. Definitions of community resilience differ. After reviewing resilience, as defined by the exact sciences, environmental sciences and social sciences, Norris et al (2009) propose defining community resilience as: "A process linking a set of networked adaptive capacities to a positive trajectory of functioning and adaptation in constituent populations after a disturbance" (p.131). By using the term "adaptive capacities" the authors include both the resources in a community and the "dynamic attributes" of those resources, such as their robustness and rapidity. Others similarly define community resilience as the ability of a community to recover from an event *ex post facto* (Kirmayer et al, 2009). This includes the community's ability to learn from events and adjust or adapt to new circumstances, rather than simply return to a previous equilibrium (Christopherson et al, 2010; Cutter et al, 2008; Aldrich and Meyer, 2014). There is some debate about the extent to which community resilience includes a community's ability to mitigate the extent of a disturbance, as opposed to adapting and recovering after a disturbance (Adger, 2000, Chirstopherson et al, 2010). Adger (2000) takes the minority view, arguing that resilience is the "ability of communities to withstand external shocks to their social infrastructure" (p. 361).

While community resilience has been most commonly examined in the context of natural disaster recovery (Cutter et al, 2008), it also has many other implications for the wellbeing of a community. For instance, Tse and Liew (2004) examine the role of community resilience in Australian Asian immigrant communities in helping community members successfully adapt to a new country. Goodman et al (1998) examine the implications of community capacity for health promotion, while Ganor and Ben-Lavy (2003) discuss resilience in the context of war.

3b. Characteristics of Resilient Communities

Many researchers have attempted to summarize the characteristics of resilient communities. There is no clear consensus about what creates resilience. Rather, there is an eclectic list factors that increase resilience, with a broad range of policy implications. For instance, Norris et al (2009) summarizes four basic adaptive capacities of resilient communities: economic development, social capital, information and communication and community competence. The authors go on to elaborate:

> To build collective resilience, communities must reduce risk and resource inequities, engage local people in mitigation, create organizational linkages, boost and protect social supports, and plan for not having a plan, which requires flexibility, decision-making skills, and trusted sources of information that function in the face of unknowns. (p. 127)

Despite the differences in how researchers have characterized resilient communities, there are a few widely agreed upon conclusions about resilience, such as the importance of well-developed communications systems within the community and with the outside (Gabor and Ben-Lavy 2003, Norris et al, 2009 Goodman, 1998; Hausman et al, 2007). Other researchers also include economic indicators (Cutter et al, 2008), credibility (Ganor and Ben-Lavy, 2003), and competence (Goodman et al, 1998; Cutter et al, 2008). In the context of this study, I will explore the role of social capital in the context of community resilience.

(i) Social Capital and Community Resilience

High levels of social capital stands as one of the best documented and agreed upon characteristics of resilient communities (Norris et al, 2009; Goodman et al, 1998; Kirmayer et al, 2009; Adger, 2000; Aldrich and Meyer, 2014; Dynes, 2005; Sherrieb et al, 2010). In his landmark essay about the decline of America's social capital, *Bowling Alone*, Putnam (1995) defines social capital as "features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit." That is, social capital refers to the resources embedded in the social relationships and networks of a community. When defining social capital as one of the four basic adaptive capabilities of a resilient community, Norris et al (2009) include

network structures and linkages; social support; and community bonds, roots and commitments.

A resilient community has highly developed infrastructure and networks, with frequent interaction and established reciprocal links within and between networks (Goodman et al, 1998; Norris et al, 2009; Kirmayer et al, 2009; Sherrieb et al, 2010). Not only do such networks provide critical information and resources (Aldrich and Meyer, 2014; Elliot et al, 2010; Hurlbert, 2000), but they can also promote social participation, which, in turn, helps networks and institutions respond to altering citizen needs.

Social support is also a key indicator of social capital. This refers to the assistance available to community members through their formal and informal social networks and relationships (Norris et al, 2009; Sherrieb et al, 2010). In the context of resilience, formal social support is oftentimes a function of the extent of the community's formal social networks (Kirmayer, 2009). However, the social support available through informal networks of friends, family and neighbors is also proven to be important. Social support can be divided into "received support" (or, actual support given), and "perceived support" (or, community members' perception that, if needed, they would receive support (Norris et al, 2009). The mobilization of received support preserves perceived support, which, in turn, has important psychological implication for community wellbeing.

Mutual support is the most important type of received support, in the context of community resilience. Pure receiving may be psychologically damaging and pure giving may be taxing. Not only does the availability of social support provide members with aid they need during a disaster (Aldrich and Meyer, 2014), but social support networks also help establish norms about how to act during a disaster (Norris et al, 2009). People with strong social support are more likely to (a) know to evacuate during a disaster and (b) have the ability to borrow money, find shelter, or get a ride out of the disaster area. For instance, Klinenberg (2003) shows how poor communities with less social capital fared worse than similarly poor communities with more social capital during the 1995 Chicago heat wave.

Finally, community bonds, roots and commitments are an important source of social capital. Aldrich and Meyer (2014) note that "bonding" social capital, in which social mechanisms bring relatively homogenous members of a community to feel

emotionally close to each other, is critical in the context of community resilience. Community bonds increase trust, which has been shown to empirically increase disaster resilience (see Nakagawa and Shaw, 2004). Trust also facilitates the emergence of spontaneous social relationships important to resilience (Goodman et al 1998). Community-level bonding social capital is also characterized by a system of shared norms and values.

Along these lines, many researchers cite the extent to which a community is cohesive as a measure of resilience. This includes the degree of cooperation and sense of belonging that the community fosters among its members (Ganor and Ben-Lavy, 2003; Tse and Liew, 2004; Cutter et al, 2008; Goodman et al 1998). A high degree of local responsibility for self-help (as opposed to waiting for outside support), mutual support for weak or disadvantaged populations, a high degree of concern for community issues, respect and generosity towards others, and connections between people all build resilience. Cohesion and a sense of mutual obligation are important as community members work to reduce risk to others and heed the call for spontaneous volunteering (Dynes, 2005).

(ii) Sharing and Social Capital

In this context, it is important to stress the role sharing mechanisms play in creating social capital (Agyeman et al, 2013; Albinsson, and Yasanthi Perera, 2012, and, in turn, bolstering community resilience. Sharing has many documented social benefits, including increasing feelings of community (John, 2013), trust, solidarity and happiness; enhancing wellbeing; and facilitating communication and coordination (Agyeman et al, 2013). Botsman claims the greatest benefit of sharing is social: it allows us to make meaningful connections (John, 2013); those who participate in sharing also enjoy more social contact (Agyeman, 2013). Volunteering, a central part of sharing, is also proven to increase social capital (Seyfang, 2004). Time banks, for instance, prevent social exclusion and foster self-help mechanisms. Sharing may have similar effects. Thus, sharing mechanisms have the potential to create all three types of social capital important to resilience, as listed by Norris et al (2009): they can create networks, provide social aid, and foster a sense of community.

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4. Background on Ultra-Orthodox Society in Israel

Before exploring *gemachs* as mechanisms of the sharing economy, it is important to understand their social setting. *Gemachs* are most commonly found in ultra-Orthodox, or *chareidi*, communities. Although such communities exist in many countries, the scope of this study is limited to *gemachs* in Israel. Approximately 9% of the Israeli population over the age of 20 (and 14% of the population between the ages of 20 and 29) identifies as *chareidi*. (Central Bureau of Statistics, 2013). While *chareidi* society includes various subgroups, it is bound by common threads. As a whole, *chareidi* society attempts to maintain a physical, social and ideological distance from the general Israeli population. Participants dress in traditional, modest garb, making them easily identifiable. They adhere to stringent codes of piety and espouse traditional, conservative values. Typically, the *chareidi* population chooses to live in separate cities or neighborhoods and send their children to separate schools (Kahaner et al, 2012; Kahaner and Shilhav, 2012). As a society, it largely rejects modern, western values, and attempts to insulate itself from foreign influences. For instance, the leadership officially rejects much modern technology, espousing its spiritual dangers and forbidding smartphones and unfiltered internet in *chareidi* homes. Unable to escape the pressures of the capitalist society outside and the necessity of economic and social relations with secular society, many community participants have slowly incorporated modern technology into their lives. However, it officially remains taboo.

Chareidi boys and men are encouraged to dedicate themselves to life-long religious studies in a *yeshiva* or *kollel*. Thus, boys' schools have a fulltime curriculum of religious studies. Lacking basic secular education, graduates have a difficult time integrating into higher educational institutions and finding work. Thus, the *chareidi* sector has low rates of workforce participation; only 43.5% of the *chareidi* population participates in the workforce, as opposed to 63.1 percent of the non-*chareidi* population.[2] Workforce participation is even lower among *chareidi* men, because they choose fulltime religious studies as an alternative to employment. Thus, only 31.9% of *chareidi* men participate in the workforce, while the 66.2% of non-*chareidi* men work. (Central Bureau

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[2] Both this statistic and the statistic below concerning men's workforce participation include members of the relevant populations *above the age of 15*.

of Statistics, 2014) Girls, on the other hand, are taught to seek a husband who is a fulltime scholar. Thus, women often aspire to shoulder the double burden of supporting the family financially and caring for domestic and childrearing duties. This has its own difficulties, especially given the size of the average *chareidi* family. While secular women have just over 2 births per woman, *chareidi* women have approximately 6.5. (Central Bureau of Statistics, 2011) Thus, with meager incomes and large families, much of the *chareidi* population suffers high rates of poverty (Gottlieb, 2007). Given the poverty rate and the highly developed community structure, *chareidi* society compensates for its members lack of material goods with charities, formal and informal mechanisms of mutual insurance, and by placing a heavy emphasis on the value of *chesed*.

5. *Chesed* as a Jewish Value

As stated above, "*gemach*" is an acronym for "*gemilut chasadim.*" *Gemilut chasadim*, which is roughly translated as the "bestowal of loving-kindness," is central to the Jewish doctrine (Rabinowitz and Levitats, 2007). In the Ethics of the Fathers (1:2), Shimon the Righteous is quoted in a well-known maxim, saying, "The existence of the world depends on three things, *Torah*, worship of G-d, and *gemilut chasadim*." It is additionally mentioned many other times throughout Talmudic writings as a command reaping high rewards. Included in the Divine commandment to bestow acts of loving-kindness upon fellow humans is a broad range of actions a person performs in the spirit of showing sympathy and care for another. The Talmud makes note of the advantages *gemilut chasadim* has over charity: "Charity can be given only with one's money; *gemilut chasadim*, both by personal service and with money. Charity can be given only to the poor; *gemilut chasadim*, both to rich and poor. Charity can be given only to the living; *gemilut hasadim*, both to the living and the dead" (Talmud Tractate Sukkot 49b). For instance, *gemilut chasadim* may include saying something to lift the spirits of one who has just experienced personal tragedy, paying respect to the deceased, visiting the ill, or watching the children of a mother who has to take her sick husband for medical treatment.

The importance of kindness, or *chesed*, in Judaism goes beyond the interpersonal context. The creation of the world is said to have been a Divine act of *chesed*. Thus, since

the beginnings of man's existence, *chesed* is one of the principle modes of Divine interaction with man. G-d's sustaining of the universe, despite the faults and failures of men, is considered an act of *chesed*. Judaism instructs people to emulate the characteristics of G-d. Thus, *chesed* is held to be a pillar regulating human interaction, both on a macro and a micro level. Its centrality to G-d's relationship with man is reflected by its importance in the social contract that binds human society together. It is considered an "antidote to narrow legalism" and begs members to go beyond the letter of the law in the spirit of human benevolence (Elazar, n.d.).

The importance of *chesed* trickles down to the classroom, where there is a significant emphasis on involvement in *chesed*, especially in girls' education. While the primary goal of boys' curriculum is the creation of Torah scholars, academic rigor is less stressed in girls' education. Rather, character development and *chesed* take center stage, as schools attempt to produce devout and caring mothers, wives, and community members (El-Or, 1993).

6. *Gemachs* in Practice and Theory

Members of Israel's *chareidi* and *dati leumi* communities relied on a system of social sharing mechanisms long before the advent of web 2.0. The term *gemach* refers to the wide range of formal and informal sharing mechanisms found mostly in *chareidi* communities. Formal *gemachs* have a long history. In the middle ages, free-loan *gemachs* became fundamental to the Jewish economy and private life. During this period, Jews were traditionally moneylenders. Because Jewish law permits taking interest from gentiles, but not from other Jews, free loan societies sprouted as *chesed* organizations (or charities); such organizations became critical in order for Jews to obtain loans. While there continue to be active interest-free loan *gemachs*, *gemachs* have expanded to include a wide range of other products, as well. Today, *gemachs* may contain car seats, power tools, pacifiers, ritual objects, tables, and many items. Oftentimes, individuals lend out these items from their homes. However, there are also professionally run *gemach* organizations, such as Yad Sarah, which lends medical equipment and boasts hundreds of branches throughout the country. Sixty-seven pages of *gemach* listings are included in the 2013-2014 *Chareidi Guide*, a regional phone book that compiles information from all the

chareidi cities, neighborhoods, and businesses for a number of cities in the Jerusalem area. The 2012 phone of the smaller *chareidi* town, Beitar Illit, includes 10 full pages of *gemach* listings. While most of these listings advertise product-lending services, some boast human services (such as medical counseling) either free of charge or at a reduced cost. The term *gemach* is also used to refer to products sold at a reduced price, at little or no profit to the seller. This most commonly occurs when an individual buys a product (such as whole wheat flour) in bulk and sells the individual packages without profit.

Despite the centrality of sharing in the western world, and the notable role *gemachs* play in *chareidi* society, there has been little research or writing on *gemachs*. Yaffe (1991) identifies 485 *gemachs* operating in Jerusalem in 1991, and estimates that number to be approximately a third of the total number of *gemachs* operating in the city at the time. His study is based on the results of the mere 14% of the *gemachs* he elicited that returned his questionnaire. Just over half (55%) of the *gemachs* identified with the *chareidi* segment of society. Another 21% claimed to be connected with the national religious population.[3] Of these, he found that 60% of the *gemachs* gave interest-free financial loans while 40% lent out products. There has been no mapping of *gemachs* since 1991.

While Yaffe characterizes *gemachs*, he makes no attempt to understand the role that they play within *chareidi* society. Weiss (2014) delves into the sociological role of *gemachs* (specifically, free-loan *gemachs*) in her quasi-economic, anthropological study of the role credit plays in *chareidi* society. In her words, the "goal of *g'mach* associations in delivering loans is to regulate community life in a way that keeps state and market at arm's length, allowing the community to reproduce the values and practices by which it identifies itself." (p.6) Credit functions as a mechanism of self-regulation as the community rewards credit holders with material and immaterial goods. Given the values of the community, credit is acquired by studying Torah, donating to *gemachs* or charities, or making any other sacrifice for a community value. *Gemachs* facilitate the inter-conversion of material and immaterial goods, as people donate financial resource in exchange for prestige and other social or economic advantages that augment their overall

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[3] These numbers are likely to be inaccurate, as it is far more likely that national religious *gemach* owners would return a questionnaire they received in mail from a university professor than *chareidi gemach* owners, given the contempt many members of the *chareidi* have for the secular world and academia.

well-being. Weiss argues that the material and social "goods" that credit holder receives are ideally equivalent to his or her financial and personal sacrifice. Thus, they serve as the community's way to maintain and rewards its members. The community ensures its reproduction by "regulating the pursuit and issuance of social credit" (p.8). However, Weiss claims that the credibility of the self-reproduction of the *chareidi* community is slowly disintegrating, as the sacrifice of Torah scholarship is met with diminishing returns, resulting in poverty, mediocrity and frustration. The pressures of the capitalist society at large eventually depreciate the value of group-specific credit. Members then respond pragmatically, for instance, by sacrificing their social status to entering the workforce. Unable to ensure sacrifice is met with an equal material or social reward, self-sacrifice is encouraged for the sake of personal piety. Thus, credit is exchanged for spiritual rewards or "*zchuyot*" (used in Hebrew to refer both to spiritual rewards and material credit) in additional to material and social advantages.

While he doesn't directly address the activity of *gemachs*, Berman (1998) uses similar logic to explain the anomaly of workforce abstention by *chareidi* men learning in *yeshiva*. He uses the economic club good model to explain the seemingly irrational choice to learn in *yeshiva* and live in poverty. Members show their commitment to the community by devoting themselves to religious study. In turn, the community provides mutual insurance to its members by fostering mechanisms of charity and mutual help. Thus, free services and use of products (such as meals to the sick, wedding gowns, playpens, and logistic support for mourners) are club goods that can be accessed by members who have shown their devotion to the community's values. Perhaps, using Berman's logic, *gemachs* may not only be considered club good, or a mechanism of mutual insurance provided to sustain and reward community members, but also a mechanisms for demonstrating commitment to the community and buying into the club good scheme. Showing commitment to *chesed* and the community's mutual insurance mechanisms by opening a *gemach* or volunteering time to operating a *gemach*, may buy members access to other club goods or rewards- both material and social. While learning Torah is considered the most prestigious way a boy or man can spend his time, girls and women are encouraged to spend their time involved with *chesed*. Thus, perhaps spending time running a *gemach*, for which the owner receives no profit, may be likened to

Berman's understanding of dedicating time to religious study. The sign value associated with men's devotion to religious studies may be comparable to that of a woman's dedication to *chesed*.

Anecdotal evidence that suggests *gemachs* are heavily used begs an exploration of their modes of use and community impact. Given how new the sharing economy is, studying sharing mechanisms that have existed for decades may yield important insight. Additionally, Holt (2013) criticizes western sharing systems for only serving the affluent. Few studies have attempted to identify mechanisms of the sharing economy in less affluent regions (Zhai and Maya 2013). In the context of studying the impacts of sharing on "have-not" communities, the largely impoverished *chareidi* community is an appealing subject of study.

7. Research Question and Methodology

Given the differences between *gemachs* and their tech-enabled, secular sharing counterparts, in this study I sought to understand the measures of a *gemach's* success in the eyes of its owner and/or operator. How do *gemach* owners define a *gemach's* success? What are the characteristics and criteria for successful *gemachs*? What role do *gemach* managers hope their *gemachs* play in their lives and in the community? Additionally, I examined the motivations of mangers to reach success, in order to better understand the path to a successful *gemach*. I attempted to answer these questions with 15 semi-structured, in-depth interviews with managers of medical supplies *gemachs*. During the interviews, I examined four different spheres of influence: the personal sphere, the community sphere, and the religious sphere, and the operational sphere. Table 1 summarizes the different spheres of influence that were addressed in the interviews. See Appendix 1 for a detailed explanation of each sphere.

TABLE 1: Mapping of Spheres of Influence

Sphere of Influence	Potential Criteria for Success
Personal Life	Satisfaction/Frustration
	Involvement (time and energy)
	Social capital and/or prestige
Community Life	Provides a service
	Reaches the population that needs it most
	Enhances sense of community
	Outreach
Religious Life	Fills a religious purpose
	Fills a personal religious obligation
	Promotes *chesed* in the community
Operational	Sustainability

The spheres of influence gave me direction when conducting the interviews and provided me with a template with which to begin analyzing the interviews. However, the boundaries between topics became blurred in interviews.

In total, I conducted 15 interviews. Thirteen of the participants were *chareidi* women who run *gemachs* out of their homes. Two interviewees manage chains of home *gemachs* at larger, official, and more professionally run *gemach* organizations. Of these, one was a man. Twelve of the interviews were conducted at the *gemach's* headquarters, which was, in most cases the manager's private home. In three instances, a face-to-face interview was not possible and I therefore conducted the interview by phone. Ten of the interviews were conducted in Hebrew. The other five were conducted in English. The shortest interview was just over one half hour, while the longest was one hour and 25 minutes. The majority of interviews lasted between 50 minutes and one hour. I found *gemach* managers by going through the list of medical equipment *gemachs* in the phone books of Ramat Beit Shemesh and Beitar, two mid-sized cities with large *chareidi* populations. A few of the interviewees referred me to other *gemach* owners. However, I reached most of my interviewees by cold-calling *gemach* listings. I tried to reach a range of various sized *gemachs*. While the smaller *gemachs* had only a few products to lend,

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the larger ones were professionally run organizations with dozens of branches and tens of products at each location.

Given the range *gemachs* types, I thought it important to limit interviews to one type of *gemach*. I chose medical equipment *gemachs*, not only because they are abundant and commonly used, but also because they carry a variety of equipment and vary in size. I defined medical equipment *gemachs* as those *gemachs* with any combination of medical supplies and/or equipment, including nursing pumps. However, I excluded medicine *gemachs*, as they operate differently than medical equipment *gemachs*. While medical equipment is loaned, used and returned, medicine is typically distributed and either paid for or replaced by the borrowers when they fill their prescriptions. In one case, I interviewed a manager who ran a *gemach* with both medicine and medical equipment.

I further limited my pool of interviewees to women, with one exception, as most of the interviews were in the home of the *gemach* managers. In Orthodox Judaism, unrelated men and women are prohibited from spending secluded time together. Therefore, conducting a lengthy, one-on-one conversation in a private setting is not socially or religiously acceptable to *chareidim*. One of the interviewees at a larger organization was a man. However, this interview was conducted at the busy headquarters of his organization, thus making it more comfortable and acceptable.

I then transcribed and analyzed the interviews. I identified measures of success with regard to each sphere and conducted a general discourse analysis of major themes and repeated ideas. I then organized the results and relevant information by topic. The general discourse analysis yielded insights into the *gemach* system in the context of the sharing economy, beyond understanding measures of success.

As in all interview-based qualitative research, my personal socio-cultural background influenced my research. In this case, as a *chareidi* woman, interviewing *chareidi* women, I felt both the advantages and disadvantages that came with my position. On the one hand, I felt managers were more willing to speak with me. I identified where I lived when calling potential interviewees. Based on that information, they knew they were speaking with somebody *chareidi*. Given the general distrust that exists between the *chareidi* and secular worlds, and particularly the distrust many *chareidim* have for academia, it is likely that managers were more comfortable agreeing

to interview with another *chareidi* woman. Additionally, I could speak with the interviewees in their native discourse, use their lexicon, and convey familiarity with the cultural and religious concepts they discussed. Thus, I think the general conversation was more honest; interviewees could let down their guard, less concerned that what they said may be used to construe a negative image of the *chareidi* world. At times, I even felt interviewees related to me as somebody on their "team," so to speak. For instance, one interviewee told me to "go out and tell all the secular people" how *chesed* is the greatest pleasure in life.

However, my identity also created disadvantages. At times I felt interviewees were more casual than they would have been had a secular professor called them from the university and scheduled an interview. For instance, several times interviewees either canceled at the last moment or told me to "call tomorrow" to see if it was a good day to conduct an interview. Additionally, at times interviewees didn't feel the need to explain what they meant at length, convinced that I understood implicitly what they meant to say. For instance, when asked what religious role her *gemach* played in her community, one interviewee replied, "You can answer that as well as I can," seemingly convinced the answer should be obvious to me, as a religious person.

Additionally, I believe my being American may have somewhat influenced the research. Namely, I found that English speakers more readily accepted my request to interview. This may be attributed to the fact that they grew up in a culture with far less tension between the religious establishment and academia. Alternatively, an extra degree of identification with a fellow Anglo immigrant may have translated into willingness to participate. Thus, one third of the interviewees were Anglo, despite the fact that in only one case did I reach an English-speaking *gemach* manager through personal connections.

8. Results

8a. Characterization of the Participating *Gemachs*

Of the 13 home *gemachs* interviewed, eight were located in Beitar Illit, four in Ramat Bet Shemech and one in Jerusalem. Of the two larger organizations that participated, one was located in a mid-sized Israeli city with a mixed secular, *dati-leumi*

and *chareidi* population. All branches of this *gemach* were located in that city. The other was headquartered in a large Israeli city with a mixed population, including Arabs and Jews across the spectrum, and boasted branches across the country.

While all *gemachs* carried medical equipment, the *gemachs* varied in their content, size, and years of operation. The most common products in the *gemachs* were nursing pumps, humidifiers, nebulizers and blood pressure monitors. However, a few of the *gemachs* also carried other products as well, including wheelchairs, glucose monitors, glucometers, crutches, toilet rails, canes and oxygen. The larger organizations both offered numerous other products as well. One of the *gemachs* interviewed carried medicine in addition to humidifiers and nebulizers.

Of the 13 home-*gemachs*, three had over 20 products, five had between 11 and 20 items, three had between four and ten items, and two of the *gemachs* had only three products each. Many managers of larger *gemachs* described a process of slow growth over time, while managers of smaller *gemachs* hoped to increase the size of their *gemachs* with time. The number of years each *gemach* operated varied drastically. There was a relatively even distribution of new and well-established *gemachs*. The newest *gemach* was just under four years old, while the oldest ones had been operating for over 25 years. One of the *gemach* managers I interviewed did not possess an operational at the time of the interview. After four-five years of operation, her *gemach* had closed down after all the *gemach's* products were broken or lost. This occurred approximately five years before the interview.

As the cultural background of the participants most likely shaped their thoughts and insights, it is also relevant to note that eight of the managers interviewed were native Israelis while seven were immigrants. Five immigrants were from English-speaking countries and two from France. Additionally, the volume of business varied from *gemach* to *gemach*. While some home *gemachs* reported receiving multiple calls on a daily basis, others only received weekly inquiries about equipment. This variation was likely due to the varying sizes of the *gemachs* and the different equipment they offered. However,

none of the operational *gemachs* reported receiving calls less frequently than once a week during the busier seasons of the year.[4]

8b. Models of Operation and Management

Seven of the *gemachs* interviewed were self-owned and managed; they were operated out of private homes. In these cases, the manager often either used personal funds, tithes[5] from the family's income, or raised money from friends and family members in order to make the initial investment in products. Alternatively, in other cases, the manager received equipment as a gift or bought equipment for personal use and eventually turned it into a *gemach* after no longer needing it. Managers of independent *gemachs* owned the products, created the rules of operation and were in charge of the daily operations of the *gemach*. They oftentimes invested their own money to repair wear-and-tear damage and/or add new products. In a few cases, the manager charged a small fee to borrowers (usually 5 NIS) that then went towards eventual repairs.

Six of the home *gemachs* were owned by an outside individual or organization and were operated by the interviewee. In some of these cases, Jewish communities abroad raised funds to establish *gemachs* in different locations throughout Israel. A local Israeli volunteer managed one such network of *gemachs*. The volunteer's duties included ensuring each *gemach* had the proper supplies, finding volunteers to run *gemach* branches out of their homes in different locations, surveying operations at various branches, and helping branch mangers repair and resupply their stock. This volunteer network manager in Israel also created a generic list of rules for operation for all the branches. In other cases, some home *gemachs* were branches of Israeli organizations. In these cases, the organization supplied branches with equipment, coordinated repairs and resupply, established the rules and procedures, and addressed any other concerns of managers. Managers of *gemachs* that were part of networks had little personal financial investment in the *gemach*. They neither owned the equipment nor were officially responsible for repairs. Because these *gemachs* oftentimes had more financial backing,

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[4] Some claimed that during the summer they received fewer calls, as less people get sick during the summer.
[5] Jews are obligated to give 10% of their income to charity.

they were usually bigger and demanded more of a time commitment from the branch managers.

The *Gemachs* at a Glance

TABLE 2: Type of Equipment

Equipment	Pumps	Humidifiers	Nebulizers	Glucose Monitor	Blood Pressure Monitor	Medicine	Other
Number of gemachs carrying product	11	11	12	4	9	1	4

TABLE 3: Number of Items

Number of Items	3	4-10	11-20	21-30	31+[6]
Number of Gemachs	2	3	5	2	1

TABLE 4: Type of Management

Independent Operations (Self-owned)	7
Chains (Operated independent of owners)	8[7]

TABLE 5: Years of Operation

Years of	Non-	2.5-4	5-9	10-14	15-19	20-24	25+

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[6] I did not include the two large organizations in this table. Each of these organizations supplies hundreds of products. However, in any given household *gemach*, the number of products varies.

[7] Excluding the two large organizations.

operation	operational						
Number of Gemachs	1	2	3	1	2	2	2

TABLE 6: Frequency of Calls

Frequency of calls[8]	Multiple calls per day	Daily	Between daily and weekly	Weekly	Monthly
Number of Gemachs	2	4	3	4	0

8c. The Beginnings of *Gemachs*

(i) Immediate Catalysts

The stories managers related about how and why they started running *gemachs* shed light on both the purpose of *gemachs* and the conditions that yielded a *gemach's* establishment. Oftentimes a combination of factors led to the establishment of a *gemach*. As one manager, Rivka[9] related (See Appendix 3 for a complete listing of the *gemach* managers and a short description of their *gemachs*):

> In the beginning [I started] because I had a pump left over from [my daughter] after I started nursing and I didn't have anything to do with it…Before that, we thought of what we could do to commemorate[10] my grandfather and we thought of starting a *gemach*. We thought maybe a warming tray *gemach*…but everything we thought of needed a lot of storage space, like a chair *gemach*. …[Pumps] are small. So, we combined the two [circumstances and made my pump into a *gemach*].[11]

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[8] Not including large organizations.
[9] All names have been replaced with pseudonyms.
[10] The term in Hebrew *ilui nishmat* literally means the "elevating the soul" of the deceased. It is believed that good deeds dedicated to the memory of the deceased earns merits for his or her soul in heaven.
[11] All translations are my own.

In the quote above, the manager describes three factors that led to the establishment of her *gemach*: She had an item not in use. She wanted to do something to memorialize her grandfather. Additionally, the type of *gemach* she chose to start was determined by practical considerations: She chose a *gemach* that didn't require extensive storage space. Other managers echoed similar accounts of their *gemachs'* inception. Often times managers had extra equipment that they then turned into a *gemach* when they were either in need of religious merits or wanted to memorialize a deceased family member. Thus, ideology played a part in motivating people to share, in conjunction with certain pragmatic considerations.

Some managers also started their *gemachs* because of their own experiences needing, relying on, or searching for specific medical equipment. For instance, Yehudit described her son becoming sick and receiving a prescription for antibiotics in the evening, after all pharmacies had closed. She needed to get her son's medicine, but didn't know where to turn. As a new immigrant, she was at a loss for what to do. When her neighbors told her to go a *gemach*, she didn't know what they were talking about. They explained how medicine *gemachs* work and helped her find one nearby. She recalled being so thankful that she wanted to start her own *gemach*. Two years later, when they moved to a new town, she did. She described both wanting to contribute to the new and growing community and have medicine available for her own children, as there were not yet any local pharmacies. This incident illustrates Belk's idea that people feel obligated to share when shared with (Belk, 2007), well as Wasko and Faraj's hypothesis that the feeling of having something valuable to share motivates collaborative production (Wasko and Faraj, 2005).

(ii) Cultural Background

While various stimuli led to the establishment of individual *gemachs*, managers thought it was natural that *gemachs* were commonplace in *chareidi* society. Interviewees stressed that *chareidi* society has an insular community structure, large population with meager financial means, a culture of borrowing, and an educational emphasis on *chesed*.

Hadassah explained that the difference between a *chareidi* and a secular *gemach* was "probably" that the *chareidi* gemach was more "community-oriented," reflecting her perception that *chareidi* society has more community structure than the larger, secular

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society. She explained that information travels quickly by word of mouth, such that "everybody knows that [Sara Leshem] has a burn shield[12] [*gemach*]." Then, she explained the insular nature of the community created "a lot more trust. I know my neighbor took burn shield on the Sabbath[13] and I didn't write it down, but I believe she'll pay it back. She won't always return it, but I believe she will." Such a feeling of trust may cause people to feel more comfortable and willing to establish *gemachs*. Botsman and Rogers (2010) include trust between strangers has one of the four characteristics of successful *gemachs*. Hadassah's trust of her neighbor is also likely to strengthen the feeling of trust in the community and generate further sharing.

Shraga touched on both the pragmatic considerations and ideology that yield the creation of *gemachs*. He explained the abundance of *chareidi gemachs*, saying:

First of all, people don't have money to buy nebulizers and the like. [They don't have] cars. Also [as it is written in Jewish texts], "*chesed* builds the world." People are looking for merits. [In our society] if you don't have oil, you go to your neighbor. [In other places] you don't just ask from your neighbors. It's ingrained. It's a different life. Our [concept of] neighbors is something else. Somebody has to go to the store, you watch her kid.

In the quote above, Shraga touches on two socio-cultural characteristics that yield the establishment of *gemachs*: Firstly, there is a financial need for families to find alternatives to buying. Secondly, there is a pre-existing culture of borrowing in the society in general. The culture of borrowing and culture of *chesed* go together hand-in-hand, as two sides of the same coin; the borrower is the recipient of the giver's *chesed*.

Another manager, Chaya, described the commonplace *chesed* that occurs in the *chareidi* community as something that makes that subset of society unique. To illustrate this point, she described her secular mother-in-law's reactions to the "regular" acts of *chesed* performed by those in her community:

[M]y mother in law who isn't religious [came] when I gave birth. [She was shocked that] like 20 people came and gave different things for the kiddush or the

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[12] Burn shield is a gel that can be applied to a burn in order to help the wound heal. It should be applied as soon as possible after being burnt. Therefore, it is common to find several burn shield *gemachs* in a neighborhood. Sometimes there is even one in every building, in order to maximize access to the product.
[13] Orthoodox Jews do not write on the Sabbath.

Shabbos or the bar-mitzvah…[She] was like, "People who you don't know and all your neighbors like bring you something? And this neighbor arranges that all these people should just do it?" You know, I think in secular society, it isn't like that.

Thus, when asked about their involvement with *chesed* outside of their *gemach* activities, interviewees often mentioned a slew of informal *chesed* they regularly do. For instance, Rivka answered,

What's considered [involvement in chesed]? Helping a neighbor, as usual? Watching her kid for a moment? To go and help an aunt or grandmother or neighbor, as usual? [That's all] regular by us, thank G-d. Go ask what happens in secular society. I'm sure there they also have help, but not on the level of [religious] society…I think that in [religious] society it's more developed.[14]

The managers' perception that there is a general culture of *chesed* in *chareidi* society was compounded by the fact that interviewees strove to see their whole lives as *chesed*. That is, they not only spoke of their involvement in many different *chesed* activities, but also tried to see their "regular" life as *chesed*. For instance, when asked about whether she was involved with *chesed* outside of the *gemach*, one interviewee, Rochel, didn't miss a beat before answering "Yeah, looking after my children." She later went on to describe a long list of other *chesed* activities her and her husband participate in. However, her first response reflects the general spirit of trying to see everything in life as a *chesed*, even tasks that are commonly framed differently, such as raising children. Miriam stated this explicitly when she said,

[Chesed is] extremely important thing to me. This is the essence of any Jew, and especially [as] I'm at home…with the children. [I hope to] see that *chesed* is everything I do. I can't say I don't do plenty of jobs by rote, [without] thinking, but it is my ideal [to see all the tasks I do as *chesed*].

Managers also pointed to the importance of *chesed* as an educational value, explaining that religious people were more likely to give and/or start a gemach because

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[14] Rivka and Chaya may have chosen to compare *chareidi* society with secular society to illustrate what they perceive as the unique characteristics of *chareidi* society and because they were aware that an academic paper will ultimate have secular readership. Additionally, I asked managers about the differences between *chareidi* and secular *gemachs*, which also elicited a comparison.

they were "educated to *chesed* and to give, and [taught] that physical things aren't really [our] possessions, [rather] Hashem gives [us] in order for you to distribute…mak[ing them] more likely to willingly give." Thus, many managers suggested that the reasons they started *gemachs* could be traced back to the education they received, both in school and in their homes growing up. Many spoke of the various acts of *chesed* their parents were involved with, such as running formal *gemachs*, having an open house to guests, and donating breast-milk to babies in need.

8d. Measures of Success

Overall, *gemach* managers stressed the extent to which a *gemach* filled a community need by providing a service as the prime indicator of success. While each sphere came with its own checklist of definitions of success and failure, managers spoke of these sub-qualifications of success in the context of the ability to provide a needed service. In the following sections, I will explore success as it relates to each sphere.

(i) Operational Success

Before discussing success as it relates to the personal, community and religious spheres, it is necessary to understand how *gemachs* operate, how managers defined operational success, and the measures necessary to ensure such success. All the *gemachs* interviewed had a similar model for daily operations. The manager of the *gemach* stored the *gemach's* equipment somewhere in her home or storage unit. Most *gemachs* advertised their services in the phonebook. Because the community members are familiar with the *gemach* system, they know to look up *gemach* listings when in need of certain medical equipment. The potential borrower then calls the *gemach* to check that the relevant equipment is in stock and arranges a time to come to the *gemach*. Upon arrival at the *gemach*, the manager usually explains how to use the equipment and any relevant rules (such as time restrictions or financial penalties for damage), takes a check deposit, records the borrower's phone number and address, and releases the equipment to the borrower. The borrower then is free to use the equipment either until they no longer need it or for a given period of time.

Both when asked about changes in the *gemach* over time and about aspects of the *gemach* that needed improvement, many managers discussed the *gemach's* management

and operational structure, signifying the importance of operational procedures and management. Many *gemach* managers discussed the operational success of the *gemach* as a necessary measure to ensure the *gemach* was able to reach the people who needed it and continue providing a service in the long-term future. For instance, Miriam claimed to be generally happy with her *gemach*, but added, "But I think we could run it more—I think it could be more productive. I think [it could] give more benefit. You know, just run it more efficiently."

Several managers struggled with the operational technicalities of the *gemach*, but readily admitted how important efficient and effective operations were to the success of the *gemach*.

> You know,…I haven't been so careful and it's very wrong of us. Often when people come at very busy times [I don't record their information]. There is actually a whole list and I should really write [down the date equipment comes] in and out, but I haven't actually written it. I've got checks from everyone. A few months ago we realized that we hadn't got so many machines back and [my kids] sat down and went through all the machines that we had. Some of the numbers we couldn't get on to. So, it's a shame, I don't know if we'll ever get them back. But, you know, they went through it and some people apologized. Some people said, "oh, you know, it's been sitting here" which is too bad because it's really abusing the *gemach*. Because, you know, you've have your benefit, but if it's just sitting there then the next people that'll be calling in…you can't give it out [to them] because it isn't there. But, I'm partially to blame because if I phoned up on the day it was meant to be coming back [then more equipment would be returned].

In the quote above, Miriam faults herself with operating the gemach inefficiently and therefore limiting the *gemach's* utility to others. Chana described a case in which she felt that she failed to operate the *gemach* effectively:

> I have to [clean the pump] again [after it is returned]. I have to…A few times it happened that somebody had an emergency case and couldn't find anything. [One time] somebody's wife was in the hospital, in a bad state, and just then a pump became available. I said to myself that's it's silly the pump should be returned to me and then go to the [the family who needed it]. So, I told him, "Go straight to this

family, if they don't mind you coming by." The pump was in a disastrous state. I said [to the previous borrower], "Please make an effort [to clean], [they need it for] after birth. She told me that she cleaned it. According to her standards, it was clean. After birth [you can't] get a pump in such a state, [so] they returned it. They said, "We can't take it. We need it to be sterile after birth." In that case, I felt I failed.

There are two interesting things about this quote. Firstly, it's clear the manager held herself responsible for the upkeep of equipment in the *gemach*. Taking a shortcut in the rules and procedures she herself usually followed led to her feeling of failure. Similarly, in Miriam's case, the manager held herself responsible for making sure products were returned and faulted herself with failing to keep track of products. This led to a similar feeling of failure. Secondly, it's clear that the manager's breech of her own procedures only led to a feeling of failure because a party that needed the equipment was unable to use it. Similarly, in Miriam's case, the guilt she felt about not keeping track of items stemmed from a feeling she was keeping the next person in line from benefitting from the equipment. Thus, it is clear that the operational success of the *gemach* was only important in as much as it allowed the *gemach* to provide a more effective service.

On the other hand, one of the network managers, Nechama, seemed to define operational success as important in and of itself. She defined a successful home branch *gemach* as one that is managed carefully and in accordance with the organization's rules and procedures: "[the successful *gemach*] works properly. [The manager] receives equipment from storage, keeps the accounts recorded neatly, makes deposits when necessary, and orders more equipment…"

Gemach managers generally aspired to continue running their *gemachs* "until 120" (a phrase indicating the rest of one's life). The only ones who indicated that they might one day close up shop said they would considering closing if their lifestyles or households morphed such that they could no longer effectively run a *gemach* and meet the demands of the community. For instance, Rochel claimed that *gemachs* should be in the homes of those without a "fixed program" in life, such that they can be flexible about when they are available for borrowers to come. She noted her in-laws and parents kept more rigid schedules in their stages of life, and therefore suggested that, depending on her lifestyle later in life, she may have reason to pass the *gemach* on to somebody else.

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Another interviewee, Bracha, simply stated that she would continue until she was "too old" or moved to a different community, again highlighting the importance of ensuring the *gemach* effectively served the need of the local community.

The goal of optimizing operations in order to meet the needs of those who sought the *gemach's* assistance was reflected in the attitudes managers expressed about rules and damages. Many managers established rules in the beginning and then adjusted the rules over time, to ensure the *gemach's* sustainability. Enforcement of the rules varied from *gemach* to *gemach*, with some managers taking active measures to make sure borrowers returned items on time, while others remained passive, trusting- or hoping- borrowers would return equipment. Additionally, many managers reported adjusting the rules and enforcement over time, per the needs of the *gemach* and *gemach* users. Ironically, while many managers claimed to have added rules or become stricter about the enforcement of rules over time, others reported becoming more lax with rule enforcement as time went on.

There was tension between the *gemach* manager's will to enforce rules and be flexible with rules in order to accommodate borrowers' needs. Similarly, there was tension between the managers' desire to collect payment for loses or damages and forgive losses or damages. At the end of the day, many of the managers, even the chain managers of the more professional organizations, expressed willingness to be flexible to accommodate the needs and circumstance of the borrower, despite recognizing the importance of having rules. Oftentimes borrowers didn't have the means to pay for losses and damages; managers often forgave their debt. In one case, a manager who didn't own the equipment in her *gemach* got instructions from the network's manager to waive all damage fees in cases of normal wear-and-tear damage. In cases of equipment being dropped or damaged by abnormal use, she was told to ask the borrowers if they could afford to make a contribution to repairing the product. If so, borrowers could determine the amount they paid. Although the network manager gave each branch manager clear rules to pass on to borrowers, he told them not to be strict, as many borrowers wouldn't have the financial means to buy items or replace parts. Sara explained the rationale behind the network manager's instructions: "He's making a *gemach*. So, he doesn't want

to make it that now somebody's dropped [equipment] and hasn't got the money to buy it, [has to think to himself or herself] what should I do now?"

Other managers described similar flexibility with rule enforcement. Nechama, a network manager, said that she expected home-branch managers to have a sense of the people in the neighborhood, understand their needs, and therefore bend rules at times in order to accommodate them. Another manager, Rochel, described how she accommodates those who can't leave check deposits: "Some people have left cash. It's not much. We're talking about small money here…They always find something [instead of a check] somewhere, somehow."

Some of the managers made it clear that part of being a *gemach* meant being flexible to accommodate need and trying to forgive debt. Rochel described waiving late fees:

> But when somebody comes here late, yeah, I tell them they are late, I tell them basically how much it costs, but then I tell them, "You should do what you want." I can't sit on them and say to them—Like, what's a *gemach*? A *gemach* is to help you. … But if you go and tell the person, "I know you don't have money to start with, that's why you are coming to the *gemach* in the first place, I'm going to charge you this fortune of money now." I don't know. To me it doesn't make sense.

When asked if the organization's rules were enforced by branch managers, one network manager, Shraga, replied, "Yes. It's obligatory. But there are a lot of people who break equipment and who don't have money. There is a lot of wear and tear. We aren't *bituach leumi*.[15] They give a check deposit. The check returns. It isn't worth a penny. But I don't get angry." Although Shraga oversaw a network of *gemachs* at a relatively large, professionally run organization, he differentiated his organization from *bituach leumi*. Although his organization provided a social service, in some ways similar to that provided by *bituach leumi*, Shraga felt it important to bring the contrast and highlight the spirit of *chesed* in his organization. Therefore, he expected branch managers to go beyond the letter of the law in forgiving damage and helping clients.

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[15] Israel's National Insurance Institute

Ironically, managers often prevented long-term assistance to a broader population by accommodating individual needs, bending rules to help borrowers, and forgiving losses and damages. Items were lent to borrowers for extended periods of time. Other products were broken and managers, who didn't have the heart to take payment for the loss, were left without the means to replace the product. Thus, the *gemach's* potential to assist those in need was diminished. While managers were not motivated by personal tangible gain in operating the *gemach* (as many suffered financial losses), they didn't necessarily take a macro-community perspective as they tried to maximize the *gemach's* potential to assist community members. Perhaps this indicates that managers were motivated by a degree of intangible self-interest, or impure altruism. Warm-glow feelings are likely to increase as the manager receives the thanks and praise of the individual borrower in front of her, after she forgives the borrower's damage debt or allows the borrower to use a product for an extended period of time.

(ii) Done with a Smile

Operating in the spirit of *chesed*, even if it resulted in less efficient operation, characterized all of the *gemachs* interviewed. A few of the managers mentioned the spirit in which the *gemach* is run as a measure of success. They stressed the importance of running the *gemach* with a smile. Miriam said she was happy to do the mitzvah of managing the *gemach* and hoped that she could "just [merit] to do it the right way," referring to the spirit in which she managed the *gemach*. Bracha also said that a *gemach* is successful if the manager "can provide what [she's] supposed to provide willingly, happily, not make people feel bad that they are coming. You know, like [run it with joy]." She went on to say that "attitude makes a very big difference," explaining that agreeing to do favor willingly or grudgingly makes "a world of difference" to the recipient. Yehudit similarly saw her work in the *gemach* as an opportunity to make a difference in the lives of borrowers beyond providing them with equipment. She explained, "People need to feel you are doing it with pleasure. They don't need to feel like they are bothering you…you can talk to them, help them, say something nice, so even if you don't have the medicine they need, [they leave] happy." Thus, once again, managers seemed concerned with providing a service to those who sought the *gemach's* help.

(iii) Success in the Personal Sphere

1. Satisfaction and Frustration

Managers did not describe success in the personal sphere as the overall measure of the *gemach's* success. However, all of the managers did describe general satisfaction with their *gemachs*. They attributed the satisfaction to being able to help people. As Baila described, "It's more satisfying to help others than to receive help. When you receive help, all you receive is the help. But when you give help, [you get] satisfaction." In other words, many *gemach* managers identified feeling Andreoni's (1990) "warm-glow" associated with impure altruism. Furthermore, in Baila's statement, she separates givers from receivers, who rely on the *chesed* of others. By running a *gemach*s, managers had the opportunity to become a giver; that is, a superior and more powerful member of society. Only with further psycho-analysis can we understand to what extent feelings of self-satisfaction and superiority over those in need drove managers to run *gemachs*. Many noted that cases in which they felt they helped people in desperate situations brought particular satisfaction. This further indicates that managers may have enjoyed both the sense of power as well as the enhanced satisfaction, or "warm-glow," that comes with helping the desperate. Many mangers spoke of the satisfaction that comes with "saving" people. As Rivka put it,

> There is nothing like giving to people, especially when you stood in that place and know it's life saving…Sometimes women are helpless. The baby can't eat and there are situations in which they can't take milk substitutes. They run from *gemach* to *gemach* to find a pump. I was in that place. I know what it's like. There's nothing like giving, nothing like that satisfaction.

Managers attributed the satisfaction of running the *gemach* to doing a *mitzvah*, making others happy, or helping other do a mitzvah. For instance, Hadassah described the "nice feeling" of being able "hysterical" burn victims by providing them with burn shield gel. A network manager, Nechama, cited cases in which she was able to provide hospital beds to those with sick parents in order to allow their parents to die in their homes, per their wish. Thus, she helped them perform the *mitzvah* of *kibud horim*, honoring one's parents.

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There is no doubt that running a *gemach* came with a feeling of satisfaction; and perhaps this feeling motivated *gemach* managers. However, the extent to which managers framed satisfaction as a measure of success differed. This became apparent in their discussion of the frustrations that came with their *gemachs*. Frustration stemmed from items not being returned on time, items being returned dirty, having to "chase after" borrowers and remind them to return items, incurring economic loss, equipment being damaged, people coming to take or return equipment at inconsiderate times or without advanced warning, and borrowers being rude. A few of the *gemach* managers claimed they would close down their *gemachs*, should they feel the frustrations of the *gemach* outweighed the satisfaction. However, none could imagine reaching such a point. Generally, those who claimed they would close down the *gemach* in that theoretical case said it "wouldn't be worth" continuing if it came at such a high personal price. Rivka explained that a "*mitzvah* can't come on through an *aveira* (a sin)." In this case, the *aveira* was putting herself in a position not to have the energy and spirit to be a good mother and wife. Perhaps Rivka and those other managers who claimed frustration could potentially cause them to shut down the *gemach* viewed satisfaction as a measure of success. Perhaps these managers were also more driven by impure motives.

However, many of the managers said they wouldn't close the *gemach,* even if they felt the frustrations outweighed the satisfaction of helping. Baila explained that while a secular person might start a *gemach* in order to feel the satisfaction of helping others, religious people know G-d wants them to do *chesed*. Thus, the role satisfaction has in driving them to continue is diminished. The religious person continues beyond the point when frustration outweighs satisfaction because of the religious value of his or her work. Another *gemach* manager, Bracha, highlighted the importance of commitment to ideals, beyond personal satisfaction, for somebody seriously considering opening a *gemach*:

> You have to be committed. Because without being committed—It can be very frustrating, people can be difficult. Because I've been doing it for so many years, I've already worked through all these. You know, somebody wakes you up at 5 o'clock in the morning and wants a machine and they don't come for it. So, eventually at 9 o'clock you want to go out. [So you call and ask,] "Are you coming for it?" [They answer,] "Oh, my baby fell asleep, so I didn't come." So, why didn't

you phone me to tell me? You know, I'm not open 24 hours. Or, you know, we've had very funny things—Somebody once called at 3 o'clock in the morning—2 o'clock, 3 o'clock, woke us up, "Um… what's the dialing code to phone America." … [Y]ou know [they knew], we have family [out of the country], so….

These managers clearly showed that personal satisfaction was neither a significant motivator nor a measure of success. Rather, they viewed the frustration as something to personally work through and overcome in order to be able to perform *chesed* properly.

2. Tangible Benefits and Social Capital

Few *gemach* managers hinted to any tangible benefits or social capital acquired through their work. These neither seemed to be a significant motivator nor a measure of the *gemach's* success. Most of the managers claimed that running a *gemach* didn't lead to more acquaintances in the community. Generally, managers didn't have contact with other managers beyond referring borrowers to other *gemachs,* if unable to provide equipment. Managers made little attempt to form relationships with borrowers. For instance, Chaya described trying to avoid long, drawn out phone calls where borrowers began to tell their "whole story."

The minority that claimed the *gemach* had brought with it a larger circle of acquaintances, said that most of those relationships were superficial. They reported no tangible benefits that came from their *gemach* acquaintances. For instance, Chaya mentioned that when she called the mother of a her therapy patient, she discovered the mother had saved her number previously as "*gemach* lady." On occasion, mangers had stories of meeting different people or staying in touch with borrowers. These cases were relatively rare and, thus, cannot be said to significantly increase the manager's social capital or connections. This fits with Belk's (2010) claim that "sharing out," or sharing beyond the self-other boundary, creates few bonds between sharers. Similarly, Bardu and Eckhart (2012) suggest that sharing doesn't increase the social connectedness of those sharing.

.The instances in which managers built even temporary, superficial relationships with borrowers point to the potential capacity of *gemachs* to strengthen community networks. While *gemachs* may not make best friends for their managers, they may still increase the overall social capital and resilience of a community by increasing the

interconnectedness of the community at large and the availability of resources to community members. This will be further discussed in the section exploring the community sphere.

Just one manager described tangible benefits that came with her *gemach* work. Yehudit described two incidents when she directly benefited from the *gemach*. Both related to the medicine *gemach* she ran:

> One day I was walking in the city center by the photo store. It was 10 pm. It was still open, but was about to close. One [employee] told me, "We're closed." Then another [employee] stepped out and said, "Mrs. X, what do you want?" I told him I wanted change. He said, "For you, anything." I stood there [in shock]. "You saved me," he said, "One *Shabbat* with your medicine [*gemach*], so now, anything you want, I'll do for you."

She described another incident in which her sister, visiting from abroad, was in a car accident just before *Shabbat*. Over *Shabbat*, it became evident that something was wrong with her leg. A doctor in her building came to check her leg and said she needed a shot to prevent clotting. Yehudit had the shot in her *gemach* and saved her sister a trip to the hospital hospital. Incidents of such direct benefits to the *gemach* manager were rare; they were neither a motivation nor a measure of success.

Managers expressed varying opinions as to whether or not *gemach* managers generally enjoyed an elevated social status. A few mangers said that the community values what *gemach* managers do and thus hold them in high regard. However, many other managers claimed that the small *gemach* owners and managers remain anonymous; only those with very, busy or famous *gemachs* enjoy an elevated status. As Hadassah put it,

> Wherever you say the name Chananya Choluk [founder of a large charity and chain of *gemachs*, Ezer MiTzion,] people will say, 'wow, if I could only sit next to him in heaven. Right? Because he's something special. He established a *gemach* the size of which nobody [could have imagined]…Everybody raises him up on a flag, without a doubt. But a gemach my size? There are so many…

She added that the fact *gemach* managers don't have a special social status reflects well on the society: *gemachs* are so commonplace, that people don't take notice unless it's a

very unique or big *gemach*. Devorah claimed the status of the manager depends partially on the type of *gemach*. For instance, somebody who treats burns and to whom many visit in a desperate situation enjoys an elevated status. Other managers mentioned and praised the manager of a particularly big medical equipment *gemach* in Beitar Illit by name, indicating her fame within the community.

3. Personal effort and involvement

Managers described varying degrees of personal involvement with their *gemachs*. Overall, they didn't express strong desires either to increase or decrease their involvement with the *gemach*. Most of the managers were satisfied putting in whatever amount of time an effort it took to get the job done.

Most of the managers had a difficult time quantifying the amount of time they spent running their *gemachs*. Among those managers who were able to approximate the time it took each week, estimates varied greatly. Time spent on the *gemach* was a factor of the size of the *gemach* and the degree to which a manager took responsibility for cleaning and fixing equipment. Time demands included answering phone calls, lending out equipment (including explaining how to use equipment), receiving returned equipment, bookkeeping, checking and cleaning equipment, fixing broken equipment, and restocking. Some managers reported spending a few minutes "here and there" throughout the week running the *gemach*. Others claimed to spend approximately five hours a week running their *gemachs*. Many of the owners elicited the involvement of their older children. Some also said their husbands were involved, particularly with fixing damaged equipment.

Multiple managers stressed that running the *gemach* fit neatly into their lifestyle and schedule. The nature of a medical equipment *gemach* is such that it usually doesn't take a long stretch of time on any given day. Thus, it fits around taking care of children, preparing dinner, cleaning, or working from home. Bracha explained,

> It has become so much a part of our lives that I can't imagine [life] without it. It's an extra. You know, it's not my work and it's not my hobby. You know, like you do cooking and like you go shopping, people come for [the *gemach*] in the middle of the day or night or whatever it is.

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Rochel told of her previous bookkeeping duties for another *gemach* that required her to spend 3-4 hours per month in one sitting doing the books. She stopped participating in that *gemach* because it became too hard for her to find the spare chunk of time. In contrast, running the medical equipment was possible because it fit easily around her personal schedule. Thus, most of the managers claimed that working on the *gemach* didn't come at the expense of their families or children. Most did not feel any guilt about the *gemach* taking them away from their familial or work-related duties. As Bracha put it:

> I never feel guilty about working on the *gemach*. Never. It's like, you are busy with something and one child falls. So, you have to deal with that because you can't carry on with what you were doing before. You've got to stop. It's the same thing. Most people don't come standing around schmoozing for hours. Sometimes it's a pain in the neck, yeah. Yeah, sometimes it is a nuisance... We do officially have hours, but I'm not strict about it. I use to be more strict when the kids were small. I couldn't be busy with it. You know, we opened at 7:30, so I liked to have the younger ones in bed by 7:30, so if people would come at 7:00 then that would be a big pain. But now, I'm very flexible.

In the quote above, Bracha makes it clear that she has control over adjusting the schedule of the *gemach* to fit her needs during different periods. Those who did feel at times that the *gemach* impeded on their family time said that they made an effort to tell callers to come or call a different time if needed.[16] Or, like Bracha, they made sure the *gemach's* hours worked well into their family's schedules.

When discussing the ideal amount of time managers sought to spend running the *gemach*, most managers once again returned to the discourse of providing a service. Those who wished they could increase the amount of time spent on the *gemach* desired to do so in order to provide a more effective service. As Rochel put it:

> Ideally, I would like to spend more…I suppose more [hours] would [mean] being more on top of it [and] running it more efficiently… We'd be able to create more if I'd phone up all these people that [have] got [equipment] at the back of [their]

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[16] Both of these managers were anglo. I suspect that there may be different cultural expectations about a parent's obligation to give uninterrupted attention to children.

closet. Then [to] someone who phoned yesterday, I could have said, "yes, here one is." Yeah, I should really be spending more [time].

Overall, the managers' discourse concerning the personal sphere reflected the literature that claims the "warm-glow" (Andrioni, 1990), internal self-concept motivation (that is, self-efficacy that enhances self-confidence) (Yang and Lai, 2010), the feeling of having something valuable to share (Wasko and Faraj, 2005) and making others think one is kind and generous (Belk, 2007) were stronger motivations to share than traditional, tangible self-interest. For some managers, these feelings of self-satisfaction may have been a measure of success. However, generally, managers did not frame success in terms of the manager's personal relationship with the *gemach*.

(iv) Success in the Community Sphere

As mentioned above, when speaking about their *gemachs*, the managers consistently framed the discussion in the context of providing a service and answering a community need. The demand for medical equipment *gemachs* was evident from the frequent phone calls managers received inquiring about borrowing equipment. Many *gemachs* reported getting daily calls for equipment. The less-busy *gemachs* were called every week or every couple of weeks. Oftentimes the volume of calls changed with the season. Nursing pumps were the most sought after product in the cities studied. Given the high birth rates in *chareidi* society, as well as the expense of nursing pumps, this was not surprising. Many of the *gemachs* reported that their pumps were almost always on loan and that they often had to turn away women inquiring about pumps.

Before understanding the managers' efforts to provide their community with a service, we must understand the reasons people come to *gemachs*. Some of the people who borrowed from the *gemach* came because they didn't have money to buy equipment on their own. However, most of the managers reported that, in their assessment, people used *gemachs* despite having the financial resources to buy products on their own. Thus, managers gave a few explanations for why people borrow from *gemachs*: Firstly, even those who can technically find the resources to buy equipment don't have money to spend frivolously. Thus, borrowing equipment is still preferable. Secondly, sometimes borrowers want to try equipment out for a period of time before making an expensive investment. This was particularly true with pumps, but may also be relevant for medical

supplies such a therapeutic pillows or walkers. Thirdly, equipment at a *gemach* is oftentimes more accessible. Given that many of the families in the areas I studied didn't have access to cars, borrowing equipment from somebody within walking distance was preferable to travelling to a store to purchase equipment. Additionally, sometimes borrowing from a *gemach* was an alternative to going to a clinic to get treatment multiple times a day. For instance, borrowing a nebulizer saved several trips back and forth to the clinic. Fourth, certain medical equipment (such as nebulizers and humidifiers) are usually needed for a short period (as Botsman and Rogers' point out, successfully shared products have a high idling capacity), such that people prefer to save money and storage space. Fifth, there is a culture of *gemach* dependency. Thus, when people need certain products, searching for *gemachs* is the first thing to cross the borrower's mind. This illustrates the claim social and generational norms play a large role in stimulating sharing (Bostman and Rogers, 2010; Hamari et al, 2013, Teubner, 2013). At times, the borrower's knee-jerk reaction to turn to a *gemach* when in need was at odds with the assumptions of *gemach* managers, who usually viewed borrowing from a *gemach* as a solution for temporary use. Thus, Rochel expressed wonder why a women going back to work after her first child (given the expectation she will have many more children) wouldn't want to invest in a pump of her own. She recalled, "I was talking to somebody [about this topic] and she told me it never occurred to her ever. Somebody who could totally have bought it. She told me it never occurred to her to buy such a thing."

1. Providing a service

It was clear from speaking with the managers that their goal was to help people who sought the *gemach's* services and to provide a service to the communtiy. Thus, their overall measure of success was the extent to which the *gemach* provided for those in need. As discussed above, this was clear from both the *gemach's* rules of operation and the flexibility *gemach* managers displayed in enforcing rules. Flexibility in the hours of operation and form of deposit were attempts to try and accommodate the needs of those trying to borrow equipment. While this served to help those who turned to the *gemach* for assistance, it didn't always benefit the community at large. However, some managers took a more global perspective on the *gemach's* operations and spoke of serving the community as a whole. For instance, despite having a large main office in a particular

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city, one of the organizations made it a goal to have many home branches in the same city, both to make equipment more accessible to the population and because the home branches were open 24 hours a day, making equipment available around the clock for emergency cases.

Managers demonstrated their goal to meet the needs of the community by maintaining their stock based on demand. Rochel, whose *gemach* was part of a larger network, explained,

> So we possess according to what we think it is [needed]. Like once a year I can go and ask for more stuff, whenever I think there is too much demand. Once a year I can go and tell them that I need more of this and I need more of that. And then they give me more of whatever I ask for."

Shraga, a manager of a large network of home *gemachs* described putting a standard set of equipment in new branches and then adjusting the stock according to the needs of the community. One network's computerized system allowed managers to order new equipment according to need. Bracha said that before Yom Kippur she knew to order more pumps (as women fasting often try to avoid nursing) while before Pesach she always ordered more wheelchairs (for visiting parents and relatives). Over time, her stock of equipment shifted as the neighborhood's population got older. While managers generally restocked according to demand, they rarely took active measures to replace less used items with items in high demand. For instance, no managers described selling less used equipment in order to purchase more popular equipment.

Managers considered it their role to go beyond their technical *gemach* duties and try to help people get what they needed. Most managers kept lists of *gemachs* with similar equipment and referred people onward if they were unable to provide a product. In some cases, the managers had stories of going above and beyond to help people get what they needed. For instance, Yehudit, the manager of a medicine *gemach* reported once receiving a call for a prescription medicine she didn't have in stock. She proceeded to call the local pharmacy and pick up the medicine for the person who had called.

The relationship between *gemachs* seemed to be supportive and non-competitive. As Baila put it, "I would be happy if there would be more *gemachs*. It's not like with stores. If people need medication to put into the equipment [they borrow from me]…I tell

them to go to a medicine *gemach*. Between *gemachs* there is never competition."
Managers referred borrowers to other gemachs if the borrower's needs weren't met.
Generally, there was a spirit of working towards the same goals. However, there were no
managers who actively collaborated or coordinated with other managers on a regular
basis. Rochel said that a higher degree of collaboration would produce better results. She
discussed what an ideal model of coordination between *gemachs* might look like:

> [I]f all the gemachim in Beitar would have like a computer … together and then
> you could check like, "Fine I don't have one, but go to such-and-such street and
> they've got one there." I would call that good. But, on the other hand, am I trying
> to get to that? Not really. I'm not really interested in spending half of my week on
> the phone. But theoretically, that would be a much better service.

Once again, the manager is interested in providing a service. However, as she herself
states, practically, the *gemach* must also be manageable with her schedule.

When asked what they could do to improve their *gemachs,* managers generally
spoke of adding equipment. This would better accommodate demand, as Rivka said, "I
would have been happy if my *gemach* were bigger because, really, there is demand."
Similarly, when asked about the *gemach's* most important achievements or impact, the
managers almost unanimously pointed to the aid it provided for those in need.

The branch locations of *gemach* networks were also strategically planned, in order
to meet the need for accessible equipment in different areas. Shraga's organization
attempted to have a home branch every couple of blocks in the city in which the
organization worked. Rochel said that when she moved, she asked somebody else to start
on *gemach* on the street on which she had lived because she thought it important that a
gemach continue to serve the area. She then opened a *gemach* in her new neighborhood,
as well. Additionally, when speaking of theoretical reasons to close her *gemach*, Bracha
mentioned moving as a legitimate reason close down, again indicating the importance of
having *gemachs* in specific geographical areas.

The managers said many other things that also indicated the importance of
providing a service. For instance, managers' frustrations, described in the above sections,
often stemmed from irresponsible behavior on behalf of borrowers that did not
necessarily cause the managers more work, but prevented others from enjoying the

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gemach. Also, Baila said she had suggested starting a *gemach* to her sister-in-law thinking that there was probably demand in her neighborhood. Bracha claimed she remained part of a larger network instead of breaking off and running an independent operation, despite many frustrations with the organization because, "They can provide the service much better than myself." When speaking about the importance of advertising, Chaya described why it was important for her to spread the word about her *gemach*:

> It's only [important for me to advertise] in the sense that it's too bad if [equipment] sits here. Like, I don't have a *gemach* so [that] it sits here. It's not important in the sense that everybody should know I have a *gemach*…It's too bad that it should sit here, because whenever it sits here I [think], 'I'm sure there is someone who needs it,' I'm sure. I just don't know where they are, so that's why I try to be in contact with as many people as I can so that more people…can use it.

Devorah described buying two hospital-grade pumps in the beginning for ladies who needed them for medical reasons. She was sure they would be constantly in use. However, to her surprise, there was more demand for the less expensive, smaller pumps used by women going back to work. Despite the fact this was not what she expected, she said that when restocking she would buy more of pumps for ladies going back to work because of their high demand. Although she wasn't helping the SOS cases, as she had originally thought, she still felt the *gemach* was successful because she provided a service that women showed a need for. It was important for her to provide the needed service, not push the her original agenda.

In another case, Miriam recalled questioning the importance of the *gemach* somebody requested she run. However, she saw the *gemach* was worthwhile when there proved to be demand for it:

> This came our way. It was given to us. I was very happy to be able to help. At the beginning I was even wondering like -- they had invested quite a lot of money into it, and I thought, are there other places where it is needed more? And then I realized, as people came… I realized that this really is a help to people. Say a kid needs an inhalation machine. That's a *chesed* that people don't need to run out and buy it when they only need it for three days.

When asked to choose and describe a successful *gemach* she was familiar with, Rochel picked a large organization because its computerized system could better connect people with needed equipment. Additionally, the organization's staff was better trained to explain how to use equipment. Rivka picked a specific medicine *gemach* because, "They have everything. What's everything? All the standard things you need when you get stuck. I needed antibiotics…Almost any time you call, they are available. They answer." Additionally, Miriam speculated about what other *gemachs* she would consider starting. She recalled times when she had needed various items, assuming that others may also have such a need. She described wanting to start a refrigerator *gemach,* because, despite many technical difficulties, a fridge *gemach* would be a "lifesaver":

> When we came [to Israel from abroad], we didn't have a fridge, we came in August, so like, the neighbor downstairs gave us milk and cheese, but we can't be driving them mad going to their fridge every two minutes. …It's quite an expensive item and even a little fridge, it can get broken moving it, I don't know how that would work with something like that, but for someone who needs it, it's like "wow," a lifesaver.

2. Helping Desperate Cases

As part of the overall goal of providing a service, some managers described a preference for providing a service to those in the most desperate situations. A few of the managers said that they specifically created the *gemach* for desperate cases. Rivka explained that she asked women why they needed the pump for before lending it to them:

> Women would call and say they needed the pump to go back to work, in order to pump once a day from work. I would tell them it's not for that…If I had [an] available [pump], I would give it to them, but I would tell them that if an urgent case came in, they would have to return it. That was my condition for those who needed it once a day.

Chana also explained her preference to give to women with medical issues rather than those returning to work, "To me, the *chesed* is for the women who need it most."

While other managers didn't make a policy giving preference to women with medical problems, many demonstrated more sympathy for those cases. Many were more willing to put more effort into helping medical cases. Most managers said that if

somebody called with an urgent case and all the equipment was already lent out, they made an effort to call borrowers and inquire if the equitable on loan was still in use. For instance when Rochel spoke about the aspects of the *gemach* she was willing to put more effort into, she said,

> If somebody needs an inhalation machine and there is not one around, either I or I'll get one of my kids to start calling around because for sure there is somebody who is finished and it's just sitting around in their house. And if somebody has got a baby that is no so well, I'll try and [find] a way to help them out.... Like it's not always possible, but I'll [put in effort] as least. If somebody is taking it out because she's going back to work, I don't get carried away.

She also said that she would add more high-grade pumps to the *gemach* if she had the resources because "I feel bad for all these ladies—I've been through it myself—These ladies that [have] got their twin babies in the hospital and you need to provide them with your own milk because that's the best thing for them. And you have to have a good pump for that." She added, "I'm not denying there is a need for people going back to work. Don't know why, it doesn't [speak] to me enough."

Many managers considered helping desperate cases their most important work. For instance, Chana related a high point of her work:

> There is a lot of help from heaven. Sometimes there are women who want a pump and I don't have one to give them. Women get use to it and it's hard for them to part from it. Sometimes there are serious problems. There was a woman whose baby had a hole in his cheek. He couldn't nurse. So she had to pump and spoon fed him…She called and suddenly a pump freed up. I tried all six numbers [of the borrowers] and said [to G-d], "Please help me with this last number. Help me help others." And suddenly she called [and said] "…I finished and meant to give it back to you. It's all ready. I cleaned it. It's all ready." What miracles.

Other managers reserved high-grade equipment for medically sensitive cases, while offering lower-grade equipment to women returning to the workplace. Chaya described requiring a doctor's note to borrow the high grade nursing pumps. Thus, managers made an effort to meet the demands of the community at large, while also maintaining the ability to assist urgent cases.

When asked to bring an example of a successful *gemach*, Baila chose to speak about an organization that has *gemachs* with fertility medication in various locations for women going through fertility treatment. In her words, the *gemachs* were successful because "people need the medication now, this minute, they have to get it. They're stuck and the *gemach* saves them." Hadassah stressed that, despite carrying a variety of medical equipment, the most important thing in her *gemach* was burn gel:

> I think burn shield is the most important, because [it treats cases that are] really an emergency. Whether or not I succeed in giving a woman a pump [isn't as important because] there are other people she can take from. The burn shield is a matter of time. It's a matter of children suffering. So that's the most important in my eyes.

As another owner put it, "I guess the most successful [*gemachs*] are ones that people need and need more immediately."

Different narratives can be used to understand the managers preference for helping those in dire need. As mentioned above, it is possible that aiding with desperate and urgent cases enhanced the manager's sense of satisfaction. The borrower most likely felt more indebted to a manager who lent them equipment in a desperate situation. Additionally, the manager most likely felt a degree of power in wielding control over the fate of somebody in a desperate situation. She became an important player in assisting a critical case. On the other hand, managers, as decent human beings, may have genuinely wanted to assist people in difficult situations. It is hard to know to what degree helping urgent cases was important because of its connection to self-satisfaction. The managers themselves certainly considered helping urgent cases a higher degree of *chesed* because of the medical sensitivity of such cases. However, it was clear that many managers considered helping desperate cases a measure of success.

3. "In-reach" versus Outreach

In general, managers seemed more interested in lending equipment to members of their communities than seeking out those in need outside their communities' boundaries.

They commonly cited trust and feeling obligated to the community as rationales for this preference.[17] As Shaina put it,

> In principle I don't have a problem [with people coming from outside of Beitar]. But, I do prefer people I know from Beitar, because I don't know people outside of Beitar. I don't know who they are. I'm giving them expensive equipment [and] I want to know that it will come back in good shape, like it was received. If somebody comes from outside of Beitar, I don't know how I would get to them. If they are from Beitar, I know they are close to here and I know where to go. It's close to me, I know where to look. I wouldn't know how to begin finding somebody in Jerusalem or elsewhere. So, I give preference to people living in Beitar.

Another added that it was easier to keep track of borrowed and returned items when the borrowers were local.

Beyond the technicalities of trusting strangers outside of the community, many managers started the *gemach* in order to contribute to the community. Although helping a stranger from a different city generate the same "amount of assistance" as helping a neighbor, managers expressed a preference to be part of the support system within their insular communities. Chaya explained, "As a religious person you feel like you are part of the community and everyone is… all together, so you want to help." There are many possible explanations for this preference; it is unclear whether managers cited such a preference because Jewish law stipulates a preference to give to those closer to home, the managers felt obligated to give back to a system from which they benefited, they wanted to enhance their own sense of belonging to a community or they wanted to enhance their own status within the community. Perhaps contributing to the community through having a *gemach* was a way for a manager to solidify her place as an active member within the community. On other hand, perhaps feelings of obligation to those around her drove her to focus the *gemach's* activities on the community.

Managers' default preference for "in-reach" was reflected clearly in the *gemachs'* advertising methods. Only Chaya reported putting significant effort into spreading word

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[17] This may also reflect the legal (*halachic*) preference within Jewish tradition to assist those closer to home. In giving charity, members of one's family take priority over those in one's city of residence, which take priority over those outside of one's city of residence.

of her *gemach* by speaking with lactation consultants, hospitals, and a birth recovery center. Almost all the other *gemachs* considered their listing in the local phonebook to be sufficient advertising. Thus, they took a passive approach to advertising, relying on community members to look up the *gemach* listings and call. A few hung up signs in local clinics or around the neighborhood when they first started the *gemach*.

Although most managers focused their activities on the community, some managers seemed happy to receive calls from out of the community. Even among these managers, it was rare that somebody took initiative in trying to ensure word of their *gemach* spread beyond the community boundaries. Generally, *gemach* managers lent items to whomever requested them, without discriminating based on geographic or demographic factors. Because most borrowers were local, most were *chareidi*. While most managers said they would loan to secular borrowers, only a few had actually had chance to do so in the past and none actively pursued borrowers from different demographic groups. Of the two larger organizations interviewed, Shraga's organization focused exclusively on serving one city. However, it did attempt to serve all facets of the mixed population of the city. Nechama's organization, on the other hand, prided itself on reaching populations all over the country in *chareidi*, *dati leumi*, secular and Arab regions. Bracha claimed she and her husband wanted to start a medical equipment *gemach* because they wanted to do something "non-political" for the community. While she stressed that they wanted to give back to the community, they also wanted the *gemach* to service all demographic populations of the mixed neighborhood.

Although managers didn't cite strengthening the community networks, resources, and social capital of the community as intended goals, the interviews suggested that *gemachs* may increase all of the above. Although relationships formed through the *gemach* tended to remain superficial and rarely resulted in tangible benefits or increased social capital for the *gemach* managers, some managers reported meeting more people because of their *gemach* work. There were a few instances of relationships formed through *gemach* activities. Rochel claimed she'd met teachers of her children she wouldn't have otherwise met. Somebody who borrowed pumps after several births brought her children to meet Chana in order to introduce them to the lady who "helped them grow." Somebody who had borrowed a pump from Rivka continued to call her with

updates on the child's progress. Additionally, Chaya, who was an occupational therapist, helped a lady who had borrowed a pump for her Downs syndrome baby find the proper OT support for her child. She continued to call and check on the progress of the baby for a period. Nechama described interpersonal connections as an advantage of the personal nature of home branch *gemachs*:

> There is something very personal in it. When there is a home *gemach* and your neighbor comes to use it, afterwards you get another neighbor involved and say, "Listen, this lady is sick, let's get together and organize meals or something"…I hear from the [home branch managers], they tell me things. It's not only lending out equipment, it goes beyond that.

Both network managers saw importance in connecting *gemach* managers to each other and trying to create a community of managers. One organization held meetings for managers on a semi-regular basis. The other outlined the creation of such a network as a goal for the future.

Thus, in addition to strengthening formal networks and access to resources, *gemachs* may also increase the informal social and mutual aid networks, an important aspect of social capital and community resilience. For instance, Rochel described being consulted for her medical advice by borrowers. In a low-income community where few people have social acquaintances with doctors or other ways to informally consult medical experts, the managers of medical equipment and medicine *gemachs* can informally offer the community some level of knowledge.

Finally, in some cases, *gemach* managers saw the *gemach* as having an adhesive role within the community. Shraga's organization was located in a city with a divided demographic with high tension between different factions. The *gemach* organization viewed itself as having a role in connecting and unifying the divided population of the city. Not only did the organization try to provide services for all subgroups of the population, but it also tried to enlist volunteers from different demographics and connect them. Shraga described taking part in a number of initiatives to bridge the gaps in the city, including bringing secular groups to the *gemach* headquarters in order to explain the *chareidi* lifestyle. Thus, the head of the organization won "The Jerusalem Prize for Israel Unity" for unifying different sectors of the population

Overall, managers preferred sharing with people in their community for several reasons, including feeling better enable to ensure the borrower would return items, feeling obligated to the community, and creating a space for oneself within the community. This lends tepid support to Berman's model, if *gemachs* are considered a "club good." Indeed, *gemachs* were, by and large, intended to be used by community members. However, managers made no distinction between community members; they gave no preference to more devout members or those studying in *kollel*.

There is some evidence that the *gemach* facilitate interpersonal connections and enhance the social capital of the community at large by connecting people with each other and making resources available to community members. This reflects the literature that claims those who share may enjoy more social contact (Agyeman, 2013), while leaving room for Belk's claim that sharing-out creates few social bonds (Belk, 2010). The bonds created through *gemachs* were generally short-lasting and superficial. They brought few benefits or lifestyle changes to the *gemach* manager. However, this layer of superficial, short-lived social interactions may have a more meaningful impact on the community level than the personal level. Even short-lived, superficial interactions may increase the community's social capital and resilience in many of the ways Norris et al (2009) describe, including enhancing networks, providing social aid and fostering a sense of community.

The extent to which *gemachs* facilitated the creation of relationships networks may largely depend on the type of *gemach*. All the anecdotes of more significant relationships concerned nursing pump *gemachs*. Pump loans tend to be longer than other commonly borrowed medical equipment. Additionally, the loan usually coincides with a major, life-changing event, which may spur discussion. Another case also lent credibility to the hypothesis that different types of *gemachs* may have different community and interpersonal impacts. In addition to her to the medical equipment gemach, Miriam also ran a flour and eggs *gemach* from her house. She said that she had become closer with a number of people through the flour and eggs *gemach* because the same people returned week after week. Medical equipment borrowers don't have contact with the *gemach* on a frequent basis.

(v) Success in the Religious Sphere

1. Chesed as a Religious Act

References to religious purpose and ideology were woven through the interviews. Although many managers spoke of the will to do *chesed* as a basic human trait, they spoke of *chesed* as a religious value as well. Baila spoke of *chesed* as a universal value/ She described the will of all people, including gentiles, to give rather than receive. She explained that the giver benefits from giving

> more than the person who receives. That's the reality. It also helps the person who receives, in the moment when he needs something… [B]oth sides benefit. Hashem made it that way for us… that it would be so good for us to give and at the same time, somebody else gets the help he needs.

However, many managers reiterated the religious value to *chesed*, as well. When asked about differences between *chareidi* and secular *gemachs,* Rivka responded:

> [The difference is] the spirit behind it…I don't know if what I'm saying is accurate, because it could also be a secular *gemach* comes from a will to help. But with us, it's a commandment. 'Greater is the person who is commanded and performs than he who is not commanded and performs.'[18] Because *chesed* comes with a command [for us], it's even greater. …[I]t's not just with a command, but it's the essence of our lives. [In the secular world there are] many *chesed* organizations. Their natural desire is to help. But, it comes from themselves, not from above.

Baila elaborated on the universal will to do *chesed*, but also of the unique advantages of doing *chesed* from religious conviction.

> …[C]*hesed* is based on a human characteristics. People want to help others…for the satisfaction. You help somebody and you feel good. But in addition, *Hashem* wants us to do *chesed*. That [knowledge] helps a person to continue running a *gemach*. It gives a person the drive and stamina needed to continue. Then he doesn't only have the satisfaction [driving him].

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[18] This is a *halachic* principle in Judaism.

She elaborated that the religious commandment to do *chesed* helps a manager overcome the frustrations that come with running a *gemach*. For instance, if a borrower breaks a product, the natural response may be to charge them for the value of the broken item. However, the religious managers will remember theyis doing *chesed*, a commandment from above. That knowledge will help them forgive the borrower, not get angry, and take less than full payment for the product.

Some managers stressed the importance of the *gemach* as an educational tool to pass on the value of *chesed* to their children. As Baila explained, "I think that what I feel … I got from being educated to *chesed* in [my parents' home], I can pass on [by having a *gemach*]." Nechama, a network manager, explained that people volunteer to host home branches because

> [e]verybody wants *chesed* in their home…From the perspective of educating children, I think that children who are [brought up] lending out equipment are educated to [do] *chesed*. A child who wants this or that and then somebody knocks on the door with a broken leg who needs crutches will immediately stop crying.

Thus, the organization included children age seven and up in the training sessions for operating a new computerized system. Nechama gave children age ten and up a password to access to the adult program. She stressed the importance of participating in running the *gemach* in home life, concluding, "Any other education …isn't the same level."

Gemach managers didn't seem to make a concerted effort to use their *gemachs* as conduits for inspiring *chesed* among others. However, when questioned about it, many thought that having contact with a *gemach* might inspire further *chesed*. Rivka explained, "If a person has contact with *chesed* and help, it makes him want to help, even not to open a *gemach*, but to help out a neighbor. It's a circular. Because then the [neighbor] who was helped wants to help somebody else." Additionally, a few of the managers were actively or passively stimulated by other *gemach* managers to start their *gemachs*. Miriam started thinking about creating a *gemach* after being impressed with a successful *gemach* run across the street Additionally, some managers reported that, after benefiting from the *gemach,* some borrower donated or volunteered with the *gemach*. Bracha always asked borrowers returning equipment if they wanted to donate part of their deposit or

otherwise make a donation to the organization to which her *gemach* belongs. She reported that "quite a few" people leave the whole deposit. One of the network managers, Shraga, reported that 15%-20% of those who borrowed equipment from the organization's central *gemach* then offer to volunteer for the organization.

In general, people are aware of *gemachs* because *gemachs* are so common in *chareidi* society. They keep the idea of starting a *gemach* at the back of their mind. Then, when somebody wants to do something to remember a deceased family member, for instance, he or she often choose to create a *gemach*. The ways in which a society full of *gemachs* stimulates sharing illustrates claims in sharing literature that a culture of sharing fuels further sharing (Botsman and Rogers, 2010).

Many of the *gemachs* were established for a religious purpose, oftentimes in memory of the deceased. According to Jewish tradition, the deceased can be honored and their souls elevated by doing good deeds in their memory. Thus, many managers explained that they started a *gemach* in order to honor the memory of a relative. This happened on the community level as well. For instance, one of the *gemach* networks was established after three young men from a community in London were killed in a car crash. The parents and community decided to honor their memory and elevate their souls by establishing several branches of a medical equipment *gemach* throughout Israel.

2. For Religious Credit and Merits

Some *gemachs* were established for other religiously driven reasons, often in order to merit G-d's help in distressing situations. In these cases, the managers hoped to capitalize on the far-reaching spiritual repercussions for acts of *chesed*. Managers hopeful for profitable returns viewed *chesed* as a worthwhile spiritual investment. Yael described the logic behind this mindset:

> Acts of *chesed* down [on earth] awaken *chesed* from above from G-d… [T]here wasn't a generation full of *chesed* like this one, full of *gemachs*. There are many *kollel* students who don't have money to buy, and thank G-d, somebody provides them with equipment happily, and everything they need…That awakens a lot of *chesed* from above. I'm sure that in this merit, G-d with bring the messiah soon.

Thus, many managers started *gemachs* hoping to merit certain acts of *chesed* from G-d. One manager[19] didn't have children for the first few years she was married. Her aunt then gave her three medical equipment machines and suggested that she start a *gemach*. In the merit of the *gemach*, she might have children. After experiencing a stillbirth, another manager was given rabbinical advice to make a donation to an organization that works on fertility issues. Remembering she had a nursing pump not in use, she and her husband decided to create a pump *gemach*. During subsequent pregnancies they added pumps to the *gemach*, in order to merit healthy children. Since then, she's had one other late miscarriage, but also several normal births. She stressed that it is impossible to know why G-d decides what happens to whom. Yet another manager with a child with breathing problems began a nebulizer *gemach* in hopes that the merit of the *gemach* would cure her child. Shaina reported that her neighbor had always wanted to start a *gemach*, but didn't manage to get it off the ground until her daughter developed heart problems. Furthermore, Yehudit said she planned on continuing the *gemach* for the rest of her life because "it's a merit for the family. In the merit [of the medicine and medical equipment *gemach*] we almost never had to go to the doctor. [I feel] 100% sure, it's in the merit [of the *gemach*.]"

Other managers spoke in general terms about people starting *gemachs* when they are "looking for merits" or are "in a place of need." For instance, somebody having fertility problems may start a *gemach* for items needed for a *brit milah*.[20] Shaina recommended that "if somebody needs salvation" it's very important to be involved with *gemachs* or other acts of *chesed*. Thus, the *gemach* is often a religious response to a specific life situation.

Another manager explained that "we are in this world to do as many commandments and get as many merits as we can." In the spirit of doing as many *mitzvot* as possible, another manager claimed, "It would take a lot for me to give [the *gemach*] up because I feel like that's my *mitzvah* I can do without it being too much for me. It'd have to be a lot harder for me to consider giving it up." Rochel said she's was happy when people use her gemach, because she "will have more *gemilut chasadim*, more *mitzvot*."

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[19] As an extra precaution in protecting the identity of *gemach* managers with regards to this sensitive issues discussed in this passage, they are not even identified by pseudonym.
[20] The ritual circumcise ceremony for babies.

Yet another manager said that she "profited" a mitzvah from her efforts running the *gemach*. Thus, although there seemed to be little material profit from *gemachs*, the importance of the spiritual credit acquired from running the *gemach* should not be underestimated. These findings reflected Weiss's (2014) claims about the importance of spiritual credit. "Spiritual self-interest" in the form of religious merit motivated *gemach* managers to dedicate themselves to *chesed.* These results may also may be interpreted in the context of self-satisfaction: the religious belief system of managers enhanced their feelings of satisfaction derived from *chesed*.

3. A Kiddush Hashem

Some described using *gemachs* to sanctify G-d's name. There is a Jewish concept that when religious people are seen doing *mitzvos*, it sanctifies G-d's name on earth, or brings a *kiddush Hashem.* Alternatively, if a religious person is does something he is not supposed to, it can desecrate G-d's name, or create a *chilul Hashem*. In this context, Bracha explained that the *gemach* gave her opportunities to make a *kiddush Hashem*:

> [T]here are some people who are so wowed by it that, I mean, I would hope it would make a *kiddush Hashem*. But, you know we've had somebody come … on a Friday, a secular [man] came on a Friday and I had my *Shabbos*[21] table [set]. "People still do this today?" [He asked.] You know, I had the *Shabbos* tablecloth and the challah board and flowers and I don't remember what exactly, but, [I could show him that] "People still do this today." And I was like, yes, it is a *kiddush Hashem* [that] we are doing this. You know, that had nothing to do with the *gemach*. You know, it had to do with my house. So, did it have an effect on them? I hope—I like to think that it has an effect on people.

Chana made an interesting analogy to explain why she was so careful to clean pumps when they were returned.

> Why should I give a dirty pump to somebody else? …When you use a public bathroom, you enjoy using a clean bathroom. And when you leave the bathroom, even if it wasn't clean to begin with, you leave it clean… Why? Because you leave and somebody thinks that a religious woman went out of the bathroom and left it

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[21] Translation: Sabbath

dirty. That's a desecration of G-d's name…I'm like that, I don't want people to think I'm not clean, so I clean.

Her quote lends itself to two interpretations. On the one hand, she seems concerned that her *gemach* make a *kiddush Hashem* rather than a *chillul Hashem*. On the other hand, she seems concerned with her personal reputation for hygiene.

4. An Opportunity for Religious Growth

Managers also described growing in their faith and personal character through their *gemach* work. This didn't seem to be the overall goal of the *gemach* or a measure of success. However, managers considered it a nice bonus. Many managers spoke of the opportunities the *gemach* gave them to see G-d's hand in the world. One manager spoke of the Divine providence in a case where an urgent call came in and a pump suddenly became available. Two others spoke of G-d's role in helping them start the *gemach*. Hadassah said she thought of starting a *gemach* in order to memorialize her grandfather. However, before she even had the opportunity to tell her husband of her plans, an organization called her and asked if she would be willing to host a branch of their *gemach* in her house. She concluded, "*Hashem* sent me this *gemach*. I wanted a *gemach* and didn't know how to go about doing it and *Hashem* said 'Come, I'll help you.'" Additionally, Bracha spoke of wanting to start a home branch *gemach* as part of a larger organization. However, the organization required her to collect $5000 in order to open the branch. After going door to door collecting and reaching about $1500, they were notified by the organization that a donor wanted to donate a branch. The donor gave the additional $3500. As she put it, "*Hashem* brought us together." In a different case, Chaya recalled a situation orchestrated "in heaven" in which she was late for a doctor's appointment and started explaining to her doctor that she was late because somebody had to come by and pick something up from the *gemach*. The doctor then took interest in her *gemach* and donated her own pump to the *gemach*.

Bracha also described being helped by G-d to overcome two frustrating periods:
Some people when they are in pain [or] when they've got family in pain [and] they haven't slept the whole night and I understand that they are [rude and inconsiderate]. But I said to my husband, "I just can't take. I've had enough. It's too much." You know, when the kids were little and the household was running. I

remember twice it happening, that [I was ready to give up and] within 24 hours, [G-d] sent somebody who was so grateful because they couldn't have made their [family celebration] because their parent couldn't have come, or they didn't have to go to the hospital because they had the inhalator at home—whatever it was, within 24 hours [G-d] sent somebody, [and seemed to tell me to] calm down [because] there are good sides and bad sides … *Hashem* sent me the message, I got the message. So, I can't imagine that we'll close because of frustration.

A number of *gemach* managers described the *gemach* as a means to work on their own character development. Bracha described working on not getting frustrated when people were inconsiderate, recalling, "People wake me up in the night and whatever. So one time I started writing down these stories, you know, to sort of laugh about it." When asked what she learned through the *gemach*, she elaborated:

> [I've learned to u]nderstand people in pain. Not to judge, not to criticize because when people are in pain, I really feel that they're not--- they're not rational. You know, if people can wake me up at 5 o'clock in the morning and then not come because---You know, they haven't had a nights sleep and they just need whatever it is. And when people are old, a parent or whatever, and they keep needing stuff .. it's very, very difficult. So not to judge, just to be nice to people and try to be nice and be as helpful as possible…it's helped me as a person to work [on my character], to work through things.

When asked what she had learned from her years running the *gemach*, Miriam also directed the conversation to the ways in which she changed her behavior in her personal life. She said that she had learned

> …how important it really is to return things on time. Especially when you are not really using it. Even when you think "not such a big deal or something" then repercussion is that the next person isn't able to have it and they might actually need it, even if not desperately. Or they might have to run around to a *gemach* further away or go through the phonebook and look for more *gemachs*. And, you know, I was here in the building nearby or I was there to have it…Also, not picking up something—Like sometimes I give something for the dressmaker to mend and I just leave it there because sometimes you are desperate for it, but

sometimes you aren't desperate for it. It's annoying [for her]. If she has everybody's stuff, it's not fair to her. Plus, she's done the job, you owe her the money, and she doesn't need your things hanging around.

The fact that Miriam spoke about how important it was for her to return things and not how important it is was to make sure borrowers return things on time indicates the general tendency of many owners to take their work in the *gemach* and use it to build themselves as better people. As Shraga summarized, "When a person helps somebody else, he becomes a better person."

Thus, managers not only seemed motivated by religion, but saw the *gemach* as part of their religious growth process. Work in the *gemach* not only brought a sense of religious fulfillment as a response to a religious stipulation to do *chesed*, but also stimulated further personal religious and character trait growth.

9. Discussion

9a. *Gemachs* in the context of the sharing economy and community resilience

The *gemachs* examined in this study share many characteristics with the sharing economy at large. The structure of *gemachs* reflects that of the sharing economy: The privately owned *gemachs* resemble the highly decentralized, self-organized, sharing mechanisms with multiple administrative domains that have become common place online (Rodrigues and Druschel, 2010), while the larger organizations and networks of *gemachs* resemble sharing mechanisms with more regulation, monitoring, and concentrated administrative domain, like Zipcar (Bardhi and Eckhardt, 2012).

Gemach managers described and assigned importance to most of Botsman and Rogers' characteristics of successful sharing systems.[22] Botsman and Rogers (2010) identify critical mass, idling capacity,[23] belief in the commons, and trust between strangers as the four characteristics of successful sharing systems.

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[22] *Characteristics* of successful systems should be distinguished from *measures* of successful systems discussed below.

[23] Idling capacity refers to the unused potential of a product. Products with high idling capacity, i.e. an abundance of time when they are not being used, have a high potential to be shared.

Critical Mass: None of the managers mentioned critical mass as something integral to the *gemach*. However, the interviews suggested that critical mass was a precondition for the existence and continuation of *gemachs*. The *gemach* that failed only had three pumps and was unable to absorb damages. Managers strove to improve their *gemachs* by adding equipment. Additionally, many *gemachs* were started as part of a network that had more resources behind it, such as donors in Israel or abroad who could support the *gemach* and fund the purchase of equipment.

Idling Capacity: The most popular *gemach* products had high idling capacities. For instance, people didn't want to financially invest and find storage for nursing pumps needed for short periods or nebulizers that needed 1-2 weeks per year.

Belief in the Commons: Belief in the commons was irrelevant to *gemach* managers. This reflects the difference in cultural background between *gemachs* and mainstream sharing mechanisms. *Ideology* was important to *gemach* managers; it played an important role in driving the activity of *gemachs*. However, in the case of *gemachs*, religious belief and ideology replaced belief in the commons.

Trust between Strangers: Trust between strangers was extremely important as a facilitator of *gemachs*. The insular and somewhat homogenous *chareidi* community provided an infrastructure of trust that allowed *gemachs* to flourish.

This study suggests that Botsman and Rogers' characteristics are applicable in a significantly different societal and cultural context. However, what they call "belief in the commons" should be broadened to include a range of ideologies that drive collaborative consumption.

9b. Measures of Success

In the eyes of medical equipment *gemach* managers, the primary measure of a *gemach's* success was whether the *gemach* manager felt she helped members of community by providing a service. Managers often discussed this from the "micro" perspective of meeting the needs of those who took the initial step in turning to the *gemach*. In other words, many managers who felt they were meeting the needs of those who knocked on their door felt successful. However, some managers and network managers also took a "macro" perspective, focusing on meeting the needs of the community at large.

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The managers repeatedly framed the discourse concerning success in each sphere within the framework of the *gemach's* ability to provide for those who sought its services. In the operational sphere, managers sought to optimize operations such that they would be able to accommodate requests. In discussing ways to improve their *gemachs*, many managers spoke of dedicating more time to operations, improving the efficiency of operations, or purchasing more equipment.

Within the personal sphere, managers described feelings of satisfaction of helping others. It was unclear to what extent this satisfaction could be called a measure of success. Without a thorough psychological analysis, it is impossible to conclude whether success hinged more on their own feelings of satisfaction or meeting the needs of the beneficiary, as the former often depends on feeling that the latter is true. Thus, in the context of theories of impure altruism, success was very possibly dependent on some sense of warm-glow, which may have been enhanced by religious sentiment. However, results might also be interpreted within the context of pure altruism, as success being dependent on the satisfaction of the needs of others. Furthermore, feeling the *gemach* was an overbearing personal drain would have been a failure or lead to failure, in the eyes of managers. However, no manager claimed to have experienced this degree of frustration.

With regards to the community sphere, helping people in need and helping desperate cases were clear measures of success. Only the network managers and one other manager systematically assessed community needs and adapted their services. Branch managers were primarily concerned with meeting the needs of those who turned to them. However, all said they adapted their supplies to the broader community's needs (as they perceived them) when funding permitted the purchase of new equipment. Many preferred lending to community members over reaching out to those outside the community, both for technical reasons and because of a feeling of obligation to the community. Additionally, managers showed a willingness to bend rules in order to meet the needs of those who turned to the *gemach*.

Providing a service for those in need, and particularly to those desperate cases, de facto results in the *gemach* manager enjoying a degree of power and influence. Additionally, focusing on providing a service within the community increases the visibility of the *gemach* owner within her social circle, though few described any tangible

benefits that came from this. However, it is difficult to conclude to what degree feelings of power, superiority, or social prominence were either a measure of success or a motivator. This requires further research.

In the religious sphere, interviewees spoke at length about the religious value of their work. While religious value may not have defined the *gemach's* success, the religious value that the *gemach* generated for managers, in the form of spiritual credit, elevating the souls of the deceased, or otherwise, was significant. The *gemach* also provided a platform for continued religious growth. It is important to note that the religious value generated by the *gemach* was dependent on the *gemach's* influence in the community sphere. That is, religious value was generated if the *gemach* manager thought she was actually helping people in need and making a community impact.

In the literature review, I outlined four measures of success of the sharing economy: environmental impact, community building, social justice, and profit. Of these, social justice was the only measure relevant to *gemachs*. Environmentalism and profit were irrelevant to the *gemach* managers. Community building wasn't a measure of success, per se, though providing a community service was. However, community seemed to be more of an impetus for starting a *gemach,* as opposed to an outcome of the *gemach*. Nor did many individual managers seem concerned with social justice, in those terms. However, the network managers, who had a bird's-eye perspective on *gemach* operations, were driven to provide a service to those who couldn't afford to pay. Providing resources to low-income families and leveling the playing field, was an important goal of larger *gemachs*. Thus, in a sense, social justice was important to some managers.

Overall, success was dependent on the *gemach's output*. In literature on the sharing economy, the success of sharing tends to be defined by *outcomes*. For instance, measures of success often include measures of their indirect impact on society, whether in the context of environmentalism (reducing CO_2 emissions or waste), consumerism, or community building. Outcomes-focused measures of success see sharing mechanisms as a means to creating a broader societal impact. This difference in focus may be partially explained by the fact that literature on sharing economies usually assesses and examines whole systems as opposed to individual sharing mechanisms. However, this

methodological difference reflects a difference in the reality of the sharing economy and *gemachs*. Part of the culture of sharing is to see oneself as part of a broader grassroots network. Sharing connects the individual to a community network of sharers. *Gemach* managers, however, generally did not see themselves as part of a larger network. Even managers who were officially part of a network didn't speak of their operations in the context of the network and often displayed little knowledge or interest in the activities of other *gemachs* in the network or neighborhood.

9c. The Lifecycle of the Sharing Economy: Positive Feedback

The broad focus on the outcomes of sharing systems points to another insight into the connection between *gemachs* and the sharing economy. G*emachs* sprouted against the backdrop of a society with close-knit communities, an abundance of channels of interconnectedness, and whose members are interested in promoting certain values, in this case, religious values.

The community structure of *chareidi* society lends itself to the creation of *gemachs*. Wasko and Faraj (2005) state that structural social capital, or the extent to which one is embedded in a network, prompts sharing. The interviews illustrated this idea. Furthermore, *gemach* sharing reflects and supports claims that generational norms play a role in cultivating sharing (Botsman, 2010; John, 2013; Hamari et al, 2013). Just as Botsman (2010) claims that millennials share more naturally than their parents because they grew up sharing online, so too are *chareidim* who grew up with a culture of *gemachs* and *chesed* more likely to open a *gemach*. There is a certain obligation to social norms that prompts continued sharing. Hamari (2013) mentions the feeling of obligation to entrenched societal norms is a significant motivator for individuals to share, even at the expense of personal benefit.

However, much of the professional and academic literature on the sharing economy poses sharing mechanisms as a *means* to creating communities, developing social capital and networks, and promoting social values, such a environmentalism. Thus, the background conditions that give way to *gemachs* seem to be desired outcome of other sharing systems.

We can understand this by taking a step back and looking at the broader lifecycle of the sharing economy. When examining the results of this study in the context of the

literature on the sharing economy, we see that sharing is likely to generate cycles of positive feedback. Those conditions that give way to sharing are also strengthened and reinforced by sharing mechanisms, creating communities and networks that are more likely to share in the future. While the literature on sharing suggests community and culture as an outcome of sharing, it was these same factors that stimulated managers to start *gemachs*. Thus, as output becomes input, sharing mechanisms create cycles of positive feedback.

Positive feedback, as a theme, is evident in the interviews, in many spheres. For instance, many managers pointed to religious sources of motivation for starting *gemachs*. However, many also spoke of the ways in which *gemachs* strengthened their religious faith and personal religious growth during their time operating them. Managers spoke of a sense of obligation to the community as a motivation for starting the *gemach*, consistent with Belk's claim that people feel an obligation to share when shared with (Belk, 2007). However, some interviewees also illustrated the ways *gemachs* strengthened communities: One network manager claimed that a sizeable percentage of gemach beneficiaries (15%) then turned into volunteers. Other managers gave anecdotal evidence of short-term relationships formed through the *gemach*. Even though these relationships were superficial and temporary, they still added a layer of community interconnectedness.

The growth pattern of the sharing economy may depend largely on its success engendering a culture of sharing and community. If sharing mechanisms successfully build communities, cultivate a culture of sharing, and promote environmental values, the sharing economy may follow an exponential growth pattern, as the outcomes of the first sharing cycles become the stimulus, motivation, and enabling conditions to continue sharing. There is disagreement in the literature about the extent to which sharing builds social relationships (Bardhu and Eckhart, 2012; Botsman and Rogers, 2010; John, 2013). Perhaps the variance in opinions can be explained by recognizing differences in the extent to which sharing becomes a culture and a foundation for new communities. When sharing cultivates communities, continued sharing may help strengthen those bonds and serve as societal glue. Among the social benefits of sharing are increased trust, solidarity and happiness; enhanced wellbeing; and better communication and coordination (John,

2013; Agyeman et al, 2013). All of these outcomes are likely to become the social background that serves as an impetus for continued sharing.

Because the tech-based sharing economy is young, we have only witnessed the first cycles of sharing. Current research suggests that both tangible and intangible self-interest are large motivators to share in today's tech-based sharing economy (Wasko and Faraj, 2005; Belk, 2010) If sharing successfully creates alternative cultures and communities, over time intangible self-interest (such as the warm-glow from impure altruism), or perhaps altruism, is likely to become far more important. Tangible self-interest was largely irrelevant to managers' *gemach* work. Rather, they were either motivated by altruism or intangible self-interest. Furthermore, the literature points to a variety of intangible forms of self-interest that motivate sharing, including internal-self concept motivation (Yang and Lai, 2010), causing others to think of one as kind (Belk, 2007), enjoyment (Nov, 2007) and the feeling of having something valuable to share (Wasko and Faraj, 2005). All of these are enhanced by society's values, norms, and practices. If society values a practice, you are more likely to get personal satisfaction by engaging in it. In the case of *gemachs*, feelings of intangible self-interest were augmented by religious ideology that stressed *chesed,* by a religious doctrine that proscribed spiritual reward for *gemach* work, and by a relatively homogenous population that valued *chesed*.

Botsman and Rogers (2010) write that while many sharing services provide for basic human needs, or the lower part of Maslow's pyramid (because they help feed us, transport us, and the like), that they also "tap into higher needs of belonging and esteem." (p.114) They continue that,

> In the same way that brands have manipulated us into wanting more and more stuff by connecting advertising campaigns to deep fundamental human needs and motivations, brands can make us want more of the sustainable values and benefits attached to collaborative consumption. (p.114)

With *gemachs* it wasn't advertising that tapped into the human need for community. Rather, direct and indirect contact with *gemachs* led to starting new ones; being part of a community made managers want to give back.

Botsman and Rogers suggest that "we now express who we are by what we join." (p. 115) Collaborative consumption brands know this and are investing in community. As

such, sharing is likely to grow exponentially. As sharing becomes more of a culture, people may be less motivated by tangible self-interest and more motivated by less tangible benefits, or altruism as illustrated by *gemach* managers who grew up in a culture of *gemach* sharing.

9d. In the Context of Community Resilience

A positive feedback cycle also suggests that community resilience is likely to be enhanced by sharing. This research shows that while *gemachs* build few close relationships and have few tangible benefits for managers (consistent with Belk's claims concerning "sharing-out"), they do add another layer of superficial, short-term relationships and networks to the society. This is significant in the context of community resilience and may increases the resilience of the community as a whole. The interviews illustrated how *gemachs* enhance the access of community members to important resources and assistance, as well as improve the community's competence. Both of these improve community resilience (Cutter et al, 2008; Aldrich and Meyer, 2014; Goodman et al, 1998; Norris et al, 2009). If resilience is augmented by the community's ability to effectively use adaptive capacities, then *gemachs,* as an adaptive capacity, likely enhance resilience.

Gemachs are likely to help a communities cope and recover from trauma by increasing access to resources and information and communication (Norris et al, 2009). Particularly, *gemachs* divorce access to resources from wealth, increasing access to the disadvantaged. Additionally, the managers' descriptions of their *gemachs* indicates that *gemachs* are a form of "bonding social capital," or a social mechanism that brings relatively homogenous members of a society to feel emotionally closer to each other (Aldrich and Meyer, 2014). Even though few deep bonds were formed through *gemachs*, the managers' personal approach to assisting clients likely increases the feelings of mutual support and trust, which both increase resilience. As Klinenberg (2003) shows, high levels of social capital in poor communities increases their resilience. Thus, *gemachs* are likely to increase resilience in this way as well. Finally, Norris et al (2009) claim that both received and perceived support increase resilience. It is likely that a high concentration of *gemachs* enhances both.

While this research suggests that *gemachs* may increase community resilience, based on the operations of *gemachs,* more research and analysis at the community level is needed to explore the connection between *gemachs* and community resilience further and arrive at more concrete conclusions.

9e. The Pragmatic and Religious Character of *Gemachs*

Throughout the interviews, pragmatic values were interwoven with religious values. This combination of values both facilitated the establishment of *gemachs* and propelled the *gemachs'* ongoing activities. As discussed above, a combination of conditions led to the establishment of *gemachs*, including: desiring spiritual merits (either for themselves or a deceased relative), possessing extra equipment and/or financial resources, having sufficient time and space, and recognizing a need (and oftentimes having past personal experience with this need). In most cases the first factor, a religious prompt for starting the *gemach*, worked in combination with one or more of the other factors, all pragmatic considerations. The religious considerations generally prompted the desire to start a *gemach* of some sort, while the pragmatic considerations generally played a role in deciding what type of *gemach* to start. For instance, in many cases, managers had extra medical equipment that wasn't in use, which they had purchased for their own purposes. In other cases, managers had personal experiences with the difficulties of pumping milk for a baby who spent months in the neonatal intensive care unit. In still other cases, a manger became aware of the community's need for types of medical equipment and then stocked his or her *gemach(s)* accordingly.

The factors that shaped the ongoing activities of *gemachs* were similarly divided between religious and pragmatic considerations. One the one hand, managers described continuing to operate the *gemach* for spiritual merit and continuing to perform the mitzvah of *chesed*. However, managers also described that psychological factors, such as feeling satisfaction and enjoyment by helping people, propelled activity. Furthermore, pragmatic considerations often times seemed to shape *how* the *gemach* operated. In operating the daily activities of the *gemach*, the manager generally struck a balance between convenience and meeting the needs of the community, as she felt them. The hours of operation illustrate this balance. None of the managers had official hours of

operation. This accommodated both the needs of the borrowers and the needs of the manager. On the one hand, most managers expressed a willingness to accommodate people coming at various times of the day and night, including late at night. On the other hand, several managers mentioned this flexibility benefited them as well: They never felt obligated home at specific hours. Rather, managers felt no guilt about requesting borrowers plan their visit around when the manager would be home.

The impacts of the *gemachs* were mostly described in pragmatic terms as the number of people assisted by the *gemach*. Similarly, measures of success seemed to be exclusively pragmatic. This is probably because the religious impacts of the *gemach* and the religious impetus for starting the *gemach* don't lend themselves to measurement; spiritual merit cannot be measured.

The mix of ideology and pragmatism reflects a similar combination in the sharing economy at large. Researchers point to pragmatic reasons for the recent surge in sharing. These include reurbanization (Agyeman, 2013) and thus, living with less storage (Bardhu and Eckhardt, 2012), and the economic downturn. Such practical concerns are coupled with ideology. Botsman and Rogers (2010) cite belief in the commons as a trait of successful systems. Environmentalism, anti-consumerism ideology (Ozanne and Ballantine, 2010), and belief in open-source has driven others to share and colored their attitudes about sharing. Similarly the outcomes sought by participants in the sharing economy are both ideological and practical. While some sharers seek to increase social justice, others look to maximize personal and corporate profit.

9f. Implications for Policy and the Sharing Economy

There remains much debate about the future of the sharing economy. While some see it as a market driven movement, coopted by commercial interests, and little different from the traditional business world and economy (Eberlein, 2013), others see it as a movement with the potential to change consumerism, our lives, and our world (Gorenflo, 2013; Johnson, 2014). Advocates of the latter position point to the recent trend to create large sharing networks, including "sharing cities," as evidence that sharing has potential to revolutionize the political, social, and economic spheres. In June 2013, a group of 15 mayors introduced Shareable Cities Resolution. With the adoption of this resolution by the US Conference of Mayors, cities across the US pledged to strengthen the sharing

infrastructure in their cities and assess the mechanisms by which the municipal government inhibits and promotes sharing (US Conference of Mayors, 2013).

Given scope of the sharing economy and the political attention it has received, the implications of the sharing economy on policymaking beg further examination. In 2013, the Sustainable Economies Law Center and Shareable released a report with policy recommendations for how to best promote sharing and benefit from the sharing economy on the municipal level. The report, titled "Policies for Shareable Cities," makes specific policy recommendations for promoting collaborative transportation, food service, and housing, as well for creating jobs in the sharing economy (Orsi et al, 2013). While proposals like these are important and deserve the attention of policy makers at all levels of government, the case of *gemachs* points to the importance of including social-cultural factors in such policies. This study also has implications for the general focus of sharing policies.

Because much of the sharing economy is local, people are more willing to share when initiatives engage the community (Gaskins, 2010). Thus, went crafting policy to promote and cultivate mechanisms of sharing, policymakers must pay special attention to the socio-cultural climate and value system of the population at hand. In the past few years, Seoul has become one of the leading sharing cities in the world (Parsons, 2014; Agyeman et al, 2013). The rise of sharing in Seoul can be attributed to a few factors (Guerrini, 2014). The city is densely populated and extremely crowded, making sharing both feasible and necessary. Seoul boasts advanced IT infrastructure and a population that stays up-to-date with the latest technologies. The local government has initiated many sharing programs since Mayor Park Won-Soon adopted the Sharing City Seoul project in 2012. Additionally, Korea has a tradition called Pum-a-si in which people share food, borrow and lend household items, and exchange labor during the harvest. Thus, according to one analysis (Guerrini, 2014), the sharing economy in Seoul not only capitalizes on necessity, technology, and political initiative, but also on traditional culture.

Both *gemachs* and other instances of successful sharing economies are built in bottom-up processes. That is, they are generally grassroots creations, generated spontaneously by citizens. While this does not diminish the importance of policy in the

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growth of sharing economies, it does mean that instead of planning sharing policies in a strictly top-down manner, policymakers should work to enable sharing economies to sprout by creating the environment, conditions, and platforms that lend themselves to successful sharing. Societal structure, culture and religion facilitate *gemach* sharing. To promote sharing and build a sharing culture other places, ensuring updated IT infrastructure may be critical. Or, in an examination of the factors that enable sharing cities, Dlugosz (2014) identifies a sharing-enthusiastic population as an enabler of the booming sharing economy of Berlin. Policy may be able to enhance such a culture. If policies focus on capitalizing and enhancing the conditions in a society that may lend themselves to sharing, and addressing any barriers that may prevent sharing, policymakers are likely to create conditions favorable to collaboration and help people begin sharing on their own.

There has been little research on the cultural and anthropological mechanisms that enable and drive the sharing economy. This study points to the potential importance of such an examination, both for understanding the driving forces behind sharing and for shaping effective sharing policies. Many enabling factors for the sharing economy and sharing cities (Dlugosz, 2014), such as underlying changes in the global economy, improved access to good ICT infrastructure and technology, and a vibrant sharing business scene had no bearing on the advent of *gemachs*. Rather, economic need (also cited as a driving force behind the sharing economy in other studies, such as Dlugosz, 2014 and Gaskins, 2010) and cultural-religious values played a critical role in shaping the *gemach* system at large. The results of the study demonstrate that cultural-religious values and motivations were highly important in driving and enabling medical equipment sharing on a micro-level in *chareidi* society. Religious values motivated peer production in the *gemach* system studied. These values along with with socio-economic need and convenience shaped *gemach* operations and consumption patterns.

This has implicit lessons for policymakers interested in cultivating the sharing economy in Israel or in traditional societies. When planning sharing mechanisms in Israel, the policymaker may be tempted to write off the more traditional *chareidi* and Arab populations as irrelevant and incapable in participating, due to lack access to ICT infrastructure and a relatively separate and independent social structure. Taking such an

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approach would further limit the resources available to already underprivileged populations, and further increase wealth disparity. Rather, the creative policymaker may be able to model other sharing programs on *gemachs* and capitalize on the traditional culture, religious values, community structure and economic need to implement sharing systems in the more traditional sectors of Israeli society as well. As seen with the case of Seoul, the informal institutions of a traditional society may enhance the potential for sharing. Additionally, Israeli policymakers would be wise to help *chareidi* society preserve the self-help mechanisms it has generated, both because these mechanisms may relieve the government's burden to provide aid and because they may strengthen community resilience.

Beyond the Isreaeli context, this study has implications for policymaking in other countries as well. As with all policymaking, decision makers must have their pulse on the culture and value systems of a given population in order to successfully implement policy. In the case of the sharing economy, policymakers may have their own agenda and reasons for implementing sharing mechanisms in a society. However, if they can capitalize on preexisting socio-cultural values and structure, they may be able to more easily enlist participation in sharing. Thus, like the traditional economy, the character of the sharing economy should differ from place to place.

9g. Charities, Personal Investments, and Mechanisms of the Sharing Economy

Gemachs demonstrate that the line between charities and mechanisms of collaborative consumption can be unclear. *Gemach* managers viewed *gemachs* as charity organizations. Some spoke of donating the tithes of their income[24] to improving and enhancing the *gemach*, indicating that they considered the *gemach* to be a charity. Additionally, many expressed hope of obtaining spiritual merit and/or credit through their involvement with the *gemach,* further indicating they viewed their actions in the context of the commandment to do *chesed*.

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[24] Religious Jews donate 10% of their income to charity.

Although none of the managers would have readily called their *gemach* a personal investment, the discourse of investment cannot be ignored. Weiss (2014) notes the importance of accruing spiritual credit in *chareidi* society. She explains that spiritual credit can be exchanged for social advantages. In the context of *gemachs*, the spiritual credit *gemach* managers believed they were accruing was an important motivator. I saw little evidence that this credit was traded in for social advantages, such as an elevated status. Aside a few isolated incidents, I didn't find that commitment and devotion to society and *chesed* translated into either tangible benefits or prestige for mangers. This stands at odds with Berman's club good theory (Berman, 1998).[25] Rather, the spiritual self-interest, in the form of religious merits, was an important motivation, both in and of itself and to the degree it enhanced personal satisfaction. Many of the managers spoke of the *gemach* as a spiritual investment in the spiritual and material future of themselves and their families. One of the managers spoke of starting a *gemach* with nebulizers because "maybe it will heal our child" with breathing problems. Others were interested in investing in other sorts of merit for themselves and deceased family members. In this sense, the *gemach* became a personal spiritual investment. Many spoke of the large returns relative to a comparatively small investment of time and energy. Most of the managers spoke of the *gemach* taking "a few minutes here and there." For those few minutes, it made a substantial difference in people's lives, at times "saving people" in desperate situations, or answering the needs of "people in distress," and thus brought them significant spiritual merit.

Gemachs are not only considered charities by their managers, but by society at large. Organizations that run *gemachs* are considered philanthropic non-profit organizations. Additionally, many *gemachs* are started as charitable efforts. I saw no cases in which *gemach* managers or owners make a profit from their *gemachs*. On the contrary, there were a number of examples of managers and owners losing money by operating *gemachs*. Costs of maintaining the *gemach* were then covered through donations.

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[25] That is, it is at odds with the theory if *gemachs* work can be considered a means to expressing club membership or devotion to the community. In his defense, perhaps, learning in kollel is in some way different than operating a *gemach* and the club good model cannot be applied to *gemachs*.

The question becomes whether a *gemach's* classification as a charity precludes inclusion in the sharing economy. Based on working definitions of the sharing economy, I argue that *gemachs* have a unique, if atypical place, under the umbrella of the collaborative consumption. In Product Service Systems (PSS) in which "a service enables multiple products owned by a company to be shared (car sharing, solar power, launderettes), or products that are privately owned to be shared or rented peer-to-peer (Zilok, Rentoid, RelayRides)," users take advantage of the "benefit of a product—what it does for them—without needing to own the product outright" (Botsman and Rogers, 2010). *Gemachs* allow users to benefit from using products they do not own, making them a PSS. Rarely do borrowers pay for the benefits of using *gemach* products. Belk (2014b) might exclude *gemachs* from collaborative consumption because they include no material compensation. However, Belk's definition of collaborative consumption is narrow. Botsman and Rogers leave a place for both "renting" and "sharing" products in their definition of PSS. Additionally, they include both for-profit companies and "privately owned" products. Thus, the definition includes not only car sharing companies, but also items owned by individuals. Furthermore, although media attention has often been directed at for-profit sharing ventures, many discussions of the sharing economy in the media and online forums also make note of non-profit sector participation in collaborative consumption (Rosenberg, 2013).

For-profits, non-profits, and the government all participate in the consumer economy. Similarly, the sharing economy is likely to continue to grow and encompass a plethora of actors with various for-profit, charitable, or policy-related goals. Charitable mechanisms of collaborative consumption are not only part of the sharing economy at large, but can set examples of how various sectors and organizations with different goals can adapt sharing mechanisms in order to reach those goals. Sharing can offer solutions for many modes of interaction and consumption.

The other primary difference between *gemachs* and standard mechanisms of the sharing economy is the operation of *gemachs* independent from the Internet. Many definitions of the collaborative consumption include the use of Internet-based services or online peer-to-peer platforms. For instance, Hamari et al (2103) define collaborative consumption as "[p]eer-to-peer based activity of obtaining, giving, or sharing the access

to goods and services, coordinated through community-based online services (p. 4)."
However, it is likely that online services have been included in the definition only
because (a) they are the most common facilitator of the sharing economy in the western
world and (b) collaborative consumption has been studied and described almost
exclusively in the western world. As collaborative consumption is studied in the less
affluent world (Maya and Zhai, 2013), the importance of the Internet is likely to be
limited. Thus, it *gemachs* are an example of a sharing mechanism, well within current
definitions of the sharing economy, that serves charitable purposes and a population with
limited Internet access.

10. Conclusion and Directions for Further Research.

. On the surface, *gemachs* seem to be a world apart from the tech-enabled sharing
economy. However, in principle, they are strikingly similar modes of collaborative
consumption. In fact, the results of this study showed that successful *gemachs* share all
but one of Botsman and Rogers' characteristics of successful systems. While Botsman
and Rogers cite belief in the commons as an important characteristic of successful
sharing system, this study suggests that specifically believing in the commons is
irrelevant; what is more important is the presence of an ideology that prompts sharing.
Thus, in the case of *gemachs*, religious belief drove sharing.

While the similarities between *gemachs* and other sharing mechanisms give them
a context for comparison, the differences between them allow us to enhance and expand
our understanding of the sharing economy. Managers defined success by measures of
output, whereas in the sharing economy success is often measured by outcome.
Successful *gemachs*, in the eyes of *gemach* managers, were able to accommodate and
assist those who sought the *gemachs'* services and provide a service to the community.
This success had personal value in the form of satisfaction, community value and
religious value to the *gemach* manager.

Additionally, the targeted outcomes of mechanisms of the sharing economy, such
as building community and promoting certain societal values, are the background that
enabled *gemachs* to spontaneously sprout. Thus, if the sharing economy is successful in
engendering a spirit of community, sharing, environmentalism, or anti-consumerism, as

the research claims (Botsman and Rogers, 2010), this may prompt further growth. The role community and religious values played in the *gemach,* both as inputs and outputs, illustrated this. This positive feedback cycle may result in the exponential growth of the sharing economy. This study also points to the potential of the sharing economy of significantly bolster community resilience by facilitating interpersonal connection. Finally, it suggests that policymakers should focus efforts on enabling the conditions for bottom-up sharing and capitalize on local culture that may facilitate sharing.

The results of this study leave many unanswered questions and beg further exploration and research. Some have claimed the sharing economy is really traditional commercial interests exploiting a new, popular trend (Eberlein, 2013). Perhaps the sharing economy is not really about "sharing" but about an access-based economy that appeals to consumers interested in better prices and convenience (Eckhardt and Bardi, 2015). Cultivating a sense of community and/or other ideological concerns may have little impact on consumers' decision to participate. Other critics have questioned the boundaries of the sharing economy, pointing out the fact that sharing is not a new phenomenon. People have always shared certain spaces and material goods. Rental companies have existed for centuries. These critics ask if renting a room on Airbnb is really different than staying at a traditional bed and breakfast (Eberlein, 2013). The case of *gemachs* highlights the importance of clarifying such questions. Are mechanisms of sharing, like *gemachs*, that have existed for decades- or centuries- part of the new sharing economy? If so, to what extent is the sharing economy actually new? Is it considered new because sharing is occurs in larger numbers or because the nature of sharing is different? If the sharing economy is a new phenomenon, the boundaries that separate it from both the economy and sharing mechanisms that existed before need further clarification and definition.

Additionally, more research is needed concerning the place of the sharing economy in non-western cultures and traditional societies with less access to ICT. Further research should attempt to understand and characterize low-tech sharing models that operate in these settings. Also, while the academic and popular discourse has highlighted the technological impetus to share, the cultural drives to participate in the sharing

economy deserve further attention and analysis. The anthropological nature of the sharing economy and the variation in sharing mechanisms by society require more attention.

The results of this study suggest that more research is also needed to understand the intersection between the sharing economy and community resilience. This study suggested that the sharing economy may increase community resilience. Further research is needed to determine the exact impact of collaborative consumption on community resilience and to characterize that impact.

Furthermore, it is important to track the growth and development of the sharing economy. Both quantitative and qualitative research describing the development and growth of the sharing economy thus far is important in order to further understand the phenomenon, predict its impact, and maximize its potential.

Finally, there is demand for further research on the impacts of *gemachs* in *chareidi* society. In recent years, as efforts to integrate *chareidi* society better into the general society have enjoyed much support, there has been an explosion of interest in *chareidi* society. Despite hundreds of studies of *chareidi* society since the 1990s, there has been little written on *gemach* systems. Further research is needed to understanding the impact of *gemachs* on the society and community structure, as well as the role *gemachs* play in supplementing household income.

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Appendix 1: Spheres of Influence

Below is a detailed description of the variables within each sphere of influence that I examined in this study.

Personal Sphere: Gemachs as a personal asset

I examined three different variables related to the role of the *gemach* in the personal life of the *gemach* manager. Firstly, I tried to identify feelings of satisfaction and frustration sparked by the *gemach*. I then tried to understand whether or not the frustration and/or satisfaction of the *gemach* was key in defining the *gemach's* success or failure. Questions included how the *gemach* owner felt about the *gemach* and how the

gemach manager would react in a theoretical situation in which the frustrations of running the *gemach* outweighed the satisfactions of operating it.

Secondly, I tried to understand models of personal involvement in the *gemach*. Did managers want to limit or expand the amount of time and energy they spent working on their *gemachs*? On the one hand, I suspected that many *gemach* managers may try to limit the number of hours spent operating the *gemach*. However, on the other hand, I set out to explore whether the *gemach* might be a hobby for others, who then might seek to spend more hours operating it. Questions included how much time *gemach* managers spent operating their *gemachs*, whether they were generally satisfied with that time commitment and how they felt in situations where the *gemach* took them away from their familial duties or children.

Thirdly, I sought to discover whether or not the *gemach* had likely increased the social capital and/or social prestige of the *gemach* manager. Without conducting a formal survey to assess social capital, I asked questions about relationships formed through the *gemach* and any benefit reaped from those relationships. Additionally, I asked about how the *gemach* manager viewed other women to run *gemachs,* in order to understand whether running a gemach brings social prestige.

Community Sphere: The Gemach as a Community Asset

The second sphere of influence I explored was the community. I tried to identify whether the community impact was an important measure of success in the eyes of *gemach* owners by understanding four different aspects of community impact. Although I could not assess the actual community impact of the *gemach* through a mere interview with the *gemach* manager, I could assess how *gemach* managers attempted to shape the *gemach's* community impact.

Firstly, I explored to what extent *gemach* owners thought it important to provide a service for the community. In order to understand whether the *gemach* was geared towards meeting a need, I asked how *gemach* owners decided to what type of *gemach* to open and how they decided to restock their *gemach's* supplies. For instance, did they buy more of the products that were heavily used? Or, did they discard of products that were used less?

Secondly, I tried to understand how important it was for the *gemach* owner to reach those who needed the medical equipment most desperately. Although reaching the most desperate cases may be part in parcel with providing a good service, making this a primary goal colors the *gemach's* service and the owner's definition of success. Providing a service to the community at large is assessed based on the ability of the *gemach* owner to meet the overall demand for *gemach* products. However, providing a service for desperate cases may, at times, mean withholding products from those who request them, in order to save them for emergency cases. To assess the importance of this goal to the manager, I asked questions such as what the manager did in situations when somebody called in immediate need of a product that was out of stock.

Thirdly, I tried to assess how important it was for the *gemach* manager to reach outside of her community. To what extent did the manger try to use the *gemach* as a means of outreach and reach clients beyond the community's boundaries? Thus, I included questions to understand how the *gemach* owner advertised, who came to the gemach and whether or not the manager was pleased with the clientele or hoped to attract other clients.

Finally, I tried to understand to what extent the *gemach* manager tried to use the *gemach* to create and strengthen a sense of community. Was lending was intentionally limited to the immediate neighborhood or community? Did the manager attempt to form social relationships with the borrowers? Measuring the community impact of the *gemach* would have required studying the community at large. However, in this study I tried to understand the *gemach* manager's perspective on the extent to which she strengthened the sense of community by operating a *gemach*.

Religious Sphere: The Gemach as a Religious Asset

I explored the extent to which the *gemach* manager viewed the success of the *gemach* as dependent on its religious impact. Within the religious sphere of influence, I explored three subtopics. Firstly, I tried to identify the extent to which it was important for the manager to feel her *gemach* filled a religious purpose. To understand this, I asked what led the *gemach* manager to open the *gemach*, what religious role the *gemach* played and what the differences there might be between secular and religious *gemachs*.

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Secondly, I tried to understand the extent to which the manager felt the *gemach* fulfilled a personal religious obligation. When designing the questionnaire, I separated this topic from the topic above, thinking the former would identify whether the *gemach* played a general religious role, while the latter would bring insight into the manager's perspective on her own religious obligations and the *gemach* as a way to fill those obligations. Thirdly, I explored the importance of the *gemach* as a vehicle to promote *chesed* in the community. Not only did I try to identify how important the *gemach* was as a way for the manager to do *chesed*, but I also tried to understand whether the *gemach* manager tried to spark a desire in others to do *chesed*.

After a few interviews, I noticed that the three subtopics in the religious sphere merged together. The discourse of *gemach* managers blurred the boundaries I had created between the subtopics. I began to see these three subtopics as one general topic. Therefore, in my analysis I combined them into one topic concerning the religious nature of the *gemach* and the importance of the *gemach's* religious role to the manager.

The Gemach's Operational Success

Additionally, after a few interviews, I noted that the operational success or failure of the *gemach* came up repeatedly in interviews and did not fit neatly into any of the other spheres. Therefore, I added the *gemach's* operational success as a fourth topic, despite the fact it differs slightly from the three spheres of influence detailed above. It doesn't explore the impact the manager hoped to have with her *gemach*. Rather, here I explored the factors that lead the *gemach* manager to consider the *gemach* an operational success or failure. I asked about the *gemachs's* rules, changes in management over time, what ways managers felt they could improve, and what they felt they did well. Additionally, I tried to understand how important it was for managers to make their *gemachs* sustainable in the long-term. I asked questions about whether other successful *gemachs* continued to operate and the factors that led to long-terms success.

Additionally, and perhaps most importantly, I asked many general questions about the *gemach* in order to give the interviewee a chance to guide the conversation in her own direction.

Appendix 2: Questionnaire

Some combination of the following questions was asked during interviews. Not all questions were asked during every interview. Additionally, relevant questions were added spontaneously during the interviews.

1. What it is most important that your *gemach* achieves?
2. Choose another *gemach* that is successful. Describe it and what makes it successful.
3. What have you learned from your years of experience running the *gemach?*
4. What about your *gemach* would you like to keep and what would you like to change?
5. How has your *gemach* changed over time?
6. How long do you think your *gemach* will continue?
7. Discuss the "life expectancy" of other *gemachs* that have been successful.
8. Why did you choose to create this *gemach*?
9. How does demand vary by product?
10. Have you ever replace items that are less used with items that are more frequently used?
11. How would you react if you found out somebody went to another *gemach* that supplied the same products, instead of yours?
12. Why would somebody go to your *gemach* instead of another *gemach* that supplies the same things?
13. What role does a medical equipment *gemach* manager play in the community?
14. Who comes to the *gemach?*
15. Do people come to the *gemach* who can financially afford to buy the equipment? If so, why do they come?
16. Do you advertise? Do you spend money on advertisement? Why is/isn't it important to advertise?
17. How do you decide to whom to lend equipment? And how did you decide to focus on this population?

18. Are you happy with the population that uses the *gemach*? Is this the population you would like to use it? Why?

19. If somebody who desperately needs equipment calls and all the equipment is loaned out to borrowers with less urgent cases, what do you do?

20. Why would/wouldn't you recommend to somebody to start a *gemach*?

21. If the *gemach* would become more of a frustration than a satisfaction, would you consider closing it?

22. Are you happy with the *gemach?*

23. How much time do you spend each week on the *gemach*?

24. Ideally, would you like to increase or decrease the amount of time you spend on the *gemach?* Why?

25. What other family members are involved with the *gemach's* operation?

26. When you are involved with the *gemach*, have you ever felt guilty for neglecting other parts of your life, such as your family, work, etc?

27. Is the life or social status of a manager of a successful *gemach* different than another lady in the community?

28. Do you know more people inside or outside the community because of the *gemach*? Do you enjoy these relationships? Or benefit from them? Do they help you improve your *gemach?* What other aspects of your life do these relationships impact?

29. What are the differences between a secular and a religious *gemach*?

30. How does your religious identity influence your *gemach* activity?

31. Does your *gemach* have a religious purpose? What? Anything aside for *chesed?*

32. Do you encourage others, especially those who use the *gemach*, to open their own *gemachs* or do other acts of *chesed?*

33. Before you opened a *gemach*, were you involved with *chesed* in other ways*?* What? Are you still involved with them?

34. Where does your desire to do *chesed* come from?

Appendix 3: The *Gemachs*

Name	Location	Description of Gemach
1. Sara	Beitar	Mid-sized gemach with an assortment of equipment that has been operating for about seven years as part of a larger chain.
2. Rivka	Beitar	Small, privately owned, nursing pump gemach that operated for about four years and closed down.
3. Chana	Beitar	Privately own, mid-sized gemach with pumps and nebulizers that has been operating for 18 years.
4. Rochel	Beitar	Mid-sized gemach with an assortment of equipment that has been operating for 15 years as part of a larger chain.
5. Baila	Beitar	Mid-sized, privately-owned, nebulizer and humidifier gemach that has been operating for about seven years.
6. Miriam	Ramat Beit Shemesh	Mid-sized gemach with an assortment of medical equipment that has been operating as part of a chain for eight years.
7. Bracha	Jerusalem	Large, heavily used gemach with a vast array of equipment that has been operating as part of a chain for 30 years.
8. Chaya	Ramat Beit Shemesh	Mid-sized, privately owned nursing pump gemach that has been operating for about ten years.
9. Shaina	Beitar	Small, privately owned medical equipment gemach with a nebulizer, humidifier, and blood pressure cuff that has been operating for six years.
10. Hadassah	Ramat Beit Shemesh	Mid-sized gemach with an assortment of medical equipment that been operating as part of a chain for 11 years.
11. Nechama	Jersualem	Large network of gemachs with a wide variety of medical equipment.
12. Devorah	Beitar	Mid-sized, privately owned nursing pump gemach that has been operating for four and half years.
13. Yael	Beitar	Mid-sized gemach with an assortment of medical equipment that has been operating as part of network for three years.
14. Yehudit	Ramat Beit Shemesh	Mid-sized medicine and nebulizer gemach that has been operating for 17 years.
15. Shraga	Ramat Beit Shemesh	Large network for gemachs with a wide variety of medical equipment.