Balancing men, morals and money: Women’s agency between HIV and security in a Malawi village
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Of cash flows and good friends:
Money versus social capital

Introduction

The need for and exchange of money play important roles in the transactional sex paradigm that this study scrutinizes. The transactional sex paradigm implies that women’s sexual choices will become less risky if they have a sufficiently reliable and substantial source of income other than their sexual partners. What is overlooked in this (admittedly simplified) assumption, is that in resource-poor communities like that of Mudzi, money leads a ‘social life’ far more complex than suggested by its typical depiction as a neutral object of exchange. Arjun Appadurai (1986) has argued that commodities, like persons, are thoroughly socialized things. Tracking the ‘biographies’ of things can reveal much about the meaning and values that are attributed to them in different settings and by different actors. He writes: “Even though from a theoretical point of view human actors encode things with significance, from a methodological point of view it is the things-in-motion that illuminate their human and social context” (1986: 5).¹ In this chapter I track the social life of money in Mudzi, revealing the politics that surround it.

There are various entry points through which money flows into the larger Mudzi area (by which I mean to include the various small markets in the vicinity of the village). These entry points mainly consist of the salaries of employed husbands

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¹ The actor-network theory developed by Michel Callon, Bruno Latour, and John Law suggests a comparable methodological approach to social science research, asserting that objects should be treated, and thus studied, as parts of social networks and as co-factors in shaping the social interactions of which they form a part.
living in one of the villages, financial support sent by partners or relatives based elsewhere, urban traders that come to buy up crops, and development projects and microcredit schemes. Only a limited number of villagers have access to these external sources, and usually only at limited occasions. Immediately after money enters the community through these selective entry points, it begins to circulate, also reaching the villagers who were not its initial receivers. The ways in which money is pushed and pulled around offer great insights into Mudzi women’s livelihood strategies and form the topic of the first part of this chapter. In particular, they reveal the drive to invest in social capital, which in turn reveals the great value that Mudzi villagers attach to social investment. The second part of this chapter therefore delves deeper into investments in and benefits of social capital, culminating in an assessment of sexual relationships as one important form of social capital.

Although there is no universally agreed upon definition of ‘social capital’, in its most basic form it is commonly conceptualized as a productive asset based in social relationships. In this study I take it to mean ‘the ability of individuals and collective actors to mobilize resources through their network of more or less durable social relations’. This definition pulls from two other uses of the term: Nombo & Niehof (2008: 242) and Adler & Kwon (2000: 93). The ‘social’ dimension of the concept appears clearly from its just-mentioned embeddedness in social networks. The label ‘capital’ reveals its economic aspect, in the sense that investments in it lead to (expectations of) returns (Lin 2001: 19 in Ferlander 2007: 116). There is a general consensus among social scientists that social capital is of vital importance for the day-to-day survival of resource-deprived populations, who tend to have few other ‘capitals’ (be it financial, physical, human, or natural capital) on which to depend (Grootaert & Van Bastelaer 2002). Following this view, the concept has come to be embraced in policy circles as an exclusively positive asset that can and should be built upon in order to empower the poor and help them climb out of poverty (e.g. World Bank Report 2001). Some authors have noted, however, that social capital may have harmful consequences too and need not always work out positively for all actors concerned (Adler & Kwon 2000, Du Toit et al. 2007, Portes 2003). As will become clear from the analyses in this chapter, social capital is indeed critical for survival in an insecure setting like Mudzi. Yet, precisely because the need to create and maintain social capital is so strong, it not only facilitates but also hampers individual and community progress. Furthermore, although at first sight social capital may seem an easily attained asset – within reach even for the poor with little other capital at their disposal – our data challenge this presumption. As already mentioned in the previous chapter and further elaborated upon here, in Mudzi a strong interdependence exists between social capital and access to other capitals.
Mudzi’s money management

Managing money

Most days the women living around us possessed no cash at all, not even the tiniest amount. This was partly because money is simply hard to come by and when procured, it is usually only in small quantities. It is too, however, because whatever money these women could get a hold of, was swiftly spent, which soon left them empty-handed again. In such an environment of monetary scarcity, simple facts that may easily go unnoticed by someone unfamiliar with bare poverty become highly significant. When someone in Mudzi turns on a radio, smokes a cigarette, or washes clothes, this is immediately noted and taken to reveal that the person in question must have had some money at his or her disposal – in these cases to buy batteries, tobacco, or soap [P3 1104, 1739, 2456, see also P3 2208], or that he or she for some reason received these items from someone who had money to spend. If the source or reasons are unclear, speculations abound [P2 0032, 0795, 1071; P3 2295, 2302, 2372, 2507]. Possession of money is thus not an ordinary occurrence; in Mudzi it is considered a remarkable and indicative phenomenon.

To gain some understanding of the ways in which money is handled at an individual level, I asked four Mudzi women to keep track of their daily incomes and expenditures (including non-monetary commodity exchanges) for three and a half months. The four women were selected on the basis of their literacy, unmarried status, prime age, and representation of various livelihood situations (one receiving regular allowances from a development organization, one occasionally brewing liquor for sale, one with an on-and-off partner, and one without any apparent source of income) [P3 1803]. The choice of these particular women was also derived from my curiosity about their livelihoods, as well as my sympathy for them. In three of the cases, furthermore, I wished to help them financially in a discreet way – hence without signalling too openly that I felt they needed my help, nor arousing jealousy among other villagers who would (rightfully) have demanded support too if I had given the money freely. I realize that paying the women for this assignment interfered with getting a clean picture of their usual incomes and thus expenditures. However, I feel it would have been unethical not to compensate them for a tedious job that will most likely never bear them any fruits. By paying them only once within the three and a half months period (and once at the end) I aimed to minimize the ‘disruption’. Turning a disadvantage into an advantage, the provision of a salary gave me insights into the women’s financial decisions after receiving a relatively large sum of money. The fact, furthermore, that the money was quickly spent [e.g. P3 2372, 2390], led me to believe that the disruption of the usual course of affairs was relatively mild, as it lasted only a short time. The data thus collected provided a far from exhaustive but nonetheless informative insight into the ways in which money flows in and out of the community, but particularly
also into the ways in which it is circulated around within the community. These ‘money and commodity flow’ diaries largely confirmed in detail what I observed, but also revealed some important dynamics that I would not have noticed otherwise.

Suset is one of the four women who kept a diary for me, from which I deduced the following impression of the ‘social life’ of money:

Suset (23) is one of Mudzi’s young mothers, unmarried at this time of the study. Like her grandmother, who raised her and lives next door, Suset brews liquor for sale whenever her budget allows her to buy ingredients. During her late teens, Suset had been in a steady relationship with a young Mudzi man, from whom she has a now three-year-old daughter. When one day this man found Suset with a liquor customer inside her house, he suspected that she was cheating on him and ended their relationship. Two years later, Suset gave birth to another daughter, from a man who had not told her that he was already married elsewhere and had no intentions to leave his wife for her.

On the day that Suset starts keeping track of her income and expenditure, she has no money. That day she receives a bar of soap from her grandmother so that she can wash her baby’s diaper. The next day, a customer comes to pay the 30MK\(^2\) that he owed her for the liquor he drank earlier. Immediately, Suset spends the money by going to the mill to have some maize ground, and by buying a spoon of paraffin, one box of matches, and a piece of sugar cane as snack on her way back from the mill. For three subsequent days, she does not ‘find’ any money, and eats the maize she has just ground, accompanied with okra or pumpkins from her field. On the fourth day she decides to sell the husks that were left over after grinding the maize to the village’s pig-rearing group for fodder. She had hoped to use the husks to brew liquor, but lacks sufficient money to buy the other ingredients. To the 20MK that she earned with selling the husks she adds 50MK that she begged from her grandmother (who that day received Orphan Care money\(^3\)) and buys soap for washing clothes and her body. Several days later, the father of her first-born child comes by and gives her toothpaste to apply on a wound that the child has on her head. He also gives four bars of Ufresh soap, and some Vaseline body oil. Some days later he even gives one kilogram of goat meat, which she shares with her grandmother and sister who lives on the other side of their grandmother’s house. The father of Suset’s last-born daughter also comes by that week and gives her some paraffin that lasts almost three evenings. In between, Suset earns 50MK by carrying maize from the field of the sister of her grandmother – a woman I categorized as one of the best-off villagers (see Chapter 3), and 100MK by picking cotton for a farmer in one of the larger villages nearby. In most cases the small amounts of cash that she ‘finds’ are quickly spent on supplementary food, soap, matches, and paraffin. All of these are bought in small quantities: just enough cooking oil and salt to spice up one meal, a spoonful of paraffin to light up one evening. Meanwhile Suset keeps on the lookout for someone who is able to lend her a more substantial amount of money to buy ingredients for a new supply of liquor. Eventually a regular customer from an adjacent village lends her 300MK, to be repaid without interest. When weeks later I pay her 2000MK for the work of keeping the diary – for Suset an unusually large lump sum of money – she first pays off small debts that she had outstanding to various fellow villagers. She then gives 200MK to her grandmother “for soap” and 30MK to her sister for relish “because she has none.” In the days that follow, Suset buys nice food for herself (dried and fresh fish, tomatoes, onions, approximately 0.15 Euro’s at the time of the research. Please keep in mind a conversion rate of 200MK as approximate equivalent of one Euro for the remainder of this excerpt of Suset’s diary.

Households that have been registered as taking care of one or more orphans can go to receive a monthly allowance of 1500MK (7.50 Euro at the time of the research) from a NGO based at the nearest trading center.
cooking oil, and salt) as well as ingredients to brew liquor. When her grandmother says she craves beans, Suset buys her these. Her sister comes to beg tomatoes, and later soap to wash her children. Suset buys her the tomatoes as well as a bar of the cheapest soap. Various people beg her to loan them tiny amounts of money, 10MK to 200MK, to which Suset complies. By selling the liquor she brewed, she receives bits of money on some of the subsequent days, ranging from 50MK to 500MK a day. She spends this income on tomatoes, dried fish, sugar cane, bread buns that she shares with her grandmother, soap, painkillers, matches, and batteries for her radio. She also buys medicines for her grandmother. Again, some cash is lent out to fellow villagers, while some other loans are paid back. [P8 0049–0064]

While the 2000MK I gave to Suset were soon gone, she benefitted from it for an extended period of time because she invested it in such ways that it could be accessed again later. By buying ingredients for liquor, she put herself back in business, which supplied her with a profit return spread out over many days – even longer than her stock lasts as many customers drink ‘on tick’, paying whenever they have some money at hand. By gifting soap\(^4\) and food to her grandmother and sister, Suset invigorated their reciprocal relationship, thus increasing her chances for support in future times of need. Lastly, by loaning out small amounts of money to various people, Suset assured herself of access to (repayment) money when required, and furthermore increased the likeliness of being granted a loan herself when in need. She still had to spend days without any money – when no liquor was paid for, and no loans were paid back. But she had some maize to eat, and, at the time of the diary keeping, a field of vegetables and legumes to accompany it. If

\(^{4}\) Soap has an exceptional position in Mudzi, as it seems to have throughout much of Eastern and Southern Africa, if not beyond (e.g. Burke 1996). Money that men give to their sexual partner, or that women share between themselves, is often denoted as ‘ya sopo’ [P2 0626, 1041, 1131]. Ndalama ya sopo is best translated as ‘soap money’. (The noun for ‘money’, ndalama, is dropped, and only the grammatical form of the connecting ya (meaning ‘of’) indicates that it actually refers to ndalama.) This does not mean, however, that soap is always bought with the money that was indicated as ya sopo. In many cases the expression seems to function rather as a metaphor [P2 0637, 1007, 1131; P3 2077]. For example, when abandoned by the father of her four children, Sofia (25) exclaimed: “Now where am I going to find money for soap?” [P2 1405, see also P2 0563, 1131; P3 3455–6]. In theory, food comes from women’s own fields, and soap is, then, considered the one basic necessity for which money is needed (and can thus be claimed) [P2 1252; P3 0495, 0505, 0703, 0705, 0744, 1428]. Although ‘ya sopo’ is not always actually used to purchase soap, the metaphor does point out the centrality of soap amidst all other basic necessities (see Burke 1996 for an interesting analysis of this historical grounds for this). Indeed, soap stands out by far as number one on all women’s non-food wish list [P2 0637, 0924, 0944, 0957, 0961, 0974, 0992, 1007, 1082, 1110, 1131, 1461, 1920, 2030, 2042, 2080, 2081, 2114, 2119, 2135; P3 0407, 0699, 0701, 0703, 0705, 0732, 0738, 0780, 0968, 0991, 0968, 0999, 1124, 1264, 1462]. Lack of soap is taken to indicate a shamefully severe level of destitution [P2 1667; P3 2805] (see also Burke 1996). When discussing with Gertrude how best to remunerate the village women whom we interviewed, she insisted that soap would be most appreciated, despite the fact that the hunger season had started. In the money and commodity flow diaries, soap was the only commodity of which the different brand names were (almost consistently) mentioned. Based on these data I contend that soap is not considered a luxury item by itself (only nicely scented and wrapped soap is) – contrary to the interpretations of some transactional sex scholars (e.g. Luke & Kurz 2002: 20, Silberschmidt & Rasch 2001: 1820, Swidler & Watkins 2007; Wamoyi et al. 2010). Swidler & Watkins (2007: 147–8,151), for example, interpret soap as a (small) luxury and based on that argue that women who receive or desire soap from a sex partner cannot be very poor (assuming that the very poor would only request foodstuff).
nothing was ready for picking in Suset’s own field, a neighbour would often share some of her produce. Otherwise, Suset and her children just ate maize porridge for a day, hoping that she would be more lucky in finding some money or food in the following days.

Suset’s diary shows that she has numerous potential sources of support to turn to. The strongest reciprocal relationships in terms of frequency of transactions are with the close kin living near her, especially her grandmother (who lives with two orphaned grandchildren) and her elder sister (unmarried mother of two children at the time of the diary keeping). With other women in her direct neighbourhood Suset at times shares relish (raw from her field or already prepared), and borrows or loans money. Further down in the village live the paternal grandmothers of her daughters, who Suset at times approaches for meeting somewhat larger needs of the children, for example health care expenses. On several occasions these women came by themselves to gift food, soap, or clothes for their grandchild [P8 0069]. The fathers of Suset’s children, living with their wives in other villages, too gifted or could be begged for support. These men gave in on some occasions, while scolding her away at other times. When a field officer of a microcredit agency visited Mudzi to inform villagers about loan options (formally intended to be invested in business), Suset decided to accept his offer so she could afford a desperately needed new roof on her house. She paid back the loan and interest through her liquor brewing, gifts from ex-partners, and loans from fellow villagers, especially from the paternal grandmother of her first child, whose husband runs the one small grocery store in Mudzi.

The diaries of the other women are not much different. They mainly show, time and again, that when money comes in, it is readily spent. That this is common practice throughout Mudzi was particularly well demonstrated when villagers received payment for their cash crop, cotton, which yielded about 15,000MK5 on average. Within days after selling most of Mudzi’s farmers had spent all of their profits [P2 1326; P3 2637, 2681, see also P2 1232, 1246, 1248, 1254; P3 2588]. Part of it was used to repay debts that had been made earlier in anticipation of the upcoming wealth, for example for alcoholic beverages (mostly by men) and meat (various villagers slaughtered a goat or cow, selling the meat to their fellow villagers who were to repay after selling their maize or cotton) [P2 1839, 1987, 2185; P3 2499, 2573]. The remaining money was spent on clothes, dried fish and other luxury food, soap, body lotion, umbrellas, cell phones, iron sheets, transport to relatives, school fees, and folk healers’ services and medicines. This was a perfect time to spend, as most villagers had money at the same time, so purchases were unlikely to trigger much begging, jealousy, or suspicion about the source of one’s wealth. Some villagers bought maize to add to their own yield. A few men simply disappeared.

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5 Equivalent to approximately 75 Euro at the time of the research.
with their (own or household’s) profit, only to return emptyhanded some days later. Throughout the village men and women began to play cards, contributing money or maize to the jackpot [P2 1683, 1698, 1761, 1789, 1794]. In short, the cotton money soon vanished.

It seems, from both the diaries and our observations, that a Mudzi woman tends to spend her money in three hierarchically organized ways: firstly to purchase a limited number of household necessities and supplementary food for her own household and to a lesser extent for those closely related to her; secondly to lend it out (without profit margin) to persons in her wider social network; and lastly to pay off debts she has made earlier with those same social connections. A recent study quantifying cash transfers in a Malawian village community confirms the high frequency of these between village members, writing that the number of informal transactions “dwarfed” the number of transactions with commercial banks by a factor seven (Stuart et al. 2011: 2). In Mudzi, the informal borrowings usually consist of very small amounts, say 10 to 100 hundred Kwacha, or 5 to 50 Eurocents [e.g. P2 0387, 0724, 1232, 1248, 1328, 1597, 1832, 1870; P3 0797, 0914, 0915, 1040, 1095, 2281, 2585, 3770; P8 0073]. When receiving a relatively large amount of money, some women were quick to hire labour to help them cultivate their fields, even though shortly before and surely soon after they scrambled for food, which I will further elaborate upon below.

Most days, the diaries and our observations indicate, women just make do with what they have. If there is money, they eat nice food. If there is no money, they are (usually) satisfied with whatever the land around them offers. When money is so plentiful that a luxury like batteries can be afforded, they listen to the radio as often as possible for as long as the batteries last. Before and after that, they simply spend their days without radio sounds. Things become different when emergencies occur which require instant solutions – regardless of the availability of money. Most often these concern ailments of either the woman herself or one of her children. Such aching bodies are preferably ‘treated’ with a quick-fix painkiller (a ‘treatment’ often prescribed by medical doctors too when proper medication is unavailable or unaffordable). Suddenly faced with a need for money, women appeal to the various fellow villagers who had earlier borrowed a tiny bit of money from them. Chances are that at least one of them has or can access the few Kwacha’s requested at that moment.

Notably, the need for a painkiller seems to be considered a particularly legitimate reason to inconvenience others with requests for pay back – possibly because it radiates urgency, indicates need instead of mere desire, and portrays the money collector as victim rather than perpetrator. It excuses him or her for the request that could otherwise be interpreted as based on anti-social self-interest. A desperate need for painkillers is therefore at times deployed by women to conceal their actual reason for which they request pay back (or loan). At other times women requested
pay back to buy painkillers and actually used it for that purpose too, while they had money available to buy it themselves. This money was then used for other purposes. Apparently, being in real need of a painkiller is considered an opportunity to ask for pay back that should not be missed out on.

It seems that the continuous loaning and borrowing back and forth within the community serves as an informal storage mechanism. The money is out of one’s own hands, and so protected against temptations to, for example, spend it on a savoury alternative (e.g. dried fish) to whatever relish is in season and thus eaten each and every day for weeks at a time (e.g. green leaves, cow peas). More importantly maybe, it cannot be begged for or claimed by others who may need money for food, medical expenses, or funeral costs. Such money is out of direct reach, yet potentially accessible in times of emergency.

**Social pressure to share**

There are several reasons likely to explain why Mudzi villagers so quickly dispose of the little money they can find, which entail both ‘push’ and ‘pull’ factors. With push factors I mean the negative consequences of holding on to money, and with pull factors the positive consequences of expending money. One of the push factors hinted at already is a social dynamic that has been noted and described by anthropologists since the earliest studies in the region (e.g. Mitchell 1956 on the Yao, Richards 1939: 201 in Zambia) as elsewhere (Foster 1965, Geertz 1963, Hyden 1980, Kimambo et al. 2008, Scott 1976), which is the strong moral obligation to share [P3 1326]. Mitchell (1956) described how among the Yao of southern Malawi deficit households had a right to receive food and other assistance from surplus households in the same sorority group. More recently also it was written about rural Malawi that:

An ill person needs help; healthy individuals in the household or other households in the neighbourhood are expected and obliged to provide that help. A bereaved family needs to be consoled; other families in a collective are expected and obliged to do so. A household experiencing food shortage asks for help; the household with enough food is obliged and expected to share (Mtika 2000: 347).

Mitchell (1956) wrote that a villager who ignored or neglected this obligation would face criticism and eventually even exclusion – which would in turn deprive him or her from all social and economic security. During our fieldwork, we saw

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6 Not only villagers who ignore the social norm to share face criticism and disgrace, all those who deviate from the norms that were presumably set out by the ancestors risk reprimanding from their fellow villagers. For examples from Mudzi of disapproval particularly of (suspected attempts to) personal advancement see P2 0123, 0142, 1056, 1572; P3 0404, 0588, 0619, 0785, 1224, 1253, 1264, 1470, 1503, 2026, 2777. For critiques on socializing with Gertrude and me as a perceived means to accessing resources through us, see P2 1534; P3 0677, 1253, 1264.
some examples of this ‘levelling’ mechanism at work [e.g. P2 0619, 1056], such as the following:

During our stay in Mudzi, one man in particular was at times scolded for insufficiently sharing his resources. The man must have been in his sixties, and had been struggling with illnesses over the past years. By the time of this study he was severely weakened, and he and his wife approached several folk healers to cure him. Most likely to pay for these expenses, the man sold some of his livestock and later received a sum of money from his son working in South Africa. A grandson living with him complained that despite finding a lot of money by selling the livestock, his grandfather did not buy any nice food for the household. Non-household members grumbled that the man had been sent a lot of money from South Africa, yet had not shared any of it by hiring fellow villagers to help him cultivate his field. When the man eventually got so weak that he could barely lift his hoe and asked a passer-by to assist him, the young man refused, reminding the old man that he had not helped others either when he had some money at his disposal. [P2 0755, 1018, 1127]

The claim to social support also appears from Suset’s expenditure pattern described earlier. When she had some money available, her close kin came to tell her what they lacked, needed, or craved for – subtly pressing her into sharing. As appears from the diaries and our observations, a lot of begging (*kupempha*) and sharing takes place between Mudzi villagers [P2 0762, 0895, 1502, 1719, 1801, 1900; P3 1018, 1110, 1324, 1429, 1436, 2595; P8 0071, 0073, 0075]. Having something, be it pumpkins from the field or more than a single dose of paraffin, means facing requests [e.g. P2 0095, 0519, 0737, 0865, 1439, 1446, 1481, 1855, 1881; P3 1476, 1942; P8 0047, 0075]. Villagers who still have maize when others run out are regularly begged for a cup or plate of flour [P2 0583, 0724, 1225, 1229, 1232, 1282, 1446; P3 4066, 4084]. Overall, those who have some tangible wealth can be sure that it will soon vanish as chances are great that someone within their reciprocal network needs a share of it, which cannot be reasonably withheld.

The closer a (kin) relationship between individuals in Mudzi, the greater their moral obligation to share. Such intensification of social obligations between closely related persons has been called ‘condensed morality’ by Pennartz & Niehof (1999: 206), following David Cheal’s theory on the moral economy of the household. Tellingly, when two women or households are close (in the social sense, although it often coincides with spatial vicinity too), this is in Mudzi indicated by the expression that they “often share relish” [“*timagayirana ndiwo*”] [e.g. P3 2762]. In line with this, when begging for support, the beggar tends to underline her relationship with the begged, emphasizing its closeness or claiming it to be close. For example, in situations in which women hoped to get some form of assistance from the mothers of their ex-partners, these were explicitly addressed as “mother-in-law,” or at least as “grandmother of my child” [P3 1942; P8 0069].

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7 The same word is used for praying to God or Allah.
Reviewing the studies then available on social responses to food shortages, Dirks (1980) discerns a universal pattern in which sharing initially increases, but diminishes drastically when actual famine sets in. Based on the studies he reviews, Dirks deduces that when the circle of reciprocal relationships narrows, the nuclear family remains intact longest as a “redistributive, protective unit” (1980: 30). Notably, however, the household or nuclear family is in Mudzi’s daily life reality not the blissful unit of trust, commitment, and solidarity that advocates of the ‘moral economy of the household’ and others often hold it to be. As I have argued in Chapter 5, many Mudzi men and women seem to consider marital unions as pragmatic endeavours for individual progress, despite a discourse on ‘helping each other’. Mutual secrecy about incomes and expenditures is the rule rather than exception, and stealing between husbands and wives is common. It may be argued that this is in line with the ‘un-closeness’ between many Mudzi spouses and therefore not necessarily contradictory to the moral economy assumed to be found in close personal relationships. However, theft by (adult) children of their parents’ properties also seems to frequently occur [e.g. P2 0730-4, 0741, 1009, 1154, 1187, 1204, 1305, 1580, 1639, 1650, 1991; P3 1551, 1731, 1753].8 Within one and the same compound, we saw some members became severely undernourished during the hunger season while others managed to remain relatively fat9 (see also Vaughan 1987: 32). Nonetheless, as just noted, the moral obligation to solidarity is found among closely related persons, and called upon by villagers in want when potentially lucrative.

One particularly effective means through which levelling is enforced, is the widespread fear of witchcraft (Austen 1993, Mitchell 1956). Witches (mfiti) are believed to be evil creatures that hunger for human flesh. To satisfy this hunger they secretly kill humans using magical spells, wait until their victim is buried, and exhume the body from its grave at night to eat its flesh. Magical spells can however also be applied by common people, with herbal or magical medicines purchased from a medicine man or woman (sing’anga). These medicines may be applied to disadvantage others or advantage oneself – for example through protection against spells from others, curing ailments, increasing yields, or making someone attracted to you. Scary as mfiti may be, in daily life practice it is mostly these spells from fellow villagers and relatives that are feared. Greater wealth is assumed

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8 We have not heard of any case in which parents, or at least mothers, tried to personally benefit at the expense of their children, but reasons given to take good care of one’s children did reveal political economic considerations. These considerations pertained to the hope that children will in return take good care of their parents, or at least mothers, when these become old [e.g. P3 0784, 1899, 2491].

9 Obviously, this may in some cases have had to do with illnesses rather than nutrition per se, but at least in a few cases we have seen and heard that certain members (e.g. the employed husband and not his wife and children, or the matrilineal grandchildren and not patrilineal children) took or were given significantly more and nicer food.
to arouse envy among fellow villagers [e.g. P3 0785, 3498] and is therefore feared to provoke bewitchment (Van Breugel 2001: 265). Anti-social behaviour, such as refraining from sharing one’s wealth, may invite either accusations of bewitching, or bewitchment by others.\textsuperscript{10} In Mudzi, suspicions of witchcraft abound [P2 470, 489, 576-8, 869, 1018, 1332, 2116; P3 0405, 0610, 1911, 3497-8, 4009] and fear of bewitchment guides many villagers’ actions [P2 0738-9, 0750, 1706; P3 1190] (see also Bryceson et al. 2004: 37, Launiala & Honka 2011: 404). Villagers who became incurably ill and villagers who died, whether due to a disease or not, were by many assumed to have been bewitched, often as a result of jealousy [P2 0869, 1018, 1332, 2116; P3 0405, 0610, 1911]. \textquoteleft\textquoteleft They may have had iron sheets [as roof], or a lot of livestock,	extquoteright\textquoteright Gertrude explained to me [P3 0405]. One of Mudzi’s wealthier couples described in Chapter 3 had actually fled from their previous home village to Mudzi because of mounting accusations of witchcraft. According to the wife (36), it was again their relative success in producing sufficient maize and cash crops (cotton and peppers) that got them into trouble in Mudzi, as jealous neighbours bewitched her to become severely ill. She indeed grew increasingly thin, developed soars all over her body, lost much of her hair, and gave birth to a baby so weak that I fear for its life [P3 0610, 1064, 1138, 3497-8, 4009]. Because of her weakness and repetitive hospital admissions she has not been able to plant any cash crops this year: her neighbours got what they (presumably) wanted. In this woman’s own and others’ perception, it had been her households’ relative wealth that brought misfortune, ill health, and so an ascendance into poverty.

A further potential disadvantage of possessing material wealth is that this may be taken by others as a justification to exclusion from support. In Mudzi, this social repercussion was most obvious when villagers were to select beneficiaries amongst themselves for participating in an external development project or divide a communally received hand-out – hence when a substantial but limited resource without clear ownership suddenly arrived on the scene. Those unfortunate enough to be doing some form of business\textsuperscript{11} at that moment were argued to be in less need of support and therefore excluded from benefitting [P2 0878, 1270; P3 0838, 3751, see also P2 1127].

Kima (64) brews liquor whenever she has the money to buy the main ingredients and expects customers to be buying. She lives in a run-down iron-sheeted, brick-walled house that was built by the husband who abandoned her 24 years ago. Kima relates that whenever subsidized

\textsuperscript{10} Interestingly, Nombo (2007: 104) found quite the opposite in rural Tanzania, where villagers actually refrained from sharing food because they were afraid of witchcraft accusations in case a receiver would fall ill after eating the gifted food.

\textsuperscript{11} In the next chapter I will focus in more detail on the (often negative) consequences of women’s independent income generation.
fertilizer coupons or other hand-outs are to be distributed, fellow villagers point out that she has an iron-sheeted house as well as the equipment to generate money, and therefore should not be amongst the ones receiving support. [P3 3751]

During our stay in Mudzi a development organization delivered free chickpeas to be distributed amongst all villagers. That day we met Hamra (58) – who for a short period was trading salt against money or maize. She complained: “I have not received any chickpeas. They [the villagers put in charge of distribution] say I did not receive because I am now selling salt. They are jealous because I have some money through that business, and say that I can just buy everything myself.” [P2 0878]

Having some form of wealth thus potentially blocks women’s access to other sources of support. Notably, however, not all business women were at all times excluded from receiving other forms of support. Nor were, for example, women with access to remittances from South Africa. As we shall see further on, maintaining warm connections with such women may be highly advantageous and therefore rather not risked by withholding support or privileges. Material capital, or obvious access to it, is thus not per se a ground for exclusion, but can be used as an excuse or justification for it. This is especially the case for women with weak social capital, as will be explained in the second half of this chapter.

Notably, the levelling mechanism works two ways: it thwarts villagers from having much more than others, but also from having much less than others (see also Scheper-Hughes & Lock 1998: 361). This latter aspect shows from the public disapproval of laziness – a much heard and feared accusation in Mudzi [P2 0282, 1056, 1144, 1315, 1820; P3 0486, 0497, 0611, 0614, 0729, 1173, 1245, 1326, 1425, 1763, 2340, 2364, 2994-6, 3217-8] – as well as of splurging for personal benefit. Selling non-surplus maize to obtain cash or eating large quantities of nsima, for example, are severely criticized [P2 1334, 1488, 1508, 1639]. If a begging villager can be held responsible for his or her need, for example because of perceived laziness or splurging, this too may be used as justification by others to later withhold support [e.g. P2 1232, 1334, 1508]. It follows from this that while wealth cannot easily be kept, it can neither be used excessively for own consumption – and thus must be shared.

Dealing with ‘push’ factors

The expenditure patterns of Suset and other Mudzi women already revealed some of the ways in which the potentially negative consequences of ‘having’ – the social obligations to share, the risk of bewitchment or accusations of sorcery, and the risk of being excluded from support – are managed. Money is quickly disposed of, and commodities are bought in small, unsharable and inoffensive quantities only (which is, obviously, also related to the tactic of quickly disposing the usually small amounts that come in).

I have already mentioned earlier the seemingly surprising fact that even food-short Mudzi women, when accessing a relatively substantial amount of money (for
example the 1500MK\textsuperscript{12} Orphan Care money or a several thousand Kwacha loan from a microfinance institute), tended to spend part of it by hiring fellow villagers to help cultivate their fields [P2 0439, 0505, 1246]. At first sight, spending precious money in times of hunger on hiring labourers for work that one can also do oneself may seem economically irrational. Considering it in light of the described social pressures to share, it proves actually quite sensible, even from an economic point of view. By paying fellow villagers to do some work, the women warded off begging from the hired villagers in particular, as these received a fairly large sum already, and from others in general because the money was out of the women’s hands. Furthermore, they averted feelings of resentment and the possible consequences by showing a commitment to sharing their sudden ‘bulk’ of wealth. Meanwhile, they benefitted from their own generosity as it relieved them from performing some hard manual labour.

A further widespread way of minimizing the potentially negative consequences of possession, no matter how small, is to try to hide it\textsuperscript{13} – as far as this is possible in a tightly-knit community like Mudzi [e.g. P2 0655, 1090, 1190, 1635, 1637, 1708, 1772; P3 0754, 2055] (see also Fafchamps 1992, Foster 1972, Vaughan 1985). For example, one of the liquor brewing women in Mudzi claimed that men like her place because it is located at some distance from the main road and paths: “Here they can drink alone, without meeting friends for whom they must buy drinks” [P3 1403]. As noted earlier, even spouses often try to hide from each other their (exact) income and expenditures [P2 0645, 1274, 1504, 1526, 1565, 1568, 1582, 1583, 1611, 1635, 1643, 1611, 1736, 1761, 2024; P3 0941-2, 1903, 3083-95], so as to avoid claims on it and not to arouse suspicion about its source. We know of some cases in which Mudzi women spent the little money they possessed exclusively on snacks at the market, eating them on the spot, returning home empty-handed (but full-stomached) [e.g. P2 1154, 1274]. Explicit questions from fellow villagers about money (and its source) are considered inappropriate [P2 1026], and often either dodged or answered with lies [P2 1026, 1481, 1545, 1717, 1981; P3 0952, 0975, 1134]. In line with these tactics to hide what might arouse envy, those who left for South Africa tended to do so unannounced and as secretly as possible, fearing that someone might make a magical attempt to shatter their money-making plans [P2 1706; P3 1190].

Thus, in anticipation of the various ‘push’ factors, possession of both cash and other goods is generally kept to a minimum, and what \textit{is} possessed is often

\textsuperscript{12} Equivalent to approximately 7.50 Euro at the time of the research.

\textsuperscript{13} Reconstructing the survival strategies of rural Malawians during the severe famine of 1949, Vaughan (1987: 34) writes that the food that could be found was brought to the household at night so that neighbours would not see it, and eating was done indoors instead of outside as usual.
surrounded with secrecy, especially if it is something that can be shared and thus claimed by others. Such a persistent portrayal of poverty should, however, by no means be taken to suggest that Mudzi villagers prefer not to share. As appears from the above, a substantial part of the wealth that is disposed of is strategically shared to safeguard one’s social position and foster reciprocal relationships. In this way, money, with its potentially negative aspects, is invested in, and so transformed into, social capital. The fact that so much of the little wealth that villagers may get their hands on is directly redistributed among their fellow villagers reveals the high value attached to building and maintaining social capital. In the following part of this chapter I assess the central role of social capital in daily village life.

Social capital

The vital importance of social capital in Mudzi daily life

An important ‘pull’ factor to quickly spend money is its potential to be transformed into social capital. At the beginning of this chapter I defined social capital as ‘the ability of individuals and collective actors to mobilize resources through their network of more or less durable social relations’. Rural Malawians like those in Mudzi have few formal social securities that they can depend on. The Malawi state apparatus lacks the means and often also the political will to deliver to its citizens, particularly those in the rural areas, structural protection against hardship. Health care services are free of charge, but the clinics are understaffed and underequipped (medicines, if available, must be paid for). The police force is stationed far away from Mudzi and officers often lack money for fuel or request forthright bribes to perform their duties [P2 0715–7]. Only one Mudzi villager, an elderly woman, receives a small government pension, for the services performed by her late husband as soldier during World War II. Six households receive a monthly allowance because they take care of one or several orphans [P3 0555, 0923, 1095, 3939, 4057; P8 0015]. In sum, most villagers cannot rely on any formal system of insurance against misfortune. Meanwhile, the likelihood that misfortune will occur at any time in the near future is extremely high in an impoverished, neglected, and famine- and disease-prone environment like Mudzi’s. Informal safety nets are therefore of utmost importance for survival. The combination of an insufficiently equipped health care system with high levels of malnutrition and infectious diseases, for example, leads to

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14 I have discussed here how possession is often kept from the eyes of fellow villagers (although some exposure can be beneficial, as will be argued further on). It is also preferably kept hidden from external development agencies. In surveys that Mudzi villagers assumed to be undertaken to inform upcoming development interventions, or when interacting with outsiders whom they assumed to be in the position to direct handouts, they emphasized and exaggerated their deprivation [P3 0511, 0522, 0552, 0625, 0755, 0799, 0975, 1013, 1152, 1494, 4107; P8 0002].
frequently debilitating episodes of illness. During such a period an ill villager needs others to fetch water, collect firewood, and prepare food. While men can rely on their wives for this, women cannot expect their husbands to perform these female tasks. For this, they generally depend on other women in their household or neighbourhood. When money is required for medical treatment, or eventually a funeral, no household has the money at hand for this, and all thus depend on their social network to gather bits and pieces. In case a household’s maize stores become depleted, its roof collapses, or maybe just lacks matches to make a fire, it often only has the goodwill of others to turn to in order to find support.

A few formally organized social networks exist in Mudzi. Members of the same church or mosque, for example, offer support to each other particularly in case of death. Commonly, food or money is contributed annually after harvest to use for members’ funerals throughout the year, but also is collected at the time a death actually occurs [P2 1707]. During the burial, furthermore, prayers are sung by fellow congregation members. There is also a village-wide funeral club that transcends the religious background of the deceased. Here too members contribute both annually (100MK and some maize after harvest) and upon occasion (20MK). The money may be used to pay for funeral expenses that the bereaved family is unable to cover, for example the (Christian) coffin or the (Islamic) cloth that a corpse must be wrapped in. Male members dig the grave, while women members prepare a hearty meal for the digging men (and themselves).

In the year prior to our fieldwork, several income-generating clubs had been initiated by the Food Income Diversification Program (FIDP), a development program implemented by the Government of Malawi with European Union funding. Of these clubs, only the pig-rearing club was still in operation at the time of my fieldwork. The mushroom-cultivation club had been short-lived because cultivating the moisture-needing crop turned out to be highly unfeasible in a water-deprived area like that of Balaka District. The soybean-growing club dissolved when the treasurer had run off with the proceeds of the club’s first soy sale. Another type of formally organized groups in Mudzi are the networks formed in order to receive a loan from one of the microfinance agencies active in the area. Requiring the formation of such ‘joint liability’ groups is common policy among microfinance institutes throughout the developing world (De la Torre 2010: 19). The group is held communally responsible for timely payback by each of its members – the idea being that this peer pressure enhances the repayment of loans and interest, and the financial sustainability of the institutes. The microfinance institutes active in Mudzi and its surroundings demand an initial payment from each group member before distributing loans, or demand that the group saves contributions at each group meeting. In sum, all these networks are governed by formal and explicit regulations concerning, among other things, the investments that members must make and the benefits they can expect to reap.
Most social networks in Mudzi are, however, of an informal nature, constituting the casual relationships with relatives, neighbours, other fellow villagers, and (ex-)partners and their relatives. They may also include occasional outsiders like Gertrude and me, or field staff from governmental and non-governmental organizations, such as teachers, nurses, and development project implementers. These social contacts are not in themselves social capital. Only when they have been turned into relationships that can be called upon for support, whether human or material, can they be considered as social capital.

Such informal social capital manifests itself in myriad smaller and larger forms of reciprocal support. In Mudzi, these included watching each other’s children; assisting in preparations for funerals and remembrance ceremonies; sharing relish, maize, money, and utensils; watering a fellow villager’s garden during their absence; assistance in the field or with building a house; offering shelter when one’s house collapsed; reading letters to the illiterate; or granting someone precedence at the water pump, e.g. when a woman left her baby alone in the house. Perhaps less obvious forms of assistance include helping a fellow village woman to find a (good) partner, for example by directing to her men who are searching for a wife, telling positive stories to men about women who want a partner, and giving honest advice to a woman about her proposer. Furthermore, registration to participate in a (profitable) development project often depends on the goodwill of certain gatekeepers in the community, as does being granted ganyu and receiving fair and timely payment for such work. More generally, whether a certain occurrence will be explained by others in favour or against the persons involved is likely to be related to their (positive or negative) relationship with these persons. Indeed, all the forms of

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15 For legibility, I have included citations for each of these forms of support in separate footnotes. For watching each other’s children: P2 0110; P2 1383, 1767.
16 P2 1421, 1423, 1491, 1495, 1805, 1810, 1853, 1874, 1890; P3 0758, 1594; P8 0004
17 P2 0071, 0160, 0175, 1435, 1493, 1497–8, 1510, 1512, 1565, 1577, 1707, 1745–6; P3 574, 0751, 1439, 1491, 2600, 2734
18 P2 0283, 1079, 1376, 1439, 1502, 1881; P3 1278, 1598, 1802, 2774; P8 0048
19 P2 0702, 0724, 1229, 1232, 1282, 1410, 1508, 1763; P3 1324, 2595, 4084; P8 0006
20 P2 1185, 1219, 1481, 1690, 2769; P3 3758; P8 0053, 0059
21 P2 1193, 1890; P3 0979, 1487, 1942; P8 0051
22 P2 0098
23 P2 1771, 1848; P3 2420, 2900; P3 2077
24 P2 1127; P3 0608, 1532, 2206
25 P2 1484
26 P3 2414
27 P2 0643, 0906, 1020, 1756; P3 2132, 3893
28 P2 1270; P3 0486, 2054
29 P2 0682, 1093, 1866; P3 1834
30 P2 0178, 1613
support mentioned here can also be withheld in the case of negative social capital. As we shall see further on, for example, few Mudzi villagers attended the funeral of a baby girl in the compound of a woman that they felt was absent too often at the funerals of others [P2 0071]. At another funeral, for the daughter of a young woman infamous for her many sexual partners, no one was willing to pray or sing [P2 1436]. In another example, I related in Chapter 5 how some women told harmful stories to men about the woman they had proposed to in attempt to obstruct the marriage [P2 1756; P3 2495]. In other cases, women who begged for some relish, maize, or money were turned down [P2 1135, 1334, 1965; P3 2331], and ill people were denied the quantity or quality of care they needed [P3 0758, 1744].

**Tactical investments in social capital**

As demonstrated above, goodwill is one aspect of social capital or ‘the ability to mobilize support’, as I have defined it. Such goodwill must be earned and fostered. Showing commitment to sharing one’s wealth – whether by distributing commodities, lending out money, or hiring *ganyu* labourers – is an important way of earning and fostering goodwill. Combined with the previously described risks involved in hoarding money, this helps to explain why money is often quickly out of each villager’s hands and circulated through the community.

Wealth and favours are, however, not distributed at random, simply to get rid of them and attain a general level of community goodwill. Assessing my data on who receives support and who is excluded, especially when shortages become more severe [cf. P2 1690], reveals the tactical dynamics that underlie the sharing of wealth. Lacking sufficient resources to help everyone in need, Mudzi villagers are selective in sharing and tend to invest particularly in relationships that are potentially reciprocal, as shown in the following:

Salika (39, five dependent children, abandoned) called her brother in South Africa and begged him to send her some money to contribute to the remembrance ceremony of the deceased husband of one of her neighbours – a woman much better off than Salika. She explained to her brother why it was so important to contribute: “because if something happens to us she is the one who can help.” [P2 1510]

In Malawi, as noted, community norms prescribe that those who have more must share their wealth, and that those who lack must receive support. Normatively, communal survival is thus privileged over personal development. In daily Mudzi life, however, personal benefits seem to often overrule a sense of normative altruism. Having little to share while desperately needing potential sources of future support urges villagers to carefully distribute their meagre resources in the most cost-effective way. This necessarily means investing in relationships that can most likely be yielded from at a later time.

In Mudzi, these ‘cost-effective’ relationships come in two types, which in the literature on social capital have been called *bonding* and *linking* social capital.
Putnam (2000) describes ‘bonding social capital’ as the social ties within a relatively homogenous group. ‘Linking social capital’ is a term coined by Woolcock (2000) to denote vertical connections between people at different hierarchical levels. For Mudzi villagers such linking social capital entails relationships with people who have relatively good access to resources. These better-off villagers are most likely to be able to reciprocate, although they may not always be willing to because they have little to gain from investing heavily in a reciprocal relationship with a poorer partner. Indeed, the support offered by the better-off Mudzi villagers often comes in the form of ganyu opportunities: they allow those in need to work in their field in exchange for money, food, or seeds. The bonding type of social capital in Mudzi consists of more-or-less equal relationships within a small cluster of closely related people, usually kin but in some cases friends, who are generally most willing to reciprocate in whatever way they can, although they often have little to share. Despite the low quantities and low frequencies of resources available, the likeliness of accessing these is relatively high, because each person’s need for future support makes them more responsive to requests for assistance. As Scott (1976: 27) remarked: “the more reliable a [subsistence option], the more resource-poor it tends to be” (italics in original). Investment in such bonding relationships was exemplified by the loyal, consistent giving-and-taking between Suset, her grandmother, and her elder sister that I described earlier.

Each Mudzi villager thus invests in reciprocal relationships with a small circle of close partners, and in relationships with a few people who are well positioned to mobilize resources. Consequently, the villagers who receive most support are not necessarily – and are even unlikely to be – those in most need. As exemplified by the above excerpt about Salika’s motivation to share assets with her better-off neighbour, access to support generates further support; social capital attracts social capital. As Du Toit et al. (2007: 534) conclude from their ethnographic study on social capital in rural South Africa: “to those that have shall more be given” (see also Lundberg et al. 2000 for Tanzania, Pinder 2004 for Malawi). Conversely, those without significant connections are doubly disadvantaged, because 1) they have little livelihood security, which 2) makes them uninteresting (unprofitable)

31 It is partly in this light that we can understand the warnings from some scholars that social capital may work to the advantage of some while marginalizing others (e.g. Adler & Kwon 2000, Cleaver 2002, Du Toit et al. 2007, Portes 2003).

32 These two women with whom Suset had the closest relationships of mutual support were by her classified as “grandmother” and “elder sister,” but this does not necessarily mean that they were her actual grandmother and sister as understood in Western terms. Her ‘grandmother’ may just as well have been a sister of her real grandmother, and her ‘sister’ may well have been a cousin. No matter their exact affiliation in Western terms, these two women were the people who Suset identified as most closely related to her in local kinship terms; all others had either died or migrated too far to retain regular contact with.
to assist (invest in). In the words of Cole (2010: 58): “poverty both signals and reproduces a lack of significant connection to others.”

Tactical investment in Mudzi is well exemplified by two episodes of illness concerning the children of women situated at the extreme ends of the social capital spectrum:

As long as her adult son was admitted at Balaka hospital, Mudzi’s Group Village Headwoman too resided there to take care of him. On her way to Balaka, she had been escorted by the chief of Mudzi A [P2 1801], and in the weeks following she was visited repeatedly by Mudzi women [P2 1805, 1810, 1874, 1890] – despite the journey of several hours walk. Visitors brought milk and bread for the patient (who himself was not a Mudzi resident) to regain strength [P2 1835; P3 2470]. When Amila – one of the poorest Mudzi women, without affluent connections – stayed at the same hospital to take care of her ill young daughter for some weeks, they were not visited even once. The girl was found in severe need of blood, but Amila had no one to turn to for donation. Eventually the doctor gave his own blood, and the girl survived. When later the girl was discharged, it took a lot of effort for Amila to persuade an uncle living in Balaka to lend her money for a bike taxi to take her still-weakened daughter home [P3 1744, see also P3 3861].

The discrepancy between these two episodes can be interpreted to have various causes, such as a general liking of the Group Village Headwoman and her son, and a dislike of Amila and her daughter. I contend, however, that it has mainly to do with the fact that pleasing the Group Village Headwoman is most likely a rewarding investment, while spending many hours walking and a handful of Kwachas on Amila and her daughter is unlikely to ever result in a materialization of Amila’s gratitude. This is not simply a matter of financial capital, of wealth versus poverty, as no one in Mudzi, not even the Group Village Head, seems able to accumulate much tangible wealth – but rather of social capital, of the potential to pull strings in times of need. The many hospital visits that villagers paid to the son of the Group Village Headwoman exemplify investments in the earlier-described linking type of social capital. The Group Village Headwoman’s traditionally high status as community leader, her blood relations with other traditional leaders in the area, her pivotal role in the allocation of benefits from government or NGO development projects, and her access to financial support from two sons employed in South Africa make her a desired reciprocal partner – even though she cannot be approached for each painkiller that is wanted.

The good (read: reliable or resourceful) connections that social capital consists of are partly a matter of circumstance: whether one has close relatives at all, or even a relative who is placed in a powerful position or who has migrated to South Africa is beyond one’s control (although social pressure can surely help in this last instance, and is certainly employed by some Mudzi women). In this sense, Amila was simply unlucky. Nonetheless, as mentioned, through actively fostering the connections that they do have, and where possible extending their network of potentially reciprocal relationships, women can exert some level of agency in
attempting to increase their social capital and thus their access to support in times of need.

Such investing in social relationships does not necessarily involve money or goods – which are out of reach for women like Amila, but can entail physical assistance too. Attending or assisting at funerals, for example, is an excellent way to actively foster social capital, and seems to be at every villager’s disposal. A closer look, however, reveals the limits to poor women’s agency to singlehandedly expand their support base (see also Cleaver 2002). For one, the time invested in, for example, fetching water and helping to cook for a funeral, cannot be spent on cultivating one’s field, doing ganyu or business, or, as in Agnessi’s case below, attending a training – and thus does come at a cost which not everybody can afford:

Agnessi (42, married) on several occasions chose to continue the tailoring course to which she had been admitted instead of attending the funeral of a fellow villager. When her daughter’s baby died shortly after birth, some Mudzi women refused to pay their condolences, in this way taking revenge for Agnessi’s prioritizing her own development over community solidarity. [P2 0071, see also P3 2743]

Agnessi chose not to be expelled from the (free) tailoring course, but was punished for this by a reduction in community support. Agnessi’s agency to improve her future support base was restricted because either way – investing in social capital at the cost of her education, or investing in education at the cost of her social capital – this support base would be affected. Other, seemingly futile and easily overlooked, factors too can restrict deprived women’s agency to uphold or improve their social support network. For example, attending funerals and other ceremonies requires wearing a reasonably proper outfit. Because of this, Agnessi, often lacking the soap to wash her one set of clothes, at times felt unable to attend [P3 3145], and was thus limited from actively and effectively increasing her social capital by a lack of access to resources.33

Notably, the few women with relatively secure livelihoods, such as those with husbands or sons steadily employed in South Africa, are less pressed to maintain good reciprocal community relations. Their fellow villagers are in greater need of their generosity than the reverse, so they have less to fear – provided that they exhibit a preparedness to share their benefits. As these women are less dependent on public opinion while at the same time reasonably sure of a favourable attitude from fellow villagers anyway, they have somewhat more space to manoeuvre and act as they please. I return to this point further on.

33 The downward spiral that women like Amila get caught up in can be halted or reversed, whether in the short or long term, for example by a son who grows up and finds employment at one of the large estates in the area [P2 1634], or selection by the village chief to participate in a development project as a token poor person, to demonstrate commitment to channel aid to the poorest of the poor as instructed by the development agencies [P3 0687, 4097].
Those who need reciprocal relationships the most are by default those who have little to share – the majority of Mudzi villagers. They must make sure therefore, as argued earlier, that those few meagre resources that they can dispose of are distributed in the most cost-effective way. They must furthermore make sure that they do not accentuate their shortage of and need for reciprocal relationships, as this would make them unattractive reciprocal partners and diminish their potential access to future support. In this light the aversion that some Mudzi women expressed against doing ganyu and working at a commercial estate\(^\text{34}\) can be understood: these are considered outright signs of lacking other sources of support (unlike selling of crops, starting a business, or working in town or even abroad, which signal that a woman has investment capital at her disposal). “People may think that you are very poor,” one woman argued [P3 2846] – in other words, fellow villagers may deem you unable to reciprocate and withhold support where possible [see also P3 0934].

The data discussed in this section demonstrate that social capital determines whether one is to be reckoned with in daily village life interactions, which in turn determines whether one can access the support one needs at the moment it is needed. While showing off material possession goes against community morals and can therefore be detrimental to one’s social status, health, and even life, displaying one’s connectedness attains quite the opposite. This may explain why, for example, some Mudzi women bragged to others that I – a presumably affluent and well-connected outsider, and thus potential linking social capital – was privileging them with gifts and money, even though this was not the case [P2 1227; P3 1182, 1244, 2485–7, 2884]. It probably also helps to explain why, despite the levelling mechanism, some women boasted fake long braids in their hair, a cellular phone, some furniture in their house, or corrugated roofing on their house. According to Parker Shipton, such wealth could be highly problematic because of “the potential for complaints and damaging accusations that underlies every saving or investment decision” (Shipton 1990: 367). My data seem to indicate, however, that showing off some level of ‘access to resources’ is actually beneficial to livelihood security.

Thus, to optimize their livelihood security Mudzi women must carefully balance a portrayal of poverty with an image of powerful connectedness. By doing so they minimize the risks that arise from possessing tangible wealth while maximizing the quantity and quality of potential future support sources. Sofia (25) described this dual strategy well when she once casually remarked that “those who are rich pretend to be poor, while those who are poor pretend to be rich” [P3 1937].

Notably, as we have seen in cases of HIV- and AIDS-affected community members, a language of culpability may be employed by villagers to exempt

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\(^{34}\) This will be further elaborated upon in the next chapter on women’s income-generating options.
themselves from the social obligation to help those in need. If, for example, a fellow villager’s need can be argued to stem from laziness – a much-heard accusation in Mudzi [P2 0282, 1056, 1144, 1315, 1820; P3 0486, 0497, 0611, 0614, 0729, 1173, 1245, 1326, 1425, 1763, 2340, 2364, 2994–6, 3217–8], or from a ‘misuse’ of maize such as selling or excessive consumption [P2 1232, 1334, 1488, 1508, 1639], this may be used to justify a withholding of support. Logically then, such accusations are feared and where possible averted, particularly by those who most depend on the potential support of their social network. In the next chapter I return to this point.

Sexual ties as social capital
In the previous sections I have argued that the ability to pull strings when necessary is by far the most important (and feasible) asset for Mudzi villagers. The severe insecurity of their livelihoods makes it crucially important to create and continuously foster potential sources of future support. At any moment something may occur that triggers a further descent into poverty – unless one has set up a number of potential safety nets beforehand, of which at least one will function as hoped at the time of need. Obviously, the more potential safety nets a villager can set up, the greater the chance that at least one or preferably several can indeed be called upon when necessary. Forming sexual partnerships with men is one important way for women to set up such social safety nets.

Sexual relationships are a type of exchange relationship on their own and can fall both under the bonding and linking categories identified earlier. Several characteristics make sexual relationships particularly different from non-sexual exchange relationships. One is arguably that women can reciprocate the support they get from their partner not with money or commodities, but with a resource that they have freely available in limitless quantities, namely sex. Sex is, however, not really costless or limitless – as it may come at the cost of an unwanted pregnancy or STI; cannot be offered during times tabooed for sexual intercourse, for example when menstruating or in the months after childbirth, abortion, or miscarriage; and cannot be liberally distributed among endless numbers of men without social repercussions, particularly when married. Nonetheless, despite these potential costs and limitations, sexual intercourse can be a quick and easy way to access money, food, or other commodities – among others because there need not have been established a priori a long-term relationship of mutual reciprocity. The direct need or desire for what a man ought to give in a sexual relationship, even if this relationship entails just a one-time encounter, may compel a woman to discard the potential future costs of the sex act. Although some Mudzi women may at some times have engaged in such ad-hoc, one-time sex encounters [P2 0101, 1546, 1844], most partnerships lasted longer and so functioned as source of social capital, a source of potential future support in times of need.
The central role of social capital in survival among resource-poor populations has, as mentioned, been described many times, yet is often overlooked in the contemporary scholarly discourse on transactional sex. Only some scholars take into account the more general, long-term need of ‘being connected’ as motive for involvement in transactional sexual liaisons, among whom are Thornton (2009) and Swidler & Watkins (2007). Thornton theorizes that sexual networking, discredited in the public health arena as highly irrational amidst an AIDS epidemic, may be very rational if considered a means to create social capital and so improve many other aspects of an individual’s life (2009: 3). This concurs with the data from Mudzi that I assess in this section. Interestingly, he hypothesizes that having unprotected sex may be the ultimate means to consolidate a relationship, because it generates an impression of mutual trust and seriousness. Although I have no data to support this assumption, it may help to explain, in combination with the high value attached to social capital as described in this chapter, the continued high occurrence of unprotected sex in Mudzi and beyond. Swidler & Watkins (2007) build their argument on an extensive set of qualitative data from rural Malawi and argue that poor women’s sexual relationships should be considered a form of insurance against future hardship in line with the patron-client ties commonly observed throughout Africa (see Van den Borne 2005a: 105 for a similar argument about women in urban Malawi). They conclude that it is the high probability of future need for support rather than acute deprivation that leads women to engage in transactional relationships. This argument corresponds with my findings described in Chapter 5 concerning the indefinite character of many sexual relationships and the lasting support from ex-partners. The bonds that are created by engaging in a sexual relationship can often still be called upon on later occasions – which contributes to their indefinite (and infinite) character. Their argument also corresponds with the vital importance of ‘being connected’ as described in this chapter.

Swidler & Watkins (2007) describe the men that engage in transactional relationships as relatively affluent men who feel morally obliged or socially ‘forced’ to share their wealth by providing for multiple women through sexual relationships with them. These men benefit from amassing female ‘clients’ because it strengthens their position as patron. In Mudzi, however, there were few relatively affluent men (and those who were seemed loyal to their long-time wives, which may be one of the very reasons for their relative prosperity, as explained in Chapter 3). Most women were sexually involved with men roughly as poor as themselves. Many of the relationships seemed more-or-less reciprocal: both partners begged and shared, gave and took. There are, in other words, no clear patron or client roles discernible. Men depend on women for a roof over their head and nsima on their plate, and women want men for additional labour power or material extras, a respectable status, and continuation of their lineage.
For an average poor man, as I have argued earlier, maintaining relationships with several women is a kind of risk management, whether deliberate or not. As detailed in Chapter 5, divorce is a highly common occurrence in Mudzi and instigated by women about as often as by men. Irrespective of which partner wants to divorce, it is the man who must leave the house, the field, and its produce. To counter this insecurity he must nurture substitute ties, whether openly or secretly, actively or passively, sexually or (still) platonically, to fall back on in case he suddenly finds himself without a home and someone to care for him. It is in this light that the often erratic but ongoing support from male ex-partners can be explained – as attempts to keep available as many refuges as possible.

As described in earlier chapters, the support that women can beg from relatives and fellow villagers is limited, because day-to-day provision is considered to be foremost a husband’s task (see also Vaughan 1987: 32). Consequently, an unmarried woman in need of support is expected to pursue marriage rather than exclusively depend on her (non-sexual) social network. Cultivating at least one sexual relationship thus strengthens a woman’s access to potential support – both through her partner as well as the wider community. Maintaining ties with multiple current, ex-, and potential future sexual partners increases a woman’s number of safety nets, as also argued by Swidler & Watkins. Ties with well-positioned men especially strengthen a woman’s social capital, as her reciprocal capacities are then considered strong and thus sought after by the wider community.

Furthermore, because of the cultural norm that men must provide for their wife or chibwenzi, sexual relationships with men are more ‘demandable’ than, say, a reciprocal relationship with a neighbour. A woman can more explicitly and more forcefully claim the support she desires or requires from a sexual partner than from any other social relation [e.g. P2 0095, 0776, 1252; P3 2138], especially if she has his children to care for as well [e.g. P2 0924; P3 1103, 2297]. Not surprisingly, considering men’s perceived duty to provide for their partner, a recent study quantifying cash transfers within a Malawian village community found that the cash transferred from men to women totalled well over double the amount that was transferred between men or between women, and over four times the amount transferred from women to men (Stuart et al. 2011: 2).

There is, however, as discussed in Chapter 5, a limit to the number of sexual safety nets that a woman can employ without damaging her respectable status and community’s goodwill, which would lead to a decline in her ‘total sum’ of social capital. Indeed, numerous Mudzi women said they refrained from divorcing quickly because exchanging partners too frequently would diminish the community’s respect for them. The exact trade-off point differs per woman and situation. If the support that can be derived through sexual relationships is particularly good, which seemed the case for some of Mudzi’s young, pretty women, this form of social capital may be privileged over and at the expense of other forms of social
relationships. Venesi (35) also is an exceptional example, whose case gives an interesting insight into the possible consequences of the female empowerment that some development professionals believe may reduce women’s involvement in risky sexual relationships:

Of all Mudzi villagers, it is probably Venesi who best understands how to play the game of accessing external development aid. By neatly showing up on time, and performing all tasks exactly as instructed, she made a good impression on the field officer of Concern Universal (the development institute most active in Mudzi), and was selected by him for subsequent development activities too. Each time she was selected, Venesi made sure to share some of the benefits that she accessed through the project with Mudzi’s chief, because this woman also had a part in the selection process. Furthermore, when taking out a microloan from Concern Universal (CU), Venesi was one of the few women who actually invested most of it in a business – as intended by the institute – and always managed to pay back the loan and interest in time. Her rapport with CU’s field officer became so good that he eventually appointed her as ‘volunteer teacher’ for the adult literacy project. Venesi receives a monthly allowance of 1000MK for this task, as well as regular training. When attending such workshops, she receives a travel allowance, lunch allowance, attendance allowance, and, if the workshop lasts several days, an overnight allowance. She saves most of this money by walking to Balaka instead of hiring a bike-taxi, eating some bananas instead of lunch in a restaurant, and returning home in the evenings instead of staying in a hotel in town. When the literacy classes had long ceased due to lack of interest from the (largely literate) Mudzi villagers, Venesi continued to be paid by CU’s field officer (who was aware that the classes had stopped, and probably well understood the lack of interest yet preferred not to inform his superiors about the failure of a project under his command). Venesi carried on attending the various workshops without disclosing that the project was no longer being implemented in Mudzi. Besides this regular and substantial source of income, Venesi has both a brother and a son working in South Africa who send her gifts such as a mobile phone. In sum, Venesi’s livelihood is fairly well secured, which makes her less dependent on the goodwill and potential support offered by the Mudzi community than most of her fellow village women. At the same time, the community is generally well disposed towards her anyway, because of her relatively substantial access to resources and good connections with migrants in South Africa, the village chief, and the development and microfinance institute’s staff. On a few occasions women whispered to us that all of Venesi’s five children have different fathers, which I saw confirmed in the village birth register. According to the gossips, Venesi had cheated on each man with her next lover. The gossip clearly did not bother Venesi, who during our stay dismissed yet another partner, arguing that although he worked in her field, he refused to perform ganyu as she requested to find money for her household. Soon after, she freely walked around with her new lover, a married man from the nearby trading centre. Everybody could see him come and go in broad daylight. Although her behaviour was commented upon and at times laughed about, it was never harshly disapproved of as it was in cases of some other women. [P2 0752, 1058, 1163, 1288; P3 1221, 1870, 2054, 2737; P8 0041]

The trade-off point for Venesi is apparently very high, because of her diversified access to reliable sources of support, which assured her of the community’s general goodwill. As she has managed to capitalize on non-sexual relationships with well-positioned men and women, she gained some leeway to behave as she pleases. Most other women, rather, must carefully balance the potential benefits from sexual relationships with those of a respectable status. As has been elaborated in Chapter 5 they tend to do so by commanding a discourse of urgent need for direct support
to justify their acceptance of sexual proposals and maintain a level of community goodwill.

Discussion and conclusion

In his famous article on “The anatomy of envy” (1972), George Foster posits that there are four universal ways in which all people, from societies rich and poor, try to avoid the negative consequences of envy from others. These four strategies, he emphasizes, are structured in a hierarchical order of preference (ibid: 175). The first choice of all who fear being envied would be to conceal the object of potential envy. When this seems impossible or inappropriate, the alternative is to deny that there is much to be envied about it. When this too appears inadequate, some of the desired object is symbolically shared, for example in the case of tipping a waiter to ‘buy off’ any envy that he may feel about his customer’s wealth. According to Foster’s theory it is only in the last instance, when all other options fail to sufficiently ward off the threat of envy, that people resort to actual sharing.

In Mudzi, as we have seen, concealment is indeed a widely applied tactic to avoid claims, envy, and the related risk of bewitchment. Sharing, however, is not a last resort, applied only when other tactics fail or appear unfeasible. Sharing is, within limits, desired, because it is an important means to safeguard one’s access to potential sources of future support, to maintain one’s social safety network, and to show off – in a sense – one’s credibility as a reciprocal partner. Not only fear of repercussions pushes villagers to share, but also hope for rewards (see also Colson 1974: 46, quoted in Lemarchand 1989: 40).

Throughout the past decennia social scientists have hotly debated the motivations underlying this ‘levelling mechanism’, which is found among so many poor population groups. Here, I focus on this discussion specifically in the African context, rather than include feudal Europe and Asia (where the debate originated with James Scott’s 1976 classic The moral economy of the peasant). I do so because it has been argued that the case of the African peasantry is unique due to a relative absence of exploitation by elite classes (Caldwell et al. 1989: 188, Hyden 1986: 679). The debate on the levelling mechanism among scholars of Africa polarized into one camp upholding a romantic idea of supportive community networks geared towards the survival of all members (Geertz 1963, Hyden 1980, Kimambo et al. 2008) and an opposite camp insisting that all human behaviour ultimately derives from a self-interested striving for personal improvement (Bates 1983, Fafchamps 1992, Popkin 1979). What seems to have often been overlooked in this ‘moral versus opportunistic peasant’ debate is the fact that abiding by moral community norms of sharing may in fact be an important means to achieve personal benefit. In other words, as also argued by Cheal (1989) and Lemarchand (1989), a moral economy and political economy may be at play simultaneously. Cultural norms
guide villagers’ behaviour by pressuring them into sharing, but exactly how they share is to a great extent directed by tactical considerations aimed at individual survival. It can be said that villagers’ decision making is guided by a form of individual profit maximization. However, the ‘profit’ at stake concerns reducing one’s livelihood insecurity instead of accumulating personal wealth.

Material wealth has an ambiguous status in daily Mudzi life. Hoarding goes against cultural norms, and is likely to trigger disapproval as well as jealousies, and so threaten one’s personal wellbeing, as also argued by Foster. At the same time, however, material wealth entices reciprocal relationships – which can function as insurance against future despair. To overcome this inherent tension in accumulating material capital, villagers rather strive to accumulate social capital, which allows them to mobilize the necessary material capital (and other forms of support) when needed. Ideally, social capital exists in the form of both reliable (generally horizontal) and resourceful (generally vertical) reciprocal relationships. The former concern relationships with persons equally little endowed but generally highly willing to provide support when necessary, because they are equally in need of potential future reciprocity. The latter entail relationships with people better endowed but who are therefore less interested in actually providing support. As argued in this chapter, strong social capital generates further access to support, because it increases one’s potential capacity to reciprocate and thus others’ willingness to provide assistance or grant privileges. Conversely, a lack of social capital puts one last in line when fellow villagers decide how to best allocate the scarce and meagre assets that they have at their disposal, whether these entail material support or other favours such as inclusion in a profitable development project.

Livelihood security in Mudzi thus largely depends on the size and quality of one’s social network, one’s potential access to resources when in need, and one’s ability to pull strings when necessary. In such an environment, ‘economic independence’, as promoted by many development professionals, is a sheer fallacy and pursuing it could actually be detrimental to the villagers’ feeble livelihood security. As argued throughout, investments to instead expand and strengthen one’s social network are both more feasible and most likely more effective for improving livelihood security. Sexual relationships are pre-eminently suited as source of support because of the cultural expectation that a husband and wife ‘are together to help each other’. This conceptualization also characterizes casual sexual relationships, in which a woman can expect and even actively claim assistance from her partner, whether now or in the future. Having a partner furthermore increases a woman’s potential access to wider community support, as described in Chapter 5. Involvement in sexual relationships with men (if not overdone) is thus a major means for women to increase not only the quantity but also the quality of their social network and so enhance their potential access to support when in need.
Maintaining multiple potential sources of future support is so crucial for livelihood security, and sexual ties are so vital a part of this, that it is unlikely that Mudzi women will easily give up their relationships with (multiple) men. The long-term social capital that is found through sexual ties cannot simply be replaced by one single source of income generation, let alone by something as delusionary (within the Mudzi context) like ‘economic independence’, as suggested by some advocates of the transactional sex paradigm. In the following chapter I elaborate further on misconceptions about the perceived solution of providing poor rural women with income-generating options.