Money and violence: Financial Mutuals among the Xhosa in Cape Town, South Africa
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3 Threatening Triad: The political economy of migration

3.1 Introduction

In order to locate financial mutuals within society, one must consider the impact that capitalism, the apartheid state, as well as the post-apartheid state have had on the Xhosa economy and the constitution of social relationships. Indeed, pre-colonial Xhosa society was also subject to change and problematic relationships, but the introduction of money concomitant with the arrival of colonialism and capitalism led to particularly drastic renegotiations of relations (see Beinart 1982, Hunter 1933). In an environment in which new sources of income had been generated, migration was first and foremost about cash. The demographic shift which resulted influenced changes particularly in kin and neighbourhood relations, while new and innovative relations, such as financial mutuals, emerged among migrants in their adopted urban milieus. The historicity of money and relationships needs to be examined first, as it reveals how financial mutuals have emerged as well as what the consequences of money were for the ways people lived and related to others.

The political economic change was one from a kin-ordered mode of production to one in which the capitalist mode of production became important. A kin-ordered mode of production meant that kinship relations were central to social labour: ‘Put simply, through kinship social labor is “locked up”, or “embedded”, in particular relations between people. This labor can be mobilized only through access to people, such access being defined symbolically’ (Wolf 1982, 91). Due to capitalist expansion, the capitalist mode of production started to play a major role. Capitalists were in control of the means of production. Labourers had to sell their labour power, often at a low price for capitalists to accumulate (Wolf 1982, 77-78). These modes of production did not necessarily present different types of society, or evolutionary stages, but are ‘constructs with which to envisage certain strategic relationships that shape the terms under which human lives are conducted’ (Wolf 1982, 100)

In order to gain insight into this process in South Africa, its effect on Xhosa society, and the emergence of financial mutuals, one needs to examine the interdependencies of three kinds of relations: kin, abakhaya, and neighbours. The threatening triad of violence, economic insecurity, and volatile relations was a dynamic triad rooted in exploitative economic and political regimes. Furthermore, financial mutuals were embedded within the capitalist ‘packaged deal’ of labour migration, taxation, urbanisation, spread of disease, and the introduction of money. First, I will briefly highlight the incorporation of the Xhosa people into the colonial and apartheid political economy. Second, the impact on relations among kin, neighbours, and abakhaya will become clear. I will examine how abakhaya relations emerged among migrant men in Cape Town, how these relations offered the social constraint (as described in the previous chapter) to accumulate money, and
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how these relations were effected by the abolishment of apartheid. Furthermore, the gendered dynamics of apartheid and post-apartheid migration will be revealed and set against the establishment of financial mutuals by women.

3.2 Earning money

As early as 1777, Xhosa worked as domestic and agricultural servants, and sometimes as slaves, in the Cape Colony. In return, they were paid in 'beads, brass-ware and brass plates, and sometimes in articles of clothing' (Gardner 1835, 174 cited in Cock 1980, 174). Slavery was abolished in 1834, but the many economic and political pressures either forced Xhosa men and women to start or continue working as wage labourers or offered them new economic opportunities. The colonial conquest by the British army in the mid 19th-century forced many Xhosa off their lands and led to the foreign control of Xhosa chiefs. The occupation of their lands and subjugation of chiefs made it increasingly difficult for them to survive on land and livestock. The spread of lung sickness among cattle in 1855 contributed to a further collapse of the Xhosa economy and society 'killing two-thirds of the stock in some areas and virtually wiping out the herds of even cattle-rich chiefs' (Ross 1999, 51). For most, it became impossible to maintain a subsistence economy: cash income through wage labour became vital for survival.

The rise of a millenarian prophecy in the mid 1800s revealed, as well as further intensified, the already desperate situation of the Xhosa. According to a young girl named Nongqawuse, the 'end of the world' as they knew it could be stopped. She prophesised that their lives would change for the better if they destroyed the harvest and remaining cattle. Only total destruction would cause the Whites to leave, grain pits to fill up, and herds of cattle to return. Her prophecy led to the mass destruction of cattle and grain in 1857 and left a tremendous human tragedy in its wake (Ross 1999, 51-52; see also Peires 1989). According to historical sources, between 20,000 and 40,000 Xhosa died of starvation: some even reported incidences of cannibalism (Cock 1980, 202; Ross 1999, 52).

Natural disasters, especially the draughts of 1876 to 1878 and 1912 (Cock 1980, 203; Beinart 1982, 75-78), and rinderpest epidemics resulted in a continued destruction of the Xhosa subsistence economy. For example, in Pondoland the 1912 draught and East Coast fever spread by ticks brought about deaths of cattle on a large scale. In roughly five years (from 1911 to 1915) heads of cattle plunged from almost 280,000 in number to just over 54,000. A main source of income was thus lost and the use of cattle for the establishment of conjugal and affinal relations must have been under serious threat. To prevent further spread of East Coast fever, the movement of cattle was severely restricted and cattle dipping was introduced. In 1915, a cattle dipping tax of five shilling was introduced, but regular cattle dipping was only enforced by around 1920. These measures (restricted movement and the dipping of cattle) resulted in an increase in cattle, which in turn caused its own problems. The increase of cattle, combined with the restrictions on transport for cattle to other markets, led to a decline in the price of cattle by the end of the decade. The decreasing income levels must have been felt
even more harshly due to the taxation per homestead which was already introduced in 1895. Due to the vulnerability of agriculture, failure of cash crops, starvation of cattle, and taxation, young men decided to leave their homes and work in the mines, cities, or White-owned farms (Beinart 1982, 36, 75-78, 94, 173). The scale of labour migration was massive:

According to the 1936 Census Report, about 54 per cent of the adult male population of the reserves was absent ... over half the Keiskammahoek [which is a district in the Ciskei] population consisted of those too old, too young, or too ill to earn wages (Bundy 1979, 225).

Whatever was left of land and cattle was further threatened by apartheid's 'betterment schemes' that started in the 1930s (Wilson and Ramphel 1994, 220). Basically, the 'betterment schemes' was forced villagisation: 'the movement of people into villages, the excising of old lands and the demarcation of new fields, the establishment of grazing camps, and nothing more' (McAllister 1996, 13). Particularly in the former Ciskei, I came across villages that at first glance appeared to be remote, picturesque, subsistence-based communities, but which were actually rural slums created through betterment. During a funeral in such a small and remote village, I asked a resident how old the village was, to which he replied: 'Oh, this village is very old. It was built in the early 1960s.'

Changing consumption patterns made it also less viable to live off land and cattle alone. Colonial authorities attempted to incorporate Africans into the colonial economy by introducing new consumer products (Burke 1996). They regarded Africans as a potential market for goods like soap and clothing. They also attempted to 'civilise' Africans by installing desires that were thought to be absent during the pre-colonial past. The new consumer products could only be purchased with cash obtained through wage labour, which was to the advantage of colonial authorities in search of cheap labour (Burke 1996, 83-90).

In the early 1980s in the Libode district of the Transkei, for example, more than half of the population had no cattle at all, while only 10 per cent owned more than ten beasts (Wilson and Ramphele 1994, 72). An African female wage labourer expressed the increased reliance on cash in the following way: 'we [Africans] can cope. You can put a black person in the forest and just leave water with him or her. We can manage because there is a lot we can do. But now we are chained without money' (Cock 1980, 109).

Conquest incorporated Xhosa into the colonial economy and simultaneously marginalised them within that economy: wages were low and working conditions were horrible. Furthermore, as early as 1828 legislative measures restricted the free movement of Xhosa in order to regulate the flow of African labourers (Cock 1980, 204). Migrants in Cape Town initially lived scattered across the city's poorest areas, but by the end of the 19th century they were forced to live away from Whites in townships on the outskirts of Cape Town (Cole 1987, 5; Ross 1999, 97-98).

Influx Control, as these policies on the restriction of African movement and labour were called, forced Africans to live in a few reserves which, in 1926, comprised no more than 13 per cent of South Africa (Ross 1999, 88). The Urban Areas Act of 1923 restricted Africans from residing in urban areas by deporting 'those who were habitually unemployed, those who had no
honest livelihood, and those who were idle, dissolute, or disorderly' (Davenport 1969 in Wilson 1972, 160). Between 1954 and 1985, Cape Town was governed by yet another policy restricting African movement, namely the Coloured Labour Preference Policy. It had to make sure that the city would be virtually unoccupied by Africans: 'The intention of the Department of Native Affairs was to phase Africans out of the Western Cape ... and incorporate Coloureds by giving them labour preference' (Goldin 1987, 87).

The implementation of the racist labour policies depended to some extent on the demand for labourers. From 1968 to 1974, an increased demand for labour led to a loosening of the enforcement of these policies. During the economic recession, repression was enforced more severely (Cole 1987, 9). Labour policy was, however, not always carried out according to an economic rationale. For example, in the 1960s the government had decided that the number of Africans in the Western Cape had to be reduced by 5 per cent per year. White farmers were upset and feared a shortage of skilled farm labourers. Their protests were put aside and the number of Africans was reduced (Wilson 1972, 19-20).

Against the enforcement of legally embedded discrimination, migrant labour became pivotal for survival: 'In 1929, 46.6 per cent of the taxes paid by residents in Pondoland were collected outside the home district of the payer, showing that at least that percentage of males over 18 years were away from home' (Hunter 1979, 108). In the Ciskei and the Transkei, households greatly depended on remittance from migrant labourers. For example, in 1982, in households with less than an annual income of R1,500, two thirds of the income came from such remittances (Wilson and Ramphele 1994, 62-63). War, taxation, slavery, the introduction of new consumer products, political domination, 'betterment schemes', in combination with natural disasters, such as droughts and cattle diseases, have made it inevitable, and desirable, to have money in contemporary South Africa.

The data on the composition of the urban population are notoriously unreliable and frequently contradict each other. One of the causes is that many Africans defied apartheid legislation and lived in the city illegally. Therefore, they had good reason to hide from a population census. Government authorities also modified the numerical representation of Africans in Cape Town for administrative purposes: it followed that those who did not officially exist did not need public services and, therefore, the urban African population was intentionally underestimated (cf. Lee 1999, 60). Bearing these precautions in mind, the available data indicate that the African population in Cape Town grew, despite apartheid legislative efforts to prevent for doing so. According to Monica Wilson and Archie Mafeje (1963, 2), in 1911 only roughly 1,500 Africans (1.5 per cent of the urban population) lived in Cape Town, which increased to just over 30,000 (8 per cent) by 1946 and, according to Francis Wilson (1972, 70) 55,000 Africans lived in Cape Town by 1971. The number of pass law contraventions provides another indication of levels of urbanisation and the attempts by the state to control African migrants. The number of pass law contraventions in South Africa rose from just under 50,000 in 1921 to more than 600,000 in 1970 (Wilson 1972, 232). And 'In greater Cape Town ... between 1962 and 1967 the number of people convicted rose by over 80 [per cent] from 8,434 to 15,367' (Wilson 1972, 164). Because of the desperate economic situation, many Africans continuously tried to find employment outside of the homeland at the risk of
being caught, detained, fined, and sent back to the Bantustans.

For African women, it was even more difficult to live in the city than for African men. The Bantu Urban Areas Act of 1964 ruled that women had to receive permission to join their husband in the city. Furthermore, if a 'section 10 woman' - a woman permitted to live in the city under section 10 of this act - would marry a 'homeland man', the apartheid state forced her to leave the city and join her husband in 'his homeland'. In the house of assembly in 1969, Froneman, who later became the Deputy Minister, defended the discrimination of women by arguing that one 'must not be burdened with superfluous appendages such as wives, children and dependants who could not provide service' (Cock 1980, 245). In 1911, in Greater Cape Town there were almost four African men for every African woman, which decreased to two African men for every woman in 1951 (Wilson and Mafeje 1963, 5). The status of women in the city was much more insecure than that of men. Because most women were living in the city illegally, could not work legally, and often had no place to stay, they depended heavily on their husbands (see, amongst others, Oliver-Evans 1993, 70-81; Ramphele 1989).

In 1986, the Abolition of Influx Control Act put an end to numerous apartheid laws that restricted the movement and labour of Africans. The inability to enforce the pass-laws and, finally, the abolition of these laws in 1986 made it easier for African men and women to live in the city and search for a job (see Robertson 1990). This led a distinctive transformation in the urban demographic landscape.

The African urban population rapidly increased after the abolition of apartheid, thus contributing to the already existing housing problems. Population growth and a housing shortage meant that the poverty in which most Africans lived slowly became visible to the Whites living in Cape Town. For most Whites during apartheid, townships were places one only saw at a far distance while driving on the highway. For example, Langa, the oldest township in Cape Town that still exists today, could only be seen in the distance if one drove on the N2 Highway. A few hundred metres of grassland used to separate the highway from the township. Another attempt by the apartheid government to conceal the poverty was to place the better houses on the side lining the highway, while the worst housing conditions remained in the interior areas and invisible to Whites passing by in their cars. In an attempt to camouflage the presence of Africans even further, the power station in Langa was, and still is, called Athlone Power Station, after the adjacent Coloured area, Athlone. In the recent years, the townships have become more visible. In 1995, one could witness how Africans used the grass fields between the townships and the highway to build their makeshift dwellings, made of corrugated iron, wood, cardboard, plastic, or other affordable building materials.

Influx Control discriminated against women in particular, which forced many women to stay in the Bantustan and rely on the remittances sent by their husbands. Remittances, however, were frequently irregular, too little, or nothing at all (cf. James 1999a, 77; Moodie 1988, 251). After Influx Control was abolished, many women left the Bantustans. While urban female-headed households had been relatively few in numbers due to apartheid policies, they started to increase due to the arrivals of many migrant women. A conjugal familial unit - a husband and wife living together, perhaps with children - was less prevalent, and the absence of husbands meant that many children
were illegitimate according to civil or customary law (Burman and Lembete 1995, 28, 46; Longmore 1959).

The above does not provide a complete picture of the impact of the changing political economy and the introduction of money. My aim, however, is only to delineate the general process of colonial conquest and capitalist economy (especially the introduction of money, wage labour, taxation, new consumer items, war, apartheid legislation), and natural disasters (drought, lungsickness among cattle, East Coast fever). The political and economic changes had a tremendous impact on livelihoods of Xhosa, sources of income, household relations, and conceptions of the world. They also led to financial mutuals that were at the crossroads of three very important types of relationships (kin, abakhaya, and neighbours) and money.

### 3.3 Changing kinship relations

Pressure on land, the demise of cattle, and an increasing reliance on migrant labour put all kinds of pressures on people who depended on each other. It challenged the way people depended on each other, such as the increasing powers of young men, women, and even children, because they earned some money. It could help people escape certain inequalities, but also led to new forms of oppression. Similar to Wolf's (1999) description of the gift giving institution of the potlatch among the North American Kwakiutl, new income generating activities and drastic political changes gave previously marginal people the opportunity to acquire status and challenge dependencies.

The shortage of land brought on by foreign conquest caused homesteads (imizi) to become smaller (Beinart 1982, 98). In the 1930s there were people who still remembered that homesteads used to consist of up to twenty married men with their wives and children, while in the 1930s a homestead was more like a nuclear family (Hunter 1933, 273). Also, the introduction of the plough made large homesteads with many female labourers less important for economic survival. A Xhosa chief expressed the relationship between labour and technological innovation when he saw a plough at work as '[t]his thing that the white people have brought into the country is as good as ten wives' (Hunter 1979, 202).

The different manner in which hut tax and dipping tax were levied also stimulated homesteads to become smaller. Hut tax was levied on the number of huts -with each wife occupying a hut - within a homestead and the head of the homestead was responsible for paying this tax. It put him in a precarious situation: although he had to pay the tax, also for the wives of his sons, it was difficult for him to claim his sons' wages. The tax made it financially more attractive for the headman to let his sons establish their own homesteads and let them pay their own taxes. From 1913-1915, the administration enforced an additional 'dipping tax' on cattle treated against East Coast fever. The dipping tax depended on the number of adult men living in the homestead: homesteads with less male members had to pay less tax. The tax made it financially more attractive for the headman to let his sons establish their own homesteads and let them pay their own taxes (Beinart 1982, 98).
In addition to tax, homesteads also became smaller because men had left in search of jobs. People's reliance on kin relations had thus decreased, a trend aggravated by forced resettlement. Instead of being able to rely on kin, Xhosa households were increasingly confronted with, and dependent on, neighbours that were not related to them (Hunter 1979, 60; McAllister 1985, 130). Among other initiatives, neighbours established cooperative work arrangements, such as the ploughing company where neighbours assisted each other during the agricultural cycle (McAllister 2000). The dependency on neighbours was also reflected in ritual practices:

The increase in [ritual] beer drinking, probably gradually from about the 1920s onwards, coincided with, reflected and provided normative or ideological support for the changing nature of rural production, in which neighbourhood and a sense of community replaced kinship as the major organising principle. Neighbourliness did not arise as a new social principle, but it became more important as the kinship system weakened (McAllister 1997, 306).

There are contradictions within the literature on the consequences of these changes for marriage and relations established by marriage. Before cash income played a major role, marriage took place through the transference of bridewealth (ukulobola). According to Hunter (1933, 263) most marriages were not arranged, and if they were arranged it was with consent of the lovers. But Hunter, as well as others, also described the practice of ukutwala, which was the kidnapping of the bride with the parents' consent, which does not imply the bride's consent (Hunter 1979, 189; Laubscher 1959, 266; Moodie 1988, 239). An older woman in Cape Town told me that she was lured into marriage with a bicycle that she received for her birthday. At the time, she was very pleased by this tremendous gift and went for a bicycle ride with her brothers. It was a big shock for her when she ended up in a nearby village where she was forced to marry a complete stranger.

Parental control over conjugal relations was also reflected in the control over marriage cattle. Hunter described how each daughter was allotted to a son. This practice was called ukushaka, which means 'to link' or 'to put together'. The lobola that was received when a daughter married was allotted to this specific son. This meant that the marriage of a man greatly depended on the marriage of his sister and the allotment by his parents (Hunter 1979, 122-123). Kuper, however, argued that in the period from 1880-1930 the Xhosa were an exception in the region because they did not practise allotment (Kuper 1982, 36). These different findings might not necessarily reflect different practices and might rather be due to a different degree in parental control over cattle and marriage. Customs such as ukushaka were probably practised in different ways and adapted to particular circumstances. The fragmented pieces of information that are available make it tempting, yet also dangerous, to develop a structural analysis and generalise the scattered findings to society at large. But even if ukushaka was not commonly practised, lobola did enhance parental control over young men and women. Moreover, cattle were a constitutive element of the establishment of parental rights over children: lobola incorporated the wife's children into the father's patrilineage. The advantage of bridewealth payments was that they could support a married woman in a dispute with her in-laws:
'Well, if you are not lobola, what do you do when your husband misuses you, since you have no home (ikhaya) to run to?' Any home that has benefited from a woman's ikhazi is bound to give her support and protection, and women frequently take advantage of this right by running back to their own people (Hunter 1933, 263).

Many women had good reasons to run away from their affines. Her new home was strange and many felt that the practice of ukuhlonipa, or avoidance, was degrading to them, even if they agreed with it from a moral point of view.¹² A wife had to show respect by avoiding words, names, and letters that related to her husband's clan. She was given a new name which, if the woman was unlucky, was not flattering. She had to behave respectfully towards her husband's relatives by walking slowly, talking softly, often by sitting on a mat on the floor instead of on a chair, and through strict dress codes.

Because of virilocal residency, a married woman was, and still is, an outsider within the homestead of her husband. As a relative stranger, a woman was felt to be dangerous (Hammond-Tooke 1962, 113; Hunter 1933, 267). Subsequently, her affinal relations were particularly vulnerable to witchcraft: many of the witchcraft allegations concerned the relation between a woman and her husband's brother's son and, according to Wilson, especially between a woman and her mother-in-law (Hammond-Tooke 1970, 30-31; Wilson 1952, 173 in Hammond-Tooke 1970, 30).

Wage labour provided new forms of economic power and marginalised the use of cattle for the establishing kin relations. As young people earned cash, parental authority over them was undermined and elderly men had less to say about their marriage. Young people did not depend on their fathers or a chief for marriage cattle and instead bought their own. Subsequently, elders complained that they were no longer respected. Although wage labour led to the financial independence of young men, their prolonged absence during labour migration also made men more hesitant to set up their own homesteads (umzi) and, as an alternative, left their wives with their parents (Beinart 1982, 96-103; Hunter 1933, 270; 1979, 59-60, 177). The lobola payments in cattle were replaced by lobola payments in money that was still spoken of as cattle. Marriage negotiations still made use of vocabulary steeped in cattle terms and the monetary value of particular beasts was negotiated (cf. Comaroff and Comaroff 1990, 209).

Parents had some control over the marriage of their children, but because marriages rarely took place anymore in practice, parental control over their children's choice of partners was weakening.¹³ For example, in the 1930s in East London, over half the children were illegitimate, both according to civil and customary laws (Hunter 1933, 273). Hunter attributed these findings to the high costs of children in a money economy, while children in a subsistence economy contributed through labour. The illegitimacy of children could also be due to the weakening paternal control over children due to declining flows of cattle that established or confirmed conjugal relations between spouses and consanguineal relations with children.

The oppressive regime that women had to suffer from their affines might have become worse. As I mentioned above, lobola was helpful for women in disputes with affines. The absence of lobola, as well as an
increased distance between the homestead of the wife's parents and that of her affines, made it difficult to involve them in a dispute. In addition, many husbands were away as migrant labourers and left their wives under the control of the husbands' parents or siblings. Furthermore, civil marriage might have marginalised the parental role in disputes between spouses, possibly not always to the advantage of the wife.

At the same time, financial autonomy gave women new freedom to choose a partner and decide if they wanted to marry. In general, women told me they were very reluctant to marry because it would subject them to affines, while a boyfriend could be left much easier. This, in turn, had consequences for relationships with children. As Bank found among the Xhosa in East London: 'Fatherhood is conceptualised in very materialistic terms - the image of a 'good father' is a man who can support his family financially' (Bank 1997, 175). Unemployment, the decline of marriage and lobola, fears of independent women, and the man's inability to control his wife's sexual behaviour during his absence made it difficult for him to assert fatherhood, amongst others embodied through initiation. Women frequently had the sole responsibility over children. Thus, the distribution of income between a husband and wife, or girlfriend and boyfriend, became increasingly contested.

A migrant man often left his wife in the care of his brother (see also Wilson and Mafeje 1963, 84). This could create tensions because the migrant could fear that his brother would sleep with his wife during his absence. Tensions between brothers also increased if a younger brother had to hand over his income to his father, which would later be inherited by the oldest brother (Wilson and Mafeje 1963, 84). But, as far as I could see during my research, many parents were so poor that nothing substantial could be inherited. Nevertheless, the fear of one sibling 'stealing' the inheritance, even if it was not there, was vivid.

The tensions with - and often absence of - brothers and fathers meant that migrant men had to rely more on others:

The effect of these conflicts [between full brothers] appears to be that a man feels more free with his home-boys than with his brothers or parallel cousins; there are fewer strings attached to co-operation with them. Between sisters, and brothers and sisters, there are no similar rivalries, and relationships between them are easy in the changing, as in the tribal, society (Wilson and Mafeje 1963, 84).

Niehaus' (1994, 118) research among residents of the Qwaqwa district revealed that 'in Southern Africa it is rather siblings who stay together while conjugal pairs are dispersed'. Spouses were often away as migrant labourers and many relations had broken up, which meant that support among siblings became more important, although sibling ties were not free of conflict either.
3.4 Migrant men of one home

The changing kinship dependencies and, in some respect, the downright breakdown of kinship relations contributed to the emergence of new social networks. Apartheid legislation brutally classified Africans in two categories. One category was allowed to stay permanently in the city, while other Africans were only allowed to stay as migrants as long as they were employed and under strict control of the labour bureau (Lee 1999, 16-18). These laws had a tremendous impact on the living conditions of the mostly male African migrants. Under apartheid fellow male migrants frequently lived together and organised financial mutuals with fellow abakhaya, or ‘those of one home’. The collapse of apartheid changed this. Men had more freedom to move and live where they pleased, and women were increasingly migrating to Cape Town. In this process, the significance of abakhaya relations for financial mutuals changed. Abakhaya were not necessarily neighbours anymore, which caused a demise of abakhaya-based financial mutuals. Although abakhaya were not that important anymore for financial mutuals, by examining abakhaya, the experience of migrants in Cape Town comes into relief.

So what was the migratory experience like? Migrants were only allowed to live in overcrowded male hostels and had to leave their families back home. Wilson and Ramphele (1994, 128) gave the following description of living conditions in the 1980s:

There are many men in South Africa whose address is not some street number identifying a house, nor even a room number to locate where he might stay in a boarding house, but a bed number to identify where he may be found in a maze of concrete bunks which accommodate perhaps 90 men in a single room.

Although the regrouping of migrants in urban areas was not unique to South Africa, the apartheid administration strengthened the regrouping of Africans. Africans who came from one area were forced to live in one room in a specifically designated barrack. Each room had its own official registration number and people from one particular area, such as the Umtata district in the former Transkei, were forced to share one room. The residents would often paint the area code of the licence plate, such as CCY for Umtata, on the door to indicate their place of origin (Wilson and Mafeje 1963, 50). In line with the logic of indirect rule, each room had to elect a convenor (isibonda) that was recognised by the local township authorities. The convenor was responsible for managing disputes within the room and could be called upon for disciplinary evictions (Ramphele 1989, 396-397). Many Xhosa migrants also lived illegally in the city in overcrowded squatter camps where they were subjected to police harassment (see for example Cole 1987). Nevertheless, the clustering of ‘those of one home’ (abakhaya) in one room must have had an important effect on their organisations.

Pressures from family and friends back home also strengthened abakhaya identifications. For those who stayed behind in Emashoeni, or ‘the land of the Xhosa’, there was always the fear that the migrant worker would fail to return with the desperately needed cash: ‘The special nightmare of Xhosa peasant families … is ukutshipha, absconding - the vanishing of a man
in town, leaving his kin at home without money remittances and without news of him’ (Mayer and Mayer 1974, 179). For a migrant worker’s wife, it was virtually impossible to make a successful claim on her husband’s wage. Therefore, whenever a migrant left, his neighbours and village elders stressed the importance of remittances at public beer drinking rituals. The speakers reminded the migrant that he depended on them and was leaving in order to build the homestead in a material, religious, social, and moral sense (McAllister 1980, 208). A migrant was told to constrain himself financially and abstain from relations with ‘town women’ who would ‘“eat” his [the migrant’s] money and induce him to forget about his wife and home’ (McAllister 1980, 211). In such a context, ‘eating’ referred simultaneously to the use of the migrant’s money and sex with the migrant. The pressure that was executed at public beer drinking rituals contributed to the identification of fellow migrants with their areas.

Men from one particular area of ‘the land of the Xhosa’ (Emaxhoseni) often shared one overcrowded room in one of the barracks. They ate together, cooked together, and made monthly contributions in order to buy groceries together (Mayer and Mayer 1974, 101-104; Wilson and Mafeje 1963, 49). Mayer and Mayer (1974) show how in abakhaya in East London established a close-knit community. New migrants were initially taken care of by their fellow abakhaya, with whom they could reside in the hostels. They purchased food together and unemployed abakhaya could join in the communal meals in return for the performance of domestic tasks. In case of illness and disease, the abakhaya would also help each other: ‘Each group of Red amakhaya (sic)... forms a community of its own’ (Mayer and Mayer 1974, 99). Living and eating together in groups of home-people established some level of social control. The social control of abakhaya kept migrants in line with the expectations of migrant labour: to save money for the homestead without spending it on women and alcohol in the city.

The extent of social control among abakhaya, that among others should prevent them from drinking, should not be exaggerated. It has been estimated that around 1970 migrants in Cape Town spent about a quarter of their income on hard liquor (Wilson 1972, 180). Nevertheless, abakhaya relations were an important type of identification. Whenever migrant men lived in closely knit networks these networks and identifications constrained them from illicit behaviour, at least to some degree (Mayer and Mayer 1974; Wilson and Mafeje 1963, 47; see also Delius 1993, 130). A migrant man said about the dangers of not living among abakhaya in Cape Town: ‘Living in a flat [not among abakhaya] induces people to spend too much money... I am not a bee, I cannot eat honey while still making it’ (Wilson and Mafeje 1963, 39). Moreover, migrants told me that inappropriate behaviour could easily reach the ears of kin in Emaxhoseni due to gossiping abakhaya.

The inadequate reinforcement of apartheid laws on migration, the abolition of many laws on migration in 1986, and the first democratic elections of 1994 caused migration and residence patterns to undergo transformations. When my fieldwork took place, Xhosa migrants could move freely and were not forced anymore by law to live in Cape Town’s overcrowded, badly maintained hostels. Migrants built their shacks in illegal settlements, or rented a shack, or space, in the backyard of someone’s brick house in a formal and serviced township. For about R200 a month, the migrant could rent a small shack and use electricity, water, and sanitation facilities of the main
house. Subsequently, the co-residence and organisation of abakhaya had largely seized to exist. Apart from one barrack in the township Guguletu, I did not encounter abakhaya living, eating, or cooking together the way Wilson and Mafeje (1963) and the Mayers (1974) had encountered in the past. The confinements of the hostels under apartheid caused abakhaya and neighbourhood relations to overlap, but the democratisation process meant that neighbours were not necessarily abakhaya, and that abakhaya increasingly lived scattered throughout different parts of Cape Town. This, in turn, caused a decreased interest in migrants to organise among abakhaya. The national Reconstruction and Development Programme (RDP) of the post-apartheid government also dispersed abakhaya. The RDP provided the poor with a housing subsidy that was allocated according to seniority: those who lived the longest in an informal settlement had the first right to a housing subsidy. This made it difficult for migrants to influence where they lived and made it less likely to have abakhaya as neighbours.

I only came across one ROSCA that was organised by abakhaya. The male members each put in R500 per month. Of the burial societies with a fund, half were organised by abakhaya because recent migrants no longer established these burial societies in their new settlements. In fact, in the new settlements they did not organise any abakhaya burial societies. The burial societies that were organised by abakhaya were much older, up to thirty or more years, and had their meetings in the older and established townships. One of them had even changed its rules and was now open to everybody whether they were abakhaya or not. The abakhaya burial societies were open to newly arrived abakhaya migrants who were willing to travel to the meetings in different parts of the city.

With the end of apartheid, abakhaya relations had become less important for the organisation of financial mutuals. Abakhaya relations no longer overlapped with neighbourhood relations and therefore the vital social constraint mechanisms among abakhaya diminished.\textsuperscript{18}

Before continuing with neighbourhood relations - as distinct from kinship and abakhaya relations - it is important to point out the relevance of abakhaya relations after apartheid. Although they no longer established financial mutuals together, migrants still identified with abakhaya. Insight into the identification of fellow abakhaya contributes to an understanding of the migratory process. Life in hostile Cape Town, after all, was primary out of a concern with people back home in Emaheseni. The money was saved for and spent on people back home, which was the place for initiation, burial, ancestors, and the place where many children grew up.

Abakhaya identifications were grounded in several, not necessarily exclusive, categories. One was the district or region where one came from, which was often the magisterial district (see also Wilson and Mafeje 1963, 47). Abakhaya burial societies were often based on magisterial districts. Abakhaya could also be those that went to the same town to buy groceries. A migrant from Ciskei, who was a member of an abakhaya burial society, said: ‘First, abakhaya are the people from the same village. Second, they are people from the same district where you stay. These are the people who shop in the same town. Also, the whole Ciskei are abakhaya’. A teenage girl, who had been listening to our conversation while lying on the bed, added: ‘now the whole Eastern Cape are abakhaya. The Ciskei and Transkei don’t even exist anymore.’ Another woman argued that Ciskeians amongst each other were
abakhaya because there were so few Ciskeians in Cape Town and so many Transkeians: 'Yes, we do neglect Transkeians, but they are from behind the [Kei] river and they are therefore not abakhaya.' If migrants were further away from home, more people were regarded as abakhaya (see also Wilson and Mafeje 1963, 47-49): 'if I would be overseas [in Europe] and meet someone from Jo'burg, he would also be umkhaya.'

Through greeting, people found out if they were abakhaya. If people met each other and greeted they asked: 'Where do you come from?' If one knew a person and saw him or her regularly this only meant 'what have you been doing?' If, however, one just met someone, the question related to the place of belonging. In such a case, the answer would refer to an area 'back home', mostly in the former homelands Transkei and Ciskei. Another way to ask about a person's home was: 'Where is your umbilical cord buried?' The umbilical cord was plastered in the wall of a rondawel in the homestead, or at least supposed to be plastered there, even if someone was born in Cape Town. Thus, the umbilical cord connected the migrant with the homestead.

During many casual conversations people explored if they knew someone from his or her area of origin. Discussions often developed around these mutual acquaintances. For example, Mimi and my research assistant Edith introduced themselves at Mimi's umgalelo meeting. Both asked where they lived in Cape Town, to which clan they belonged, what their family situation was, and where they came from. After some time, Edith delightedly told me that she had shared a home area with Mimi. For some years, Edith had lived with her brother in a particular town in the Qobo Qobo district where she also attended secondary school. Edith had just found out that Mimi's brother lived in exactly the same town. Both were very pleased that they found a place in Emakhoseni (the place where both their brother's lived) through which they could relate to each other. Conversations in which people elaborated on where they used to live and go to school and who they know occurred all the time.

During the many months of research, I met only one African who stated that he was from Cape Town because he was born in the township Langa. He felt that he did not belong to a place in the Emakhoseni and found people's identification with Emakhoseni exaggerated. Most Africans who were born in Cape Town did not consider themselves to be Capetonians and would have felt it an insult to be considered Capetonians. Instead, they identified with a particular region in Emakhoseni, although some had visited this area only once or twice in their life, or not at all. If one wanted to point out that someone misbehaved, a rhetorical 'where do you come from?' made the point. The insulting answer implied by this question implied was 'you come from nowhere'. You have no home and behave without a show of respect to others.

The many moves that people had made in the course of their lives from place to place made abakhaya identifications personal and flexible. Instead of having one town or region of origin, there were often many places to which people felt they belonged. This started in early childhood. Under influx Control, many children were forced to leave the city and sent home (Mayer and Mayer 1974, 271), but it was also the case that children often grew up with in Emakhoseni after the abolition of apartheid laws (for example see Jones 1993, 57). Children often moved between different house-
holds, depending on if a household had sufficient money to care for the child, if parents felt that the money they sent was spent on the child, and if they felt that the child was not ill treated (Spiegel 1987, 120-127). Many parents could not take care of their child because they had to work. Crèches, if available at all, were too expensive, far away, poorly facilitated, or had no qualified staff. Parents also wanted to protect their children against the dangers of Cape Town. They worried that their child would join a gang or become a victim of violence. The Mayers' (1974, 271) findings on attitudes to rearing children in town still apply almost forty years later: ""Town is no fit place for a child". Rearing children there was supposed to mean loss of parental control, with disastrous consequences for the child's morality, especially in the fields of sex, work, and crime.'

Maqashu and his wife, for example, sent one child old enough to attend school to relatives in the Eastern Cape. They also had a toddler, but he was easier to take care of and could temporarily be left with neighbours. Maqashu worked as a security officer and brought home about R800 a month. The family struggled to get by. Maqashu's wife told us (Edith and me) that they had been unemployed for about six years. They survived because they could get food on credit from a local shop. They repaid the debt to the shop owner with R250 per month. Another R100 was spent on public transport in order for Maqashu to commute to work. The relatives in the Eastern Cape also needed money to buy food and clothing, and pay for school fees for their child. Every month the parents had to send R250 through postal order, which left them with only R200. Although the financial problems of this family were severe - they were also regarded by neighbours as poor - they could not have the child with them and stop sending money. Maqashu's wife had to look for a job and she felt that Cape Town was a terrible place for children to grow up. This is only one example of how important relations with people in Emaxhoseni were. Children often grew up with different relatives in different towns where they attended different schools.

Upon their return to Cape Town, these moves and memories determined who was umkhaya. The moves between Cape Town and Emaxhoseni were also visible in the composition of the age pyramid of Africans in Cape Town, based on the 1996 census. Less then 5 per cent of the African population was between ten and fifteen years old, while the age category of fifteen to nineteen years represented about seven percent of the urban African population. This increase is accounted for by the trend that at this age young people left Emaxhoseni in order to find employment in Cape Town.20

Government institutions under apartheid regulated labour through labour bureaus, which limited the migrant's opportunity to introduce an umkhaya to his employer (Wilson and Mafeje 1963, 51). According to a small sample that concerned employment from the mid-1980s to the early 1990s, about two-thirds of the migrants said they had found employment through the labour bureaus. Only 19 per cent found a job by word of mouth. Once apartheid and its labour bureaus were abolished, more people found a job by word of mouth (Oliver-Evans 1993, 39). The abolishment of apartheid could have led to an increasing mobilisation of abakhaya in the migrant's quest for employment. If I asked whether abakhaya helped each other find employment in Cape Town, this was mostly confirmed (see Wilson and Mafeje 1963, 51). But when I asked them for an example - maybe they had found a job for an umkhaya, got a job through umkhaya relations, or knew of
someone who got a job through umkhaya relations - they could not give it. High unemployment made it very difficult to find a job for anyone and if people knew about a job, they preferred to introduce a relative, a neighbour, or a member of the church. The contrast between ideology (finding a job for abakhaya) and practice (the inability to provide abakhaya with jobs) was also because abakhaya lived widespread in Cape Town and were rarely neighbours.

But abakhaya did try to help each other a little bit, for example by passing through messages and money on visits back home. Sometimes they were left in charge of a child on the same taxi home, a task sometimes also left to the driver. Abakhaya were more likely to attend a festivity or funeral of an umkhaya. Although the social support migrants gave to abakhaya was limited, people did try to help each other and cherished the relationships with people who knew their home, school, or relatives.

Common relations (such as family members, ancestry, shared acquaintances) and places (such as magisterial districts, shopping centres, and rivers) were important to migrants who had to survive Cape Town's threatening triad. The hostility of Cape Town contributed to the identification among abakhaya. The city was a dangerous place where migrants could not feel at home. During apartheid, many illegal migrants tried to find a job in South Africa's industrial areas and took the risk of police detention, torture, and deportation to the Bantustans. Their illegal settlements could be bulldozed any time and, especially under the state of emergency, the powers of the state and the police were formidable. The police did not address crime in the African settlements, which made them even more vulnerable. After apartheid, police were often absent as well or, if they were available, people were afraid that they co-operated with criminal groups. In the Western Cape Province, the average murder rate in 1997 was eighty murders per 100,000 (SAIRR in Cape Times 1998). In the African townships, such as Guguletu and Langa, the murder rate is even higher, up to 120 to 150 murders per 100,000 in the early 1990s (Bähre 1996a, 85; Ramphele 1991, 267). In the Western Cape in 1999, eighty-one murders and 160 rapes per 100,000 people were reported (SAPSb 2000). Many rapes, however, were not reported due to lack of confidence in the judiciary system and fear of public stigmatisation. A survey of 4,000 women in Johannesburg revealed that one in three had been raped the past year (BBC 1999).

The occurrence of rape and murder in Cape Town is presently likely the highest in the world. Although the role of the police has changed in post-apartheid South Africa, the risk of poor, semi-literate migrants becoming victims of one or more of these crimes were tremendous, and actually unavoidable. For this reason alone Cape Town was not regarded as a home. Who wants to give up hope and realise this is the place one will live permanently? The hostility of the city made migrants reluctant to feel at home and contributed to the identification with abakhaya and stressed the relationships with home in Emakhoseni.

That Xhosa took the hostility of the city seriously was evident in the preparations taken when they left the Eastern Cape. Those who were about to leave invoked the ancestors for assurance of their co-operation and assistance. They also had a special medicine, called 'medicine for war' (ubulawu), which provided protection. McAllister (1980, 215) notes that 'ubulawu (sic) ensures good luck, the favour of one's employer and protection from acci-

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dents, assaults and other misfortunes that might befall one at work'. The shiny and slippery sap of a particular aloe was used. This aloe was called intelezi, which meant 'good fortune in escaping danger', while ubutelezi meant slipperiness. As this name indicates, it helped a migrant to escape danger and slip out of difficult situations. Previously, intelezi was used to treat the army prior to battle but the new battle had become labour migration to Cape Town (McAllister 1980, 214-215).

The interdependencies between migrants and their families at home were strengthened by the hostility of the city, the dangers of the migratory process, and the importance of ancestry located in the area of origin. It was a terrible ordeal to live in the city or to be initiated and buried in such a hostile place. Upon arrival in Cape Town migrants rarely organised the beer drinking ritual that would introduce their new place to both the neighbours and the ancestors, who in return would provide protection. By neglecting this ritual, they risked the withdrawal of ancestral protection. Only once had I noticed a migrant brewed beer and invited his neighbours for this ritual. It was not a great success, however, because many neighbours felt that they were not invited properly. They gossiped that they were not invited properly on purpose. They spread a rumour that the neighbour did not want them to attend it in order to limit the costs of the ritual.

At times, migrants told me about the large luxurious homes that they were building in Emaxhoseni. They conveyed images of large square brick houses with corrugated iron roofs and beautiful furniture - as opposed to the traditional round huts made of grass and clay with a thatched roof. These were presented as the real homes and, therefore, it was useless to invest in a shack in Cape Town. No furniture, for example, used the R1,360 from her umgalelo (ASCRA) for her home in the Umtata district in the former Transkei. She lived in Cape Town for ten years but preferred to invest her money in a four room house and nice furniture in Emaxhoseni. The place was empty and her children, who stayed with relatives in the same compound, took care of the place but did not live there. She still wanted to go back home: 'I will be buried there.' She had not introduced her shack in Cape Town to the ancestors through a beer drinking ritual. She wanted to finish her home in Emaxhoseni before she would buy furniture for her place in Cape Town. Obviously, the beer drinking ritual was never going to take place, and Umtata would always be her home, even if it was only as an ancestor.

To sum up, in the 1990s the identification of abakhaya was still important but did not govern migrants' lives like they did in the 1960s. It is possible that, during apartheid, migrants overemphasised what they were able to do for abakhaya in order to conceal their inability to help people. But there were nevertheless significant changes. With the breakdown of apartheid, abakhaya were not neighbours anymore, which made it less likely to use abakhaya relations as support networks. Abakhaya did try to help each other out, but opportunities were limited. Furthermore, under apartheid the intersection of abakhaya with neighbourhood relations provided social constraint that was vital for financial mutuals. When apartheid ended, this form of regulation ceased to exist and relations in the city became more diverse. This, in turn, caused a decrease in the relevance of abakhaya relations for financial mutuals.

Although abakhaya were not often neighbours anymore and had loosened the ties of mutual co-operation, abakhaya identifications were still
pivotal to the migratory experience. The analysis of abakhaya identifications reveals how important home was for the migrants in Cape Town. The identification with home had religious significance, especially concerning relationships with the ancestors. It also had an economic dimension, because the identification with home revealed the economic and social interdependencies between migrants and their kin in Emaxhoseni. The hostility of Cape Town, moreover, made it even less attractive to set up a permanent life there. Labour migration, also after apartheid, was a treacherous and insecure experience in itself. Xhosa migrants were willing to endure it because they hoped to make some money, but not because they liked Cape Town.

3.5 Female neighbours

Under apartheid, women often depended on their husbands or boyfriends in order to live in the city; the illegal women depended on men for income and shelter. They had to be submissive to their men because, in case of disagreement and social tensions, the men had the authority to stay, while women could not make any claims. Unmarried women competed with wives or with other unmarried women over men with a job and lodging (Ramphele 1989). Thus, men were initially central to the migratory process of women (James 1999b, 48-58). Women migrated in order to join their men - for social and economic reasons - or in order to earn money for their dependants. As James (1999b, 49-50) wrote on women who moved from the Northern Province to the Johannesburg and Pretoria area:

All these women, whether married or not, relied on individual, usually male, family members, related either by blood or by marriage, to bring them to town and to connect them into broader networks after arrival. It was because female migration from the Northern Province was not undertaken by groups of people ... that they were tied, at least at the start of their migrant careers, to husbands or male kin and to the home-based networks to which they belonged.

After some time, James (1999b, 62-63; 1999a) describes, the Sotho women did not want to depend only on the home-boy networks of the men, and instead established their own groups based on home relationships. By establishing kiba groups, migrant women set-up their own identification with ‘those of one home’ (James 1999b, 62-63; 1999a).
Female Xhosa migrants joined their husband's burial societies in Cape Town, but did not establish distinct female abakhaya burial societies. Unlike the Sotho women that organised around identification of home-people, Xhosa women in Cape Town did not organise around home-people. Although Abakhaya were definitely important for Xhosa women, they did not lead to the establishment of women's organisations. The difference between Sotho and Xhosa women could be due to the social constraint that was needed to form financial mutuals. For the Sotho women's kiba groups, social constraint was probably less important because there was no money that needed to be controlled. Xhosa women did not organise financial mutuals with abakhaya because they did not offer social constraint, while the neighbours did.

When the apartheid laws were not enforced anymore, women increasingly migrated to Cape Town. These women, unlike the illegal migrants during apartheid, were able to set up their independent homes in the city. Their neighbours were only incidentally abakhaya and social constraint to self-constraint had to be sought within the neighbourhood and not among abakhaya.

Although neighbourhood relations were very important for the organisation of financial mutuals, they have received little scholarly attention in South Africa. In South Africa, critical social scientists were particularly interested in political struggles, as well as the uses and abuses of 'community' for policy purposes: "Community" is a political term - perhaps the political term "Community" is the ideal for the future, the structure of utopia, the expectation of heaven, the legitimate goal for a truly democratic politics' (Thornton and Ramphele 1988, 29). The pre-occupation with political struggles focused on 'community', but 'neighbourhood' was implicitly apolitical and, therefore, not worthy of much attention.

The 'neighbourhood' as an analytical category is undervalued, despite the fact that it is very important to the Xhosa. The neighbourhood is
also a site of political struggle. During apartheid, for example, neighbours established street committees, organised rent boycotts, consumer boycotts, stay-aways, and tried to take over functions from local government (Seekings 1992, 217-222). Street committees tried to establish some rule of law in their neighbourhoods by arbitrating in petty fights between neighbours. Notwithstanding this role of neighbourhoods, these initiatives were easily drawn into the debates on ‘community’.

‘Neighbourhood’ and ‘community’, however, were not the same. Neighbours were people with whom one interacted on a daily basis, while the community encompassed a much larger group of people whom one generally did not know, excepting local leaders and other prominent figures. Generally, those who lived in the same street were identified as neighbours. But some streets were very long or had a sharp curve so that residents of one street were not necessarily neighbours. Still other streets were very short, like a dead-end street, and therefore the residents of that street regarded themselves more easily as neighbours of residents in the adjacent street.

The neighbours’ children played with each other and formed a vital link between neighbours. They were sent for messages, bought eggs, bread, cigarettes, or alcohol at the spaza shop (local store) down the street. Children were an important source of information for their parents who asked them about the latest gossip in the street. Occasionally, there were birthday parties where all the children of the neighbourhood were invited. Their mothers would come along to dish out cake, biscuits, and lemonade and would give presents to the beautifully dressed birthday child. Neighbours also asked one another for favours. It was common to ask a neighbour for some money, such as R10 for a taxi or paraffin for cooking. This was considered a loan, but both neighbours often knew that it would not be returned. One could perhaps return the favour whenever the neighbour needed some help. Neighbours also kept an eye on each other’s children or homes. Some even gave the key to the door to a neighbour who could let visitors or a child into the house. Moreover, neighbours tried to help one another find jobs, much more than abakhaya did.

Neighbours were well informed about the lives of those living next door. Corrugated iron and cardboard were far from soundproof and the small houses were very close to one another. Sometimes neighbours literally could overhear what their next-door neighbours were saying while they were inside their houses. Moreover, the confined space meant that many quarrels took place outside for everybody to observe. Neighbours visited each other, gosiped, and had tea or chicory coffee. It was rare to stay for a meal. If one would visit neighbours around dinner time, one forced the neighbour to offer some food. It would have been very impolite of the host not to offer anything, but also very painful if he or she had hardly anything to give. There were jokes about the strategies people devised to avoid sharing food. One suggestion was that it was best to start eating one’s meat immediately, or instead hide it under the potatoes, just in case a visitor would arrive. Another option, I was told jokingly, was to offer a visitor one’s spoon: ‘here’s my spoon. Come and share a meal with me’. The hope was that a visitor would decline the offer to use the same spoon. Some visitors had the reputation for abusing hospitality. They would ‘accidentally’ arrive when neighbours were eating. When the visitor was offered food, he or she would say: ‘no, I’m not so hungry, just some meat is fine’. Mostly, however, neighbours tried to avoid
causing embarrassment by adapting eating times or visits. I never encountered anybody eating, except at my research assistant’s place, and during funerals and festivities. This was quite telling if one takes into consideration that people lived in a one- or two-roomed house and had little opportunities to hide while eating.

Neighbourhood identifications showed a flexibility that resembled abakhaya identifications. When I asked Edith to indicate on a map who her neighbours were she marked a large section covering about 110 plots, with a rough estimate of about 400 residents. She felt, however, that the selection was to some extent arbitrary because other people, who lived further away but with whom she had contact, were also her neighbours. Another woman told me that someone who lived almost on the other side of the settlement, about five to ten minutes walk away, was also her neighbour: they used to be close neighbours in the past and, after they moved apart, they continued to consider each other neighbours. The identification of neighbours was thus based on a combination of social and physical proximity.

Because neighbourhood identifications were fairly flexible, they formed a practical basis for organising groups together: there were never too many or too few neighbours to form a financial mutual. Neighbours established all kinds of financial mutuals together, except for the fairly large burial societies with a fund, they were a convenient group of people to work with, and moreover, joint activities, such as collecting money for a funeral or forming a financial mutual, helped to define the neighbourhood. Thus, financial mutuals were not only based on neighbourhood relations, but they also identified people as neighbours. Especially among migrants who had only recently moved into a particular area, financial mutuals could help them to get acquainted.

Burials in particular led to a definition of neighbourhood. The collection of money discerned who were considered neighbours. The collection engaged people in reciprocal relations that were regarded to be constitutive of neighbourly relations. In other words, being neighbours was realised by doing neighbourly activities. Noxolo, who was involved in such a collection among new neighbours, told me that the person whose door she could see from her own place were her neighbours. If she saw the entrance to their place, she could see who was walking in and out and what everybody was doing, which made them her neighbours. There were about a dozen shacks that one could see across the street from her whom she identified as neighbours. The residents on her side of the street were also Noxolo’s neighbours, although she could not see their doors. Right behind Noxolo’s shack was an open field. Noxolo could look across the field and the adjacent street into the residents’ houses, so they were therefore also her neighbours. Noxolo, furthermore, was not the only one to collect money for the funeral; women in streets further away collected money, and they were considered neighbours of the deceased as well.

In 1997, residents of a street in Indawo Yoxolo established a burial society without a fund in order to get to know each other. One of the central figures in this burial society was Mr. Qina. He showed me a handwritten pamphlet that he had composed in Xhosa together with his neighbour and which was distributed in the neighbourhood:
Residents,

All who stay at this street are being asked to be present on a meeting which will be held at Mqwathi's place on the day of 22 October 1997 on Wednesday 7 pm. It is about getting together on the days of dark clouds. We will appreciate your presence,

Thank you

Out of respect for the dead, one should avoid a clear reference to death. People were afraid of death and therefore referred to it as 'the days of dark clouds' or 'when something happens'. Mr. Qina was quick to take the paper out of my hand. He was afraid that the meeting might be seen as a political meeting. As will become clear in the next chapter, there were many political tensions in the area that could damage such initiatives. Mr. Qina kept the pamphlet in order to prove that he was not interested in political issues and had simply tried to organise a burial society among neighbours.

That evening about forty people, mostly women, gathered on Mr. Mqwathi's plot. The meeting started when Mr. Qina stood up and took off his hat off out of respect. He gave a speech in which he made clear how humble his attempts were to organise a burial society: 'we are from different areas, and in some areas we should do something. Some would put in money for this, but that's not what we call a burial society. It is not a burial society; it is just an idea for people in the street only ... It is just for the street.' One man immediately supported him; 'people enjoy life when they are still alive and forget about it when things happen. It is a good idea because a person is never thrown away'. Other men made supportive statements such as, 'we are going to know each other', or 'we are all here and we don't know each other, because we only get to know each other if there are problems'. One woman had received the pamphlet but did not really know what the meeting was about because she could not read. She lived one street further and left after she was told that she could not join because she did not reside in their street.

Because Mr. Qina took the initiative he was elected chairperson. They also needed a vice-chairperson, a secretary, a vice-secretary and four other board members. These functions were far from popular and the members were elected by appointment. For example, Mr. Cophele stood up and said 'I elect Mr. Moya'. Mr. Moya, however, was not pleased to be elected and got up to say: 'I don't want to be elected. I am working and I don't have the time'. Mr. Qina, however made clear that: 'if we can take that excuse we all have excuses. So please, just understand that everyone has an excuse but we don't want to make this meeting an excuse.' Mr. Moya ended up being elected anyway, just like Mr. Jonase who also protested: 'I am sorry, but I am very busy. I go to church and have a lot of responsibilities'. But also his protest was not accepted and another man said 'people, accept when you are elected, because if we make one excuse, we take all excuses. We don't take volunteers, as this is very important. We all have our problems.' Later Mr. Jonase again tried to make the position available to others: 'I ask people to elect other people along the line and let other people do what they are doing. Everyone should have a chance, otherwise I will loosen myself from the ties.' But it was without success: nobody was eager to take his place.

People became impatient and hungry as it was getting past eight o'clock. They decided to collect R20 after each death and cover only those who 'stay under one roof'. Kin in the Eastern Cape themselves, were not covered and the burial society did not contribute to travelling costs for attend-
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rning funerals in the Eastern Cape. Before everyone left, the committee members stood up and introduced themselves with their name and plot number. This revealed how the neighbours hardly knew each other and that the burial society created neighbourly relations. After a prayer, everyone rushed home to cook dinner.

Especially in new areas among new residents, financial mutuals helped to establish neighbourly relations. Although feelings of solidarity and mutual support were important, one should not neglect the social tensions that could exist among neighbours. Later, in the same street where this burial society was established, I heard from two neighbours of an extreme case in which a child was punished. The child had stolen a few audiocassettes from his neighbour, who then complained by saying that, according to her, the child was not worth anything: if it was up to her, the child would be killed. After this, a group of neighbouring men had kicked and beaten the child to death. Because one of the men was aligned to a group of powerful and violent people in the area, the parents were too scared to do anything about it and the murder went unreported to the police.

The concept of community, with its political history in South Africa, led to an underestimation of neighbourhood relationships and emphasised political life too much. Migrants became new neighbours who knew little about each other, which was in strong contrast with longer established neighbourhoods in Cape Town and the Eastern Cape. Especially in Emashoseni, neighbours played a central role in rituals, such as circumcision and beer drinking rituals. In longer established neighbourhoods, people more often collected money for a common goal. During my fieldwork, this was done only once in Indawo Yoxolo, but, unfortunately, the collectors, who were associated with the powerful political group of the Big Five, took most of the money. Although Indawo Yoxolo was a new place, the neighbourhood did play a major role already because within months neighbours organised financial mutuals. Women organised financial mutuals in the neighbourhood which, in contrast with the experience of migrant men in the past, no longer coincided with abakhaya relations.

3.6 Conclusion

Three kinds of social relations were central to financial mutuals: kinship, abakhaya, and neighbours. These relations were not static, but changed considerably over time. In this respect, the dramatic impact of colonialism and capitalism on the Xhosa economy can hardly be underestimated. It not only led to changes in the political economy, such as the introduction of wage labour, money, taxation, and the availability of new consumer items, but also to political changes, such as those brought on by war, apartheid legislation, and natural disasters that undermined the subsistence economy, including drought, lungsickness among cattle, and East Coast fever. A society with a kin-ordered mode of production changed into a society in which the capitalist mode of production became dominant.

The consequence of this economic change was transformations of social relations. The elders’ position was challenged due to the decrease in customary marriages; young men and unmarried women had greater auton-
omy due to the money they earned themselves; dependencies between husbands and wives were fraught with new tensions due to no longer adhering to lobola and the prolonged absences of migrant men; children increasingly became a financial burden; competition between full-brother's changed, and new demands were made on newly available money. Furthermore, compounds became smaller and people were often forced to resettle in the Bantustans. Such changes meant that reliance on neighbours increased and that neighbours, both in urban and rural areas, were less likely to be kin.

In order to support themselves and their families, many Xhosa tried to find work in urban and industrial centres outside of the Bantustans. Cape Town was governed by the Coloured Labour Preference Policy, which resulted in a minority African population and a further marginalization of Africans in the city. The migratory process led to the establishment of a new type of relations among the Xhosa migrants, namely those based on the identification of abakhaya, i.e. 'those of one home'. In order to understand why migrants were in cities such as Cape Town, one has to be sensitive to what 'home' meant to migrants. The male migrants -under apartheid it was even more difficult for women to migrate - identified with each other due to a shared notion of origin, which coincided with responsibilities towards home, such as building the homestead and a commitment towards the ancestors. The threatening experiences of migration made home even more important, and also in post-apartheid South Africa, the threatening triad of violence, economic insecurity, and volatile relations did not make migrants feel at home in the city. Instead, it urged migrants to emphasise and possibly romanticise the home they left in the Eastern Cape.

Apartheid policy forced male migrants -often accompanied by 'illegal women' - from the same home to live together in one room; abakhaya would live together, eat together, cook together, and exercise some social constraint over one another. These abakhaya/neighbours offered the social cohesion and constraints that were needed to form financial mutuals. Financial mutuals, at least to some extent, ensured that migrants did not abscond during their stay in the city but returned home with gifts and presents for their kin. They also made sure that, after death, the migrant's body was returned home for a proper burial.

The breakdown of the apartheid laws loosened abakhaya relations. Although abakhaya identifications were still important, they did not lead to financial mutuals anymore. Instead, neighbourhood relations became increasingly important as a type of social relation that was independent of kin and abakhaya. Consanguinity no longer meant physical proximity. This was because migration of women to Cape Town coincided with the further separation of abakhaya relations and neighbourhood relations. The end of apartheid brought with it a change in urban demographics from mainly single men living in barracks to households, often headed by females, in newly established neighbourhoods. The neighbourhood was central to the organisation of the migrants' social life, including the care of children and forms of mutual care. The social constraints that neighbours offered gave women more possibilities to organise their money in financial mutuals.

The structural changes in the three types of relations (kinship, abakhaya, and neighbour) were accompanied by new structural tensions between people who depended on each other. Financial mutuals played an important role in the making and breaking of these tensions because they
influenced the allocation of money within the wider kinship network and because they helped to establish personal bonds between neighbours. This is one of the major attractions of the study of financial mutuals. Financial mutuals were central to the establishment, as well as people’s understanding, of abakhaya and neighbourhood relations in the city. Moreover, the study of financial mutuals revealed how, by allocating money, migrants tried to establish, maintain, or challenge kin relations.