Money and violence: Financial Mutuals among the Xhosa in Cape Town, South Africa

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Introduction: Questions and Methods

1.1 Questions

From the eighties onward, when apartheid was crumbling, increasingly more Africans migrated to Cape Town, South Africa. They did not leave their homes in the Eastern Cape because they enjoyed the city; like the many tourists, who, not unlike the Dutch East India Company of the colonial past, cherish it as a refreshment station. To the Xhosa migrants Cape Town was, and still is, a hostile city: people fear murder, rape, and theft; they do not know their neighbours; friends are scarce; kin, the living as well as the dead, are absent; and racist attitudes by Coloureds and Whites are ever present. The Xhosa migrants have only one motivation to plunge themselves into the unknown and hostile squatter camps of Cape Town: money.

This ethnography concerns the way in which Xhosa migrants in Cape Town collectively manage their money in financial mutuals. The migrants organise a myriad of groups in which the participants collectively save, borrow, lend, or insure themselves with their hard-earned money. The groups vary in size and organisational characteristics are diverse. Some groups consist of only a few neighbours while there are also insurance arrangements with a few hundred members that make sure money is available in order to attend the funeral of a relative back home, as well as to prevent a burial in this horrible city.

Financial mutuals were the first and often the only organisations that the migrants established. The squatter camps and new townships in Cape Town were virtual deserts for social and organised initiatives: In the new neighbourhoods there were no organisations to speak of. In Indawo Yoxolo - the main research site - it took years before the first soccer games were held. The churches were for the most part located elsewhere in the city and therefore did not play an important role in the neighbourhood. Politics was dangerous and therefore most people did not want to participate, even on a local level such as a street. All rituals, such as funerals, initiations or ancestor worship took place outside of the city, back home in the Eastern Cape. Migrants therefor rarely organised themselves in the city for ritual purposes. The forms of organisation, such as participation in local politics, churches, soccer clubs, unions, age groups, did not provide an alternative. However, financial mutuals were an exception: They blossomed in this social desert. The main concern of Xhosa migrants was money and it was around money that their social configurations crystallised.

In this study I approach financial mutuals as a social configuration, that allows to study what has changed for the majority of Africans in a liberated post-apartheid South Africa. Because they concern money financial mutuals are particularly useful for getting insight into the hopes and dreams, as well as the worries and anxieties, of poor Africans. Money was the reason for migrating to Cape Town and money was needed to maintain relations with kin back home. The image of migrants is often that of poor, destitute and uprooted people, but let us also examine the flip side of that image and
see what poor people do once they have a bit of money. Financial mutuals are organised to influence what the money is used for, when it is used, and who benefits from it and, therefore, a study of financial mutuals allows one to understand what pivotal role money plays in the migrants' lives.

The severely destitute living circumstances in Cape Town did not prevent Xhosa migrants from organising financial mutuals. I will call the circumstances in which migrants lived the 'threatening triad'. The threatening triad consists of, firstly, immense economic insecurity. Secondly, physical dangers of domestic and political violence, and increasingly of AIDS, are part of day-to-day life. Thirdly, relationships with kin, neighbours, home-people (migrants from one area in the Eastern Cape), colleagues at work, between men and women, as well as towards Whites and Coloureds were volatile and often threatened. Often it was money, more precisely the lack of it, that complicated relations.

Notwithstanding the severity of the circumstances, Xhosa migrants managed to organise financial mutuals, while other forms of organisations did not come off the ground. Why do people organise financial mutuals under such threatening circumstances? And how do they manage to do so? This study will show how people's financial situations are constantly changing and largely dependent on others; people make claims on each other or try to circumvent such claims. It will reveal how financial mutuals are at the crossroads of the manipulation of flows of money, and therefore pivotal to the migrants' responsibilities and obligations towards others. The money is never enough as wages are low and job insecurity is high, but through financial mutuals the migrants try to influence the flows and uses of money. Studying financial mutuals, therefore, is a way to study social relations within the threatening triad.

In the anthropological literature, financial mutuals have been studied in order to examine the impact of large-scale transformations on poor people, and migrants in particular. In the sixties in particular, financial mutuals were seen as an intermediary between a traditional subsistence based society and a modern capitalist world. Geertz (1962) stood at the centre of this debate. He conceptualised financial mutuals as a 'middle rung' between the traditional and modern worlds. Financial mutuals would, according to Geertz, lead to the rationalisation and modernisation of people. The financial mutual was expected to have an adaptive function because it helped migrants to change from a rural traditional society to an urban and modern society. According to Geertz (1962, 259):

A form of symbioses between the "traditional" social structure of the immigrants and the more "rational" one into which they have been suddenly projected has made possible the immigrants' adaption to the new economic and political tasks with which they are faced, while at the same time minimizing the strain of transition and social transformation.

Financial mutuals were expected to overcome the tensions between traditional and modern society and once the migrants had adapted themselves to modern society these organisations were expected to disappear and modern financial institutions, such as banks, would replace financial mutuals.
History has proven that these assumptions were wrong. Financial mutuals still thrive in most parts of the world, even when banks are present and also among people who have lived in the city all their lives. Geertz, and many others, attempted to embed financial mutuals in a theory of change. However, as part of modernisation theory that was en vogue at that time, it was wrongly presupposed that people developed along a linear path towards rationalisation and individualisation. Geertz (1962, 261) also argued that "[t]he theoretical as well as the practical interest of the association [financial mutual] lies in its ability to organize traditional relationships in such a way that they are slowly but steadily transformed into non-traditional ones'. But financial mutuals among the Xhosa in Cape Town are not based on traditional forms of solidarity. Participants of financial mutuals are not part of a particular clan, kin-group, church, or age group. On the contrary: the members of financial mutuals barely know one another as they are mostly new neighbours. If financial mutuals are not based on traditional forms of solidarity, on what are they based? Who is allowed to take part and on what grounds? How do people who do not share any 'traditional' relations manage to trust one another? If it is not a clear-cut case of traditional relations transforming into modern ones, then how do relations change?

The many popular financial mutuals still invite questions about the nexus between money and social relations. Simmel (1990 [1900]) argued that money would allow people to extend exchange relations and promotes more impersonal relationships. Xhosa migrants do earn money in a capitalist economy that extends far beyond the personal web of relations. Yet, simultaneously, they use some of that money to organise financial mutuals. Within these mutuals, money is used to establish new personal relations among neighbours or fellow-migrants. Moreover, financial mutuals offer social mechanisms that allow their members to channel money to particular people, and thus withhold it from others.

The clear distinctions between gift and exchange, things and money, the personal and the rational, have been questioned and new ways of studying money and relations are being sought. Instead of assuming that money has particular characteristics, one should understand how it is given meaning, transformed, and socially embedded (cf. Bloch and Parry 1989, Zelizer 1994). But money also has particular characteristics that do not depend on local culture or symbolic interpretation. In order to solve this theoretical problem, Bloch and Parry (1989, 23-30) argue for a new way to conceptualise the specific social dynamics that money brings about. Instead of resorting to problematic distinctions between gift and exchange, things and money, the personal and the rational, and traditional and modern, they argue for an analysis of transactional systems. They compare a wide range of cases (Bloch and Parry 1989) and suggest differentiating between short-term cycles of exchange that concern individual competition and long-term cycles of exchange that reproduce the social order. Clearly, money does have an effect on people, the problems they face, and the way they try to solve them. The challenge is to see why and how money, with its distinctive characteristics, can alter relations between people.

The distinguishing features of money become apparent if one compares it with, and relates it to, cattle, the most valuable possession and exchange commodity in Africa during pre-colonial times. Money, unlike cattle, can be exchanged into smaller denominations. Money can be stored rel-
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Atively secretly and can pass hands almost unnoticed. Most importantly, money was introduced within the Xhosa economy as part of colonial and capitalist expansion. This meant that the sources of money were very different from that of cattle. Unlike cattle, which were controlled by elderly men, money can be earned by younger men, women, and children. Money also circulates within relationships, but has different sources, is not very visible, and its control is more ambiguous. The similarity between money and cattle is that flows of money, just like flows of cattle, reveal the interdependencies between people.

[C]attle and money are particular sorts of goods, with a peculiar aptitude for abstraction and congealing wealth, for making and breaking meaningful associations, and for permitting some human beings to live off the backs of others. And all this without ever disclosing quite how or why any of these things should, or do, happen (Comaroff and Comaroff 1990, 211).

Hutchinson (1996), for example, has shown how the Nuer of Sudan became involved in new forms of exchange due to, among other things, money. Spheres of exchanges that were previously distinct and controlled opened as the control over exchange became increasingly contested. Hutchinson convincingly shows that among the Nuer money brought about new social problems and moral dilemmas. Historically informed ethnographies on money and relations, such as those by Comaroff and Comaroff (1990), Hutchinson (1996), and Guyer's edited volume Money Matters (1995) elucidate the complex dynamics of the nexus of money and relations.

By studying financial mutuals and posing questions about they way they are organised, how participants are selected, who is trusted, and how the money is spent, it became clear how Xhosa migrants live in Cape Town and how money dominated their lives and relations. Flows of money and the way such flows are influenced through social control in financial mutuals, therefore, disclosed new and changing interdependencies. Financial mutuals among the Xhosa migrants in Cape Town reveal contestations, identifications, solidarities and interdependencies rooted in the particular use of money. For Xhosa migrants, financial mutuals are a new sphere of exchange, a new social arena in which the object of desire circulates among people that one barely knows. Money remains hidden most of the time, which complicates the study of the nexus of money and social relations. But in financial mutuals, money advances temporarily to the fore, just like the relations that participants challenge, build, or relegate.

From a political point of view it seems to be a contradiction to study financial mutuals in post-apartheid South Africa. After all, the most apparent changes of the last years have been of a political nature while financial mutuals are far from political organisations. Members even emphasised how insignificant the financial mutuals were and told me: 'we are not very fancy', or 'we are only a few neighbours who meet once a month'. Financial mutuals, with the money that circulated in the group, were not meant to stand in the spotlight.

I believe that my research, the choice of topic, the methodology, as well as the interpretation of financial mutuals, was possible because of the political changes that took place in South Africa. Apartheid had severely restricted the possibilities of research and had a tremendous impact on the
agenda of anthropologists working in South Africa. It was, for example, not allowed for anthropologists to stay overnight in the area of their fieldwork and the government tried to control research by issuing research permits to approved projects only. It was also dangerous to discuss political issues, especially for informants. Wilson and Mafeje (1963), who wrote one of the few ethnographies on the lives of Africans in Cape Town, were confronted with the impossibility of doing research on political issues. At the time of their research, the two major African political organisations, the Pan African Congress (PAC) and the African National Congress (ANC), were banned. The police had also imprisoned two journalists because they refused to disclose the sources of their information. Wilson and Mafeje (1963, 11-12) were faced with these problems and therefore explicitly decided to write an apolitical ethnography in an era of great political turmoil.

While avoiding political issues explicitly had its drawbacks, it was even more problematic to neglect them implicitly and relegate all social life to an apolitical understanding of culture, something in which the Afrikaner volkekunde - best translated as ‘folk-studies’ - was often involved (Hammond-Tooke 1997; Gordon and Spiegel 1993, 86-88):

This emphasis on volk (sic) and the ineluctable connection between a social group and its culture (ethnos-theory), was to be utilised as a justification for the apartheid policy. As such, it was anathema to most of the anthropologists at the English-language universities who rejected it outright (Hammond-Tooke 1997, 133).

The rejection of an apolitical concept of culture that served apartheid ideology, however, meant that political interpretations of cultural practices dominated critical anthropology. Cultural practices that did not have a political dimension were easily ignored.

James (1999a, 1999b), who did a study of migrant women's dancing groups in urban Witwatersrand, found that researchers were hesitant to study migrant associations. These associations were neglected because the researchers worried that their findings might be used to confirm apartheid notions of home (James 1999b, 24):

This reluctance to investigate home-based associations was particularly strong among anthropologists, due perhaps to their awareness that there was a disturbing similarity between the definitive cultural features stressed by their forebears and the concept of ethnic uniqueness which was used to justify the depredations of apartheid.

Consequently, organisations that were not clearly political were ignored, or the political character of organisations was likely to be overstated. It may, for example, have been that Comaroff's inspiring ethnography on the Zion churches of the Tshidi was influenced by the tacit political circumstances of research during apartheid. According to Comaroff, the church should be interpreted as a form of resistance against apartheid through the alteration of Christian symbols. Schoffeleers (1988) argues that the political dimension of these churches was overemphasised. In his view, Zion churches were politically conservative while the causes of suffering were dealt with on an individual level with an emphasis on healing. The macro-political and structural causes of suffering were generally ignored.
Today one no longer needs to expose how apartheid oppresses people. Current anthropological research is not burdened as much with positioning oneself vis-à-vis state policy as it was during apartheid. My fieldwork took place in the post-apartheid era and therefore it was more feasible to study organisations that do not have an explicit political character, such as financial mutuals, in connection to the broad political transformation that takes place in South Africa. With the end of apartheid, it became possible to go to South Africa for research purposes without the risk of being branded a collaborator of apartheid. The study of 'invisible' financial mutuals organised by destitute, marginal, and 'invisible' African migrants has become more feasible in post-apartheid South Africa. It is also informative about contemporary political change in South Africa. The organisers are migrants and migration is heavily influenced by the abolition of apartheid, and life in Cape Town cannot be understood without proper consideration of local political processes. Furthermore, the threatening triad (economic insecurity, violence, and volatile relations) has its own entanglement with apartheid politics and the democratisation process.

I will show how financial mutuals were migrants' attempts to hide from politics and instead hope for a better future in which relations are strong, money is plenty, and self-worth is built. This ethnography will show how financial mutuals are islands of hope for Xhosa migrants who are surrounded by a sea of insecurity, unemployment, murder, rape, and social conflict. Migrants de-politicised their financial mutuals and created a place where they could feel secure and trusted, and where money was in their control. The study of financial mutuals will reveal the horrors from which people tried to withdraw as well as their hopes for the future.

But, as so often when people try to improve their lives, financial mutuals were not always what they promised to be. This study will look beyond the rhetoric of solidarity, mutual help and companionship. Just as important for insight into the migrants' lives were the conflicts within financial mutuals, among neighbours, among kin, and so on. Financial mutuals were not only an island of hope, but also an arena of ambivalence. The money is insufficient to help everyone all the time, and trust is often an issue. Participants, moreover, accumulate money in financial mutuals which shows inequality and can make fellow members, neighbours, and kin jealous. As migrants used financial mutuals to solve some of their economic and social problems, they simultaneously created new ones. These dynamic interdependencies of migrants, and particularly the dynamics that financial mutuals bring about, are at the core of this study.

Money is the reason the migrants had come to Cape Town, and three research visits (six months in 1995 for my Masters thesis, and a total of 14 months in 1997 and 1998) I studied how money was organised collectively in financial mutuals. I attended meetings of the organisations, had many conversations with participants about their financial and social worries, and tried to participate in their lives as much as the circumstances allowed. The findings were discussed in our 'mutual group' at the ASSR with Marcel van der Linden and Abram de Swaan, and a number of scholars who did their PhD specialising in financial mutuals, namely Aspha Bijnaar (2002) on Surinamese Creoles in Paramaribo and Amsterdam; Abdoulaye Kane (2001a) on Senegalese in Thilogne, Dakar, and France; Hotze Lont (2002) in Yogyakarta, Indonesia; and Peer Smets (2002) on financial mutuals and housing in Hyderabad, India.
1.2 Studying townships

For the Xhosa migrants in Cape Town, it was extremely difficult to be in control of their own lives. In the apartheid days, the State severely limited their freedom and after apartheid violence and poverty made life difficult and a constant struggle. The liberation from apartheid has not led to a liberation from violence and destitution. For the Xhosa migrants it was still a constant struggle to gain some control over their actions, bodies, relations with others, and money.

If it is hard for Xhosa people to gain control over their lives, that also holds true for the researcher among them. If methodology relates to the research practice, it must also take experienced unpredictabilities and constraints into account. In other words, if I had used a methodology that assumed the control over people and events, and if my methodology had resembled a predetermined path - as often is required - this kind of research would not have been possible. Such a methodology would compel a researcher to overlook important aspects both of financial mutuals and of the way Xhosa migrants try to build a temporary life in Cape Town. It would harm the research and the representation of Africans who established financial mutuals in a society dominated by fear, anxiety, HIV, and drastic political transformations. Consequently, the study of relations among Xhosa migrants meant that I had to engage in volatile, constraining, and unpredictable relations myself. Although it was difficult to establish relations with Xhosa migrants in the townships, it was the only way to examine their lives in a meaningful way. The fieldwork experiences were vital for understanding the lives of Xhosa migrants in Cape Town (See also Jenkins 1994; Van de Port 1998; 1999; Thoden van Velzen and Van Wetering 1991).

Intimacy, friendship, trust, and social tensions are concepts which I find difficult to operationalize and it is a challenge to relate them to socio-political transformations. It would have been all too easy to avoid this problem by guiding the research into directions which fit more amiably into a framework of multiple choice questions and acquiring the kind of data readily considered 'hard' data and 'the facts'. However, as Hastrup (1993, 734) argues, 'relative “hardness” is not located in the facts themselves, but in the community that agrees upon it, that is, the community governing the politics of explanation'.

No trained social scientist would suggest doing a quantitative research analysis in this setting. Little is known about the lives of Xhosa migrants in Cape Town, which would make it both very difficult to validate quantitative findings against other findings, as well as to allow for the formulation of questions. Trust is another obstacle to valuable information. This became clear when I did my MA research in 1995. I tried to get in touch with people who were doing research or development related work in the townships of Cape Town, in order to find a safe way to be introduced. After three months having visited numerous people at universities and Nongovernmental Organisations (NGOs) in the province, I became increasingly desperate and anxious. The townships that are not far from Jan Smuts International Airport seemed to be further removed than people in a remote village. It seemed that convenient exaggerations of the dangers and difficulties of fieldwork contributed to this distance (see also Sluka 1990, 124 on
Belfast). Drawing on his research experience in Belfast, Sluka writes:

Fieldwork is possible even in the most dangerous contexts. Anthropologists should not select themselves out of research in such contexts on the basis of stereotypes, media images, or inadequate information concerning the dangers involved. The dangers are often exaggerated, and in most cases they are not insurmountable (1995, 290-291).

In order to do valuable research, it was important that some kind of trust was established, which was a challenge, considering the history of apartheid. Many people had every reason to be dishonest to unknown strangers. Information obtained through research could be used for political purposes and sometimes people were afraid that I was a government spy. (This fear is understandable because spying was practised under apartheid, and was rumoured to still take place.) The apartheid laws and the illegality of many practices were reasons to abstain from telling the truth. During apartheid a straightforward question such as “how many people live in this household?” could be threatening, because many Africans lived in the city illegally. Making oneself unknown, unseen, and unheard, was part of a survival strategy under apartheid.

But also after the 1994 elections, political fights and violence continued and people still did not wish to be identified or stick out in any way. During the research, the only Whites generally present in African townships were debt collectors, police officers, and occasionally building contractors. Debt collectors and police officers were particularly distrusted (cf. Sluka 1995, 283). Only some degree of trust and familiarity made it possible to have meaningful interviews and discussions that procured valuable information.

As will become clear in chapter four, the main research site was divided between two political factions which vehemently opposed each other: “In a revolutionary situation, no neutrals are allowed” (Nash 1976, 150 in Sluka 1995, 286). If I had talked with everybody, unaware of the political factions and dynamics in the area, I would have received distorted information and many key issues would have remained hidden. Without being aware of it, the researcher is in danger of becoming a distrusted fence sitter who associates with both sides. Or, even worse, the researcher might become a political tool for one party without being aware of it. In such a position, research becomes virtually impossible once ones reputation has been established and suspicions and levels of distrust have accumulated too much.

Because of the existing tensions and suspicions, it is important to reveal how I was introduced into the research area and how this affected relations with residents. A Cape Town based NGO called UMAC, specialised in conflict resolution, introduced me to a few residents of Indawo Yoxolo, the place where I wanted to do the research. I attended a few community meetings in an open field in Indawo Yoxolo and had the opportunity to explain my plans. Initially, there was some confusion, because the residents thought that my research consisted of attending a few community meetings only. But eventually it became clear that I would come more often and would visit the residents at their homes and attend meetings of financial mutuals. After a few weeks, numerous meetings, discussions, and hesitations, I got to know some people better and, through them, I got in touch with Edith Nokwanele Moyikwa, with whom I could safely and fruitfully do the research. Relatively
soon, people started to inform me about the political situation in the area and it became clear that I was introduced into a network of people who formed the local opposition to a group of powerful, violent, and corrupt community leaders known as the 'Big Five'. The supporters of this opposition trusted me, at least to some extent, and I trusted them, and slowly the local political dynamics in which I was involved unfolded itself.

My affiliation with the opposition meant that it was impossible for me to talk with the Big Five. It would have been fruitless to approach them, because the Big Five and their allies would not trust me. Moreover, others might have thought that I had sided with the Big Five and took part in their corrupt practices. It would have been dangerous for both my research assistant and myself to get friendly with the Big Five. Although it was not a decisive factor, I would have also felt troubled talking and associating with those who murdered and assaulted people that supported me in the course of the research. Because I was aware of the political dynamics and, to some degree, incorporated in it, I could not move freely between different groups of people. But because of my involvement and the fieldwork experience, I was at least aware of the fact that certain people avoided me and had to be avoided by me. This awareness allowed me to make power relations explicit and start to explain them. Involvement sensitised me to the context of information I would not have been able to get in another way.7

This research relies a lot on case studies. A case study - which in itself is a combination of different research methods - is 'a detailed examination of an event (or series of related events) which the analyst believes exhibits (or exhibit) the operation of some identified general theoretical principle' (Mitchell 1983, 192; see also Thoden van Velzen and Sterkenburg 1969). I had many conversations with trusted people about events, about diverging interpretations, and about how people took part in them. I had many conversations about my own experiences and interpretations of what I heard or saw. Because I got familiar with the Xhosa migrants with whom I spoke, I could apprehend how such conversations were usefully distorted because of his or her relation to that event and those involved.

Through the case study I avoided rendering a 'typical' social relationship or financial mutuals. People did not always do what they said they would do if they were hypothetically in a particular situation. People, did not always act upon the ideas that they had expressed, which was only revealed in a particular situations. This was especially so when issues with strong ideological connotations were raised, such as trust, kinship, neighbourhood, relations between fellow migrants from one area, social control, and respect. Observations and conversations allowed me to relate ideologies, practices, and interpretations of events. Especially in a study of social relations, which is at the heart of this research, case studies are useful:

[S]ituation analysis may prove very useful in dealing with this process of optation, that is, selection by the individual in any one situation from a variety of possible relationships - which may themselves be governed by different norms - those relationships which they consider will serve their aims better. The particular relationships and norms selected are likely to vary in regard to the same individuals from one situation to another and in regard to similar situations from one individual to another (Velsen 1967, 142-143).8
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Case studies beg the question: how specific and representative is a particular case? Some of the cases that I describe and analyse may be considered extreme. There is, however, a reason for putting striking events at the centre of the chapters. First, the ‘extreme’ cases are not always as extreme as one might expect them to be as an outsider. For Xhosa migrants, life is sometimes shockingly cruel. One should be careful not to use the debate about representation to negate the disturbing practices that case studies reveal. Second, the cases made it possible to reveal intense conflicts and crises that people had to deal with. Because of the intensity and frequency of conflict and crises, they should be considered part of ‘normal’ or routinized life. Third, as Mitchell (1983, 203) argues, ‘[t]his consideration [of the atypical case] justifies the selection of the case for study (or for exposition) in terms of its explanatory power rather than for its typicality’. The case studies reveal actions, social dynamics, emotions, and choices that were not as visible when life was business as usual, if it ever was, or could not be apprehended with other research methods. The focus on extreme conflicts and crises therefore enabled me to get a better understanding of the organisation of financial mutuals within the threatening triad of violence, economic insecurity, and volatile relations, as well as the dynamics of ideology and practice.

In addition to case studies, experience was pivotal for the growing understanding of the migrants’ lives. The translation of experiences is a challenging project and I sometimes tended to fall into the trap of translating them into ‘hard facts’. In order to convey human tragedy and the experience of fieldwork, it is tempting to refer to statistics and numbers. But, as Hastrup (1993) pointed out, this is not sufficient for the analyses of hardship:

With such invisible facts as suffering in particular, there is no way of understanding people except through one’s own experience and power of imagination. Sufferings, evidently, vary not only in kind, but also in degree, and it would be absurd to claim that anthropologists actually share the experiences of hardship with the people they study. This is why experience must be stretched by powers of imagination. Imagination in this sense is not a question of fantasy and creative writing, but of extending the logic of recognition to the unprecedented (Hastrup 1993, 732).

Participant observation allowed me to engage in the experience, feelings, and emotions with the kind of imagination as described by Hastrup. In Anxiety and Method, Devereux (1967) shows how psychological processes between a researcher and his subjects are central to the research. He argues convincingly how important it is to examine the subjects’ perception of the researcher and vice versa.

My research assistant, Edith Nkowanele Moyikwa, was particularly important in this respect. Because of the constant threat of violent encounters and my lack of understanding of the Xhosa language I depended heavily on her, and Edith depended on me in a different ways. Every week I paid her for her work and during many months that salary was the only source of income for her whole household. After I had a bad experience with another research assistant, I proposed working together for two weeks, after which time we would evaluate our co-operation. If one of us did not like the arrangement, or if we could not agree on a way of working, we would go our separate way. Later Edith confided in me that she did not like the first days as a research assistant at all. Not only did she feel that I was very boring, she
did not see the point of visiting people all the time to discuss financial mutuals. But she decided to sit through those two weeks and stop. Fortunately, after two weeks she began to value my appreciation for her work and gradually became interested in the topic. I was very fortunate.

I also became less boring and our research experience became a source of laughter and mutual amazement. I found it uncomfortable that she introduced me to others as her boss. It does not fit the ideal image of the anthropologist who tries so hard to be ‘one of them’ through participant observation. But, of course, I was her boss, whether I liked it or not, and our mutual dependency did become a valued friendship built on trust. The loyalties that developed in the course of the fieldwork made it difficult for me to present Edith as part of the research, describe her role in certain events, and the limitations that the dependency on one research assistant, even a very good one, inevitably brought about. Nevertheless, it is important to describe the kind of experience sharing as Hastrup (1993) pointed out, as well as the psychological processes that Devereux (1967) urges anthropologists to make explicit, and I will do so in the course of this research.

Many Xhosa saw me as a White, highly educated, healthy, rich, unmarried man. This should be considered in the relationships that were essential for gathering information. Moreover, my own feelings during the fieldwork were often ambivalent and it was at times discomforting to be in this privileged position. Some social scientists might see my background as a cause of distortion of practices, and therefore some people told me that only a woman can do research among women, as if other distinctions are easier to surmount. It is the task of the researcher to do research among people who are often very different. No doubt, the presence of the researcher distorts relations in the field and has impact on people's behaviour, but this reveals how people relate to each other, how relations are perceived and acted upon, and allows one to experience some of the anxieties and hopes regarding important social relations:

Instead of deploring the disturbance created by our presence in the field or in the laboratory and instead of questioning the objectivity of behavioral observations, we should tackle the problem constructively and find out what positive insights - not obtainable by other means - we can derive from the fact that the presence of an observer disturbs the observed event (Devereux 1967, 270).

I will therefore present these ‘disturbances’ in the ethnography and reveal my position as a researcher, the reactions I evoked, and the kind of emotions that were part of my research and led to insightful conversations.

1.3 Fieldwork and violence

Because of the violence in South Africa, especially in the townships, I constantly needed to address safety. Information about political structures, party alliances, taxi associations, and development projects was crucial. Knowledge about alliances, tensions, and reputations of people and places could be used to avoid violence as much as possible. A difficult aspect of threats and dangers was its invisibility. The anxieties, fears, and stereotypes
that are so vivid and alive among many Whites did not help (see also Sluka 1990, 120). I became intimidated by the many warnings that I could not do research in the townships, as well as by comments and jokes such as 'do you have an AK-47?', when I told Whites about my research plans. Although Whites frequently advised me to buy a gun, I refused, and for several reasons. First, a weapon is valuable and one increases the risk of becoming a victim of robbery if a weapon is spotted. Second, as an untrained person it could be used against me. Third, I could be tempted to stay in a potentially dangerous situation because of the false sense of security it provided. Fourth, it would impede on the establishment of trust and might make it difficult for people to be honest to me. People sometimes told me that they had assumed that I carried a gun and were surprised that I did not have one, because 'all Whites carry a gun' when they are in the townships. The absence of a weapon was part of being a different kind of White person, and made me less threatening and more trustworthy.

Understandings about risks and dangers, and the way one should manage them, differed among Whites and Africans. Whites frequently seemed to suffer from an all encompassing paranoia and anxiety brought on by an amorphous enemy. When visualised this amorphous evil was mostly a male, unknown, and a hostile African. In contrast to Whites, Africans tended to keep quiet about violence. If violence was discussed, it was in a 'matter of fact' tone about the places and situations that were avoided. This was based on a detailed topography of places, times, and situations that were considered to be dangerous. This knowledge was much more valuable to me than the information I received from Whites. After all, the Africans lived in the townships and had to deal with violence much more frequently and were much better informed about the risks.

It took time to read faces, make it a habit to look at people inside cars, register who was around me, and learn to spot when someone was armed. I could not have done this without my research assistant's constant support. At the start of the research, a few hours visit to the townships exhausted me. This was due to the intensive looking, listening, and moving that is part of fieldwork in a volatile situation. Eventually, I got used to it and after my return to The Netherlands I had to unlearn habits that were justified in South Africa, but were paranoid if one lives in a safe place, such as The Netherlands.

Green aptly describes the combination of presence and absence of dangers if one does research in a potentially dangerous situation:

While it is true that with repetitiveness and familiarity people learn to accommodate themselves to terror and fear, low-intensity panic remains in the shadow of waking consciousness. One cannot live in a constant state of alertness, and so the chaos one feels becomes infused throughout the body. It surfaces frequently in dreams and chronic illness (Green 1995, 109).

It might sound banal, but it only takes a few minutes to commit a murder, and afterwards life goes on as usual. Even in a violent place like South Africa's townships, violent acts are mostly short and rarely take place in one's presence. Therefore, alertness was a much more dominant condition than a short-lived fear or terror related to an immediate threat. Whenever I felt uncomfortable or ill at ease, or had just experienced a nasty fieldwork situation, I would refrain from doing research for a day. I tried not to rationalise
it away because I could not find a logical reason, except that people might pick up on my anxiety and act on it. The body language of fear and feeling uncomfortable can be read by others and may increase the risk of being victimised, while a body language which shows confidence, comparability and respect towards others contributes to ones safety (cf. Williams et.al 1992, 350).

Because of the political dynamics and high occurrence of violence in the townships of Cape Town, I invested a lot of energy in establishing the research circumstances that minimised risks as much as possible. I could not rely on public transport, such as buses, trains, and so-called taxis, which are minibuses with fixed routes. For these reasons, it was essential for me to have a car. I did not work without my research assistant, Edith, and the furthest I walked without her was about fifty meters. To increase safety and receive information, we walked around a lot in the neighbourhood. By walking around we could have many fruitful conversations, exchange gossip, and have some small talk with those we met on our way. By walking around a lot, I was more visible than I would have been if I only drove around in the neighbourhood. My constant visibility could take away some of the suspicions that people must have had and it stated that I was a different kind of White person, because Whites generally tend to move around by car only.10

The necessary security measures restricted my participation in the lives of the Xhosa migrants. I could not reside in the township and instead lived with my girlfriend in the White upper-class suburb of Newlands and would drive back and forth every day. I had planned to live with my research assistant's family in Indawo Yoxolo for some time, but their shack was quite small. Three adults and a child were living, sleeping, eating, washing, and cooking in an eight square metre area. Fieldwork is sometimes an infringement of privacy and I felt that I would have infringed on their privacy too much if I had stayed with them. Moreover, I would not be able to deal with such a complete deprivation of privacy, myself. In January 1998, I bought material to build an extra room onto their shack for me and learned how expensive building materials are and how difficult they are to find and transport. I lived there for two weeks and had planned to stay there more often for a week or so, but violence caused me to abandon these plans. Many nights, at times even every night, people were shooting right behind the shack and it was not unimaginable that a stray bullet would pierce through a window, a metal sheet, or a piece of cardboard. Nevertheless, my two-weeks stay in Indawo Yoxolo had a positive affect. The neighbours considered it as another sign that I was genuinely interested in their lives. For me, it became clearer as to how difficult it is to be surrounded by danger all the time.

My participation at festive occasions was furthermore limited because of drunken people and, once again, the risk of violence. There is this romantic idea in anthropology that it is a great way to connect with people and be accepted by them by getting drunk together. But it was a horrible experience when I attended a graduation ceremony where men and women had been drinking beer and brandy for the past 36 hours. At another occasion, I joined some men drinking beer in a tavern. I ended up at the house of a neighbour of a friend of mine whose drunken son had fought in Angola for Poqo, the PAC's (Pan African Congress) armed wing. He felt that he had to kill me: 'One settler one bullet!', he screamed. He had an argument with his drunken mother about killing me and eventually we ended up going through
heroic pictures of him and his comrades in the battlefield. Sure, we connected at some level, but it was just too dangerous to repeat. I never again drank alcohol during the research, except when it was ritually subscribed, in which case it would have been offensive not to drink a glass of brandy or beer. I also avoided the illegal drinking halls known as shebeens, especially in neighbourhoods where customers hardly knew each other.

I learned a bit of Xhosa through language courses and I could exchange greetings and talk on a very limited number of topics. My comprehension of the language was insufficient for a conversation, yet people often expressed their gratitude about a White man's effort to learn some Xhosa in order to greet people respectfully. It could make feelings of hostility or threat disappear, and people often laughed about my clumsy attempts to say something: sometimes it is useful for an anthropologist to look like a fool, especially because many migrants often struggled with English.

The risks and dangers of fieldwork in the townships could be divided into four categories: a) being an object for politically motivated threats, b) becoming a victim of robbery, car hijacking or assault, c) becoming a victim of hatred against Whites, as well as d) being an 'unlucky bystander'. In order to limit these risks, I had what I would call 'social shields', or levels of protection. First, I was associated with the University of the Western Cape and people could identify me with a local, previously non-white university instead of an unknown Dutch university. Second, I was associated with a network of people that formed the political opposition to the Big Five. The opposition was well informed about the political struggles in the area and could warn me if necessary. Third, many neighbours, often involved in financial mutuals, knew me well. I made an effort to get acquainted with many residents in a particular street and tell them what I was doing and who I was. I especially knew many residents living in the street of my research assistant Edith. This contributed to my safety and enhanced the research in general. Finally, Edith's household functioned as a safe 'harbour' where I could wait in-between interviews or meetings, write field notes, have coffee, and hear the latest gossip. At one time in Indawo Yoxolo, the political network and the safety of the household collapsed, I temporarily had to abandon the research. I then focused more intensely on interviews and meetings in other parts of Cape Town. Only after the social relations were somewhat restored and the immediate threat of violence was gone, could I carefully build up the research activities in Indawo Yoxolo again. At other times, Edith and I had to leave a meeting because of the hostile atmosphere and aggression, as well as stay away from meetings that we felt could be dangerous.

1.4 Outline

In chapter two, which together with this chapter forms the introductory part of the book, I will explore the different varieties of financial mutuals that the Xhosa migrants established. I will highlight how these types have developed historically, as far as is known, and what the functions of financial mutuals were for the members. These functions depended on the different types of mutual. The comparison of these functions will reveal the advantages and disadvantages of the distinct mutuals.
In the second part of the book, the living circumstances of the Xhosa will be related to financial mutuals. It raises questions about the transformation to a monetary economy; the impact money has had on relations between people; what democracy in post-apartheid South Africa was about; and what that had to do with financial mutuals. Why were financial mutuals particularly attractive to women? What were the dynamics of money and social relations, such as kin, neighbours, and fellow migrants? What kind of liberation did people enjoy, and how did they deal with being uprooted and subject to poverty, insecurity, and fragile relations? Why were financial mutuals the first organisations that migrants established? An examination of the dynamics of violence, economic insecurity, and volatile relations will provide insight into these issues. This part will develop from the history of migration, and how this led to changing social relations and social configurations that made financial mutuals possible (chapter three); to the way newly arrived migrants living in a newly built township under a new post-apartheid State (chapter four); to the most intimate realm of relations between men and women, what tensions exist within these relations, and how they relate to witchcraft and financial mutuals (chapter five).

The third part concerns the three core dimensions of financial mutuals. First, financial mutuals had to be established; members had to be selected although people hardly knew one another. Why were some excluded and how were they excluded? Rumour and values were pivotal for exclusion, but people did not always agree with others, or had diverging interests or ambivalent relations. What do the limits of solidarity say about identification with fellow migrants? These questions will be examined in chapter six. Second, financial mutuals had to be maintained, and how this was done will be revealed in chapter seven. Why and how do the members trust one another? What are the limits of trust? After all, the mutuals had no legal backing. Violence, economic insecurity and a climate of distrust made it difficult to give a lot of money to the financial mutual. Moreover, a study of trust provides insight in political transformation. Are financial mutuals social configurations that increase trust in society at large and in public institutions after apartheid?

Third, the money that people accumulated in financial mutuals was finally spent. Virtually all of it was used for consumption and hardly ever for housing and virtually never for business purposes. It was puzzling that poor people spent so much money on refrigerators, stoves, cooking utensils, funerals, initiation parties, and so on. But consumption had its own attractions and was embedded within particular social configurations. The dynamics of keeping, receiving, and giving consumer products had an impact on the kind of relations within and outside of the financial mutual. The kind of bonds that were created through consumption, and why these bonds were not always satisfactory to all, will become clear in chapter eight.

A constant theme throughout the book is the role of money for the shifting and fragile relations of Xhosa migrants. Financial mutuals should be studied as part of post-apartheid society and the question should be asked if and how financial mutuals should be considered as a reaction to, or part of, the many threats, insecurities, and anxieties of migrant life. I will, moreover, reflect on the relevance of these experiences for the analysis of social situations: how experience elucidated interdependencies among migrants, neighbours, kin, and fellow participants of financial mutuals.