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

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8 Spending Money
Consumption, Friendship and Friction

8.1 Introduction

Throughout the year, many African women, but also men, contributed a substantial amount of their sparse incomes to financial mutuals. It was not uncommon that they put a quarter of their monthly salaries into the financial mutual. Finally, it was their turn to receive the kitty or part of the fund and spend the money that they had been struggling for and over.

They spent virtually all the money on consumables. The participants bought things such as refrigerators, stoves, duvet covers, clothing, or they used it for festivities and rituals, such as the initiation of sons, burial of a family members, or rituals to respect the ancestors. They did not use the money to start up businesses and only rarely used it to build or improve their houses. Many migrants saved money in financial mutuals so they would not return home empty handed. Some tied complete bedroom suites that they had bought with their financial mutual money to the roofs of overloaded busses heading for the Eastern Cape. For example, Ma Zibiya, whose daughter and grandchild had both died of AIDS and who worked as a domestic worker in Constantia, belonged to a grocery umgalelo of R50 per month. The groceries were evenly distributed among the members, which according to Ma Zibiya was unfair: she contributed much more than other members. This was because she borrowed money from the organisation and repaid it with interest. Ma Zibiya felt that ‘how can it be that some of us work so little and others raise so much? I will start my own umgalelo in Indawo Yoxolo and stop this one in Guguletu’.

When I spoke with her in January, Ma Zibiya did not remember exactly how much goods she received for her ASCRA money, but she did remember the following items:

Two times 12.5 kg sugar  
Two times 10 kg rice  
Two times 12.5 kg flower  
Two times 2 kg Omo washing powder  
Four double packages of Sunlight soap  
Ten cans of Aromat  
50 packages of beefstock, each containing two cubes  
Four times 2 liter cooking oil  
750 grams of granulated coffee  
750 grams of milk powder  
Five boxes Joko tea, each box containing a hundred tea bags  
Twenty 500 grams packages of dried beans to make umngqusho (samp and beans)  
Twenty sachets of Maggi soup.

She also received R527 in cash. After she received the goods and money she departed for her mother’s place in the former Transkei and brought along
most of the food. The cash was contributed to a bull that was slaughtered for her deceased father. Kin back home depend on this and it increased one's status during a visit.

At first instance, it appears to be puzzling that destitute people did not use their money for production purposes in order to supplement their incomes. This raises the question: why is consumption so important for Xhosa migrants?

Part of the answer lies in pointing out the dangers of investment in production versus the economic advantages of consumption. Setting up a business in the informal economy is difficult and risky and the income is unlikely to compete with the wages of an unskilled or semi-skilled worker. The violence in places like Indawo Yoxolo makes it unlikely for businesses to succeed, especially if one does not have the protection of local Mafia-style leaders. It actually puzzles me that, while many foreign investors are reluctant to invest in South Africa's economy, uneducated and inexperienced migrants are expected to invest their money in businesses in an unprotected informal economy.

Spending money on consumables also has its economic advantages. It protects against adversities and it allows people to buy food much more cheaply because they do not need to take out a loan in order to buy groceries or because they buy it at quantity discounts (see Heidheus 1994; Lont 2001; 2002; Miracle et al. 1980; Scofield 1997). The members of some ASCRAs in Cape Town, as shown in the previous chapter, buy groceries in bulk at wholesalers, which is cheaper and less time consuming.

Another part of the answer, and more significantly for the Xhosa migrants, lies in the social aspects of consumption. In order to gain insight into the importance of consumption for Xhosa migrants, this chapter will deal with the questions: what are the consequences of consumption for Xhosa migrants and their social relations? In what way is consumption embedded in
social relations, and what effect do Xhosa migrants want to gain by using money for consuming?

In this chapter, I will first highlight how consumption is part of a lifestyle that Xhosa migrants aspire to. An important function of consumption is to being and feeling less poor and being able to hope for a better future. But, as studies on consumption in other parts of the world have revealed, it also relates to social tensions by revealing inequality. The case description of a ROSCA will be used to examine the precise dynamics of consumption, such as the ways in which consumption was embedded within relations of the members of financial mutuals, colleagues at work, neighbours, and kin. Furthermore, the study of this ROSCA reveals what hopes and dreams were embedded in consumption, as well as the problems that consumption could provoke. Consumption, as the final stage of the cycle of financial mutuals, will shed light on the migrants' attempts to manage the threatening triad of violence, economic insecurity, and volatile relations.

8.2 Status and conflict

In The Theory of the Leisure Class (1899), Veblen argues that conspicuous consumption, the production of waste, and the ability to avoid useful labour augment people's self-worth and self-esteem. In a more refined way, Bourdieu also asserts that consumption is part of class distinction. Especially in Distinction (1984), Bourdieu examines the pivotal role of consumption for defining relations and hierarchies between people. He shows how the French were socialised into different classes and how important consumption, lifestyle, and taste were as indicators of class distinction.

According to Bourdieu, taste is not something voluntary, but people are pre-disposed to have certain tastes according to their class: certain foods, clothes, music, sports, cars, and so on are preferred above others. Taste is not an unguided individual choice, but rather 'a forced choice, produced by conditions of existence which rule out all alternatives as mere daydreams and leave no choice but the taste for the necessary' (Bourdieu 1984, 178). Different tastes are not judged equally, as some are regarded to be better than others, even by those who do not share them. Tastes, as well as life styles, are valued according to the class disposition that they reveal. Even people who do not enjoy classical music regard it as better or more sophisticated music than the pop songs they normally enjoy. The distinction between quality and quantity is an important one for tastes: taste for quality and refinement was for higher classes while lower classes emphasised quantity.

A particular taste, and therefore lifestyle, among others, reveals itself through consumption. Consumption enables people to feel better about themselves, distinguish themselves from others, and show a lifestyle that evokes respect and status (Bourdieu 1984; Lamont 1992, 68-70). Distinction through consumption and taste is only possible if one has sufficient economic capital (such as income, wealth) and cultural capital (such as education, work that has been done to improve oneself as a person) (Bourdieu 1992, 120-131). Only if one has the money to consume, and the socio-cultural background to enjoy the right products, can distinction be part
of consumption.

The Xhosa migrants were pre-occupied with consumption and particularly under the conditions of poverty and despair, it was important to distinguish oneself from others through one’s consumer habits. As became clear in chapter six, Xhosa migrants worried about their status and morals and interactions concerning the poorest residents in the street. Just like morals, consumption was a way for Xhosa migrants to draw distinctions and dream of a better future. When I visited a second-hand store in the township Philippi, one of the clients wanted to buy the largest radio. I asked the client why she preferred that particular radio, to which she responded: ‘It is the largest radio. I know it is only competition, nothing more; see who has the biggest radio.’

Food was also important for respectable behaviour the provision of food to visitors conveyed hospitality and because food led to fatness. Fatness was part of a habitus of respectability and status. Men readily explained that gaining weight meant gaining the good of the public opinion. During a conversation, a man once jokingly referred to his belly, as well as mine, as ‘a lot of public opinion’. Status and respect were closely intertwined with food and other forms of consumption, which could only be afforded by participating in financial mutuals.

Distinction, status, and respect through consumption did not go unchallenged by those who did not share in them. For example, while having tea at the home of one of the residents in Indawo Yoxolo a man walked in with a mobile phone clipped visibly onto his belt. The phone attracted everybody’s attention; people wanted to see it and hold it and know how it worked. After some time, it became clear that the man did not know how his phone functioned. One of the men noticed that it was not connected to a network. Everybody laughed, and with a look of dismay, the man had to listen to jokes about the way he was bragging.

Status, consumption, and lifestyle were also at the core of critical remarks made against another resident in Indawo Yoxolo. One of Edith’s neighbours was the only one in the street with a brick house. It had four rooms and stood out beautifully against the surrounding shacks and ten square meter RDP ‘matchbox’ houses. The neighbour was employed as a domestic worker and said that she received a loan from her employer. During a casual conversation on the street, the neighbours started to gossip about the woman and her large house. The women complained that she did not greet them anymore. Only if they greeted first, they said, was she willing to greet them back. One of the women had noticed that the neighbour no longer walked like she used to since she built the house. When I enquired as to exactly how she walked, the woman mimicked her neighbour by parading slowly in front of me, head up, while wiggling her behind. The other women laughed about this little show. Another woman added that she did not even recognise her neighbour the other day because she walked so differently. The brick house was the cause of the neighbour’s impolite behaviour and the women complained: ‘She now thinks she belongs to a higher class’, ‘she thinks she is better than us’.

Consumption, as a status indicator, was accompanied by envy, jealousy, and dismay directed towards people who tried to appear better off than others. Consumption worked well as a means of distinction, but this distinction was felt to be problematic, especially among people who were fairly
close to one another. The ambivalence of the relationship with the person able to consume a lot was implied in rumours and stories of witchcraft. To have a lot of possessions and to show off without shame was regarded as bragging (ukubreka or ukuqhayisa). The person that brags, the brekgat, i.e. the 'bragging ass', was the one who bought the biggest and most desirable products in order to compete.

The literature on the colonial encounter and modernity has given ample attention to the dynamics of consumption, social relations, and sociopolitical conflict (see among others Appadurai 1986; 1997; Burke 1995; contributions in Comaroff and Comaroff 1993; 1999; Fisly and Geschiere 1996; Masquelier 1995; Meyer 1995; 1998; Taussig 1995; Thoden van Velzen and Van Wetering 1991). Concerning South Africa, the Comaroffs (1999, 293-294) note that 'there is this perplexity ... about the very nature of human subjects, about their covert appetites, about dark practices of the heart that show themselves in spectacular new fortunes and orgies of consumption'. Consumption allows for new ways of distinction, new inequalities, new status indicators, and can play a major role in conflicts.

The entanglement of consumption and conflict was at the heart of Wolf's (1999) interpretation of the potlatch, a gift giving institution among the Kwakiutl of the North American Northwest coast in the 19th century (see also Mauss 1954). Through the exchanges of valuable coppers, blankets, and the burning of houses and destruction of canoes, prestige and status was gained while, in the future also, a counter gift could be expected.

Wolf (1999, 79) argues that, to understand the significance of the potlatch around the 19th century, one has to incorporate the economic, demographic, and political dynamics that transformed Kwakiutl society. In the mid 19th-century, the power of chiefs was undermined by population loss due to the fur trade, employment in the fishing industries, and the spread of infectious diseases, such as smallpox and measles. The emergence of alternative forms of labour and new forms of wealth undermined the chiefs' privileges to engage in feasting and gift giving such as the potlatch. Other people, who were not chiefs, used this new wealth to take part in the potlatch, and also competed for status and authority. As a result, the number of potlatches and the value of the gifts rose dramatically. Due to new sources of wealth and insecurity, the potlatch increasingly became a space to compete and fight with goods (Wolf 1999).

Bataille (1991) also pointed out that the act of giving enhances prestige, status, and increases power over the recipient. A gift forces the recipient to make a more valuable counter gift. In the potlatch, there was rivalry and competition over who could give the most and thus had the most prestige and rank. Bataille and Wolf suggest that the feast of the potlatch contains an element of warfare and rivalry. Mauss (1954, 80) gives an insightful example which was provided by Thurnwald on Melanesia:

Buleau, a chief, had invited Bobal, another chief, and his people to a feast which was probably to be the first of a long series. Dances were performed all night long. By morning everyone was excited by the sleepless night of song and dance. On a remark made by Buleau one of Bobal's men killed him; and the troop of men massacred and pillaged and ran off with the women of the village. 'Buleau and Bobal were more friends than rivals' they said to Thurnwald. We all have experience of events like this.
When I had conversations about funerals, competition was often indicated to be a motive for high expenses. A founding member of a burial society said: ‘People do not settle anymore for a funeral where the deceased is wrapped in a cloth and where tea and scones are served. The funeral has to be big, preferably bigger than the previous funeral given in the neighbourhood’. He felt that people wasted a lot of money by competing with one another. When I asked him about the way he wanted his own funeral to be, he said that he did not care. If it was up to him, his family could wrap him in a cloth and throw him in a hole, to which my research assistant replied: ‘Tjini, I would be very cold to be buried like that!’ The founder of the burial society acknowledged that it was difficult to distance oneself from the pressures of neighbours, friends, and family. He knew that a funeral, also his own, would be costly and, therefore, it was better to be prepared instead of putting the financial burden of competition on grieving relatives.

8.3 Zolani Club: The price of a bed

The case of the financial mutual Zolani Club revealed much more clearly than a fragmented account of how consumption was regarded as pivotal to social tensions. In order to understand this perplexity — and here I share Moore’s (1999) methodological caution on the imaginative interpretation made by the Comaroffs (1999) — I submit that the inquiry must be rooted in ethnography. Zolani Club was part of one of the largest and most sophisticated financial mutuals that I encountered during my fieldwork. The name of the club was derived from the word ukuzola: ‘to stay cool, to relax’. Zolani Club meant something like ‘the ones who stay cool’, which they did by giving money to one another. It was a ROSCA and the members met three Sundays per month in a classroom at Chumise High School, Khayelitsha, Site B (ukuchumise means ‘to produce a lot of fruit’). One of the members of Zolani Club introduced me to the organisation, and I had ample opportunities to go to their meetings, have conversations with members, visit them at their homes, which were mostly in Khayelitsha, and pick up some of the rumours and gossip. Only because of an intimate knowledge of the relationships between the members could I see the other dimension of Zolani Club, which was not only about happy people that supported each other with gifts, respected each other, and distinguished themselves from others through consumption in a carefree fashion.

8.3.1 Financial arrangements

The case of Zolani Club contradicted the image that ROSCAs were small and marginal and flexible financial institutions. In this respect, Zolani Club was exceptional. It was exceptionally large and the financial arrangements were much more complex than in the other ROSCAs that the Xhosa migrants organised.

Zolani Club had very complex and diverse possibilities for con-
tributing to fellow members. This not only reveals the sophistication of financial mutuals, but also how consumption could lead to social problems. There were thirty-one participants who gave money and presents to one another on each other's birthdays. The event celebrated was a fictitious 'birthday' that had nothing to do with one's actual date of birth, also not everyone in the group was obliged to give the same amount of money on a birthday. In 1998, Zolani Club was divided into three subgroups of about ten members each. On the occasion of a birthday of someone within the same subgroup, one was obligated contributing at least R100. If the member belonged to one of the other two subgroups, a minimum gift of R10 would suffice. This gift money had a special name — 'stage money' — because it was needed before one was to be allowed 'on stage', that is, allowed to come forward and start giving. Two secretaries recorded all contributions in two books. One book was kept for the individual member, the other for the organisation.

In addition to stage money, participants were encouraged to give additional money or goods, such as cooking utensils and soap or even larger presents such as refrigerators or stoves. The prices of any items given were also recorded. The extra amount of money and goods given beyond 'stage money' was called ukusukora, derived from 'to score'. This extra amount offered depended on the individual participant and their relationship with the recipient. Nevertheless, recipients were expected to reciprocate all contributions with a gift equivalent to at least the same amount.

Next to 'stage money' and 'scoring', there were other ways of receiving on a 'birthday'. Zolani Club was part of a network of ROSCAS called Noluthando (meaning approximately 'the group/person is based on love') initiated in 1984. At least six other ROSCAS were part of Noluthando, each with its separate board, uniform, meetings, and organisers. Within this network of groups, it was possible for one group to visit a birthday celebration hosted by another group. To attend these celebrations, a R2 admission fee had to be paid which covered some of the expenses for food and drinks. On top of the R2, visitors were encouraged to give whatever amount they preferred. Like the gifts coming from within the immediate group itself, gifts from members of other groups within the Noluthando network were also written down by the secretaries, with the expectation that they be reciprocated at the appropriate time. Thus, by contributing to the birthday of another group's member, one created the obligation for another to attend one's own birthday with a contribution of at least the same amount.

To create even more opportunities for giving and receiving in Nolunthando, participants created a fictitious or 'quasi'-kinship system. Each member had a 'mother', a 'grandmother', 'sisters', and often also 'daughters'. Although participants did not use different terms for kinship within the organisation — the situation made it clear who was meant — I will distinguish these 'organisational kin' from biological family with the use of quotation marks; 'mother', 'grandmother', and so on. In order to join Zolani Club, the aspirant was required to declare the intention to join and choose a 'mother'. Every woman in the organisation wanted to have as many 'children' as possible and often asked, before the meeting took place, if anyone would like to become their 'daughter'. Still, it was up to the 'daughter' herself to decide on who her 'mother' would be. By choosing a 'mother', the member automatically placed herself in a social web that included 'sisters', a 'grandmother', and possibly even a 'great grandmother'. Furthermore, 'aunts' (the 'mother's
sisters’) and ‘nieces’ (the ‘mother’s sister’s daughters’) were also part of the picture. Nevertheless, because the quasi-marriage of quasi-kin was non-existent, there were no quasi-in-laws. For many, this last aspect was important.

At a member’s birthday, it was quasi kin in particular who chipped in with plenty of money and presents. The ‘mother’, ‘grandmother’, ‘sisters’, and ‘children’ asked what the member liked to have for her birthday. The minimum amount given in addition to the stage money depended on the amount that had to be reciprocated from previous exchanges. Again, if you owed someone because of what you received on your last birthday, it was obligatory to reciprocate with at least the same amount. In many cases, though, much more than the original amount was given, thus creating a new and larger debt.

Quasi-kin could be of the same subgroup, the same club, or could be members of other clubs within Noluthando. This flexibility made it possible for a ‘daughter’ to take part in a different ROSCA than that to which her ‘mother’ belonged. This system of groups within groups (clubs within Noluthando, for example, and subgroups within clubs) gave the organisation room to grow. If too many members joined a single club, the cycle of the ROSCA became longer — and a lengthening of the cycle has been shown to be erosive to the mechanisms of trust and social control within the group (see also Bähré and Smets 1999). But a subgroup could leave the ROSCA and establish a new ROSCA within Noluthando. The new ROSCA maintained its reciprocal relations with quasi-kin and other clubs and subgroups by attending and giving presents at the appropriate birthday celebrations. Though it was not possible to have more than one ‘mother’, it was possible for a member to leave her ‘mother’ in order to become the ‘daughter’ of another member. Though rare, this did happen, and it presented substantial difficulties.

Another way to contribute to a participant’s birthday celebration was by ‘playing’ money. This could be done by anyone, and most of the time the amounts of money in question were relatively small (such as R2, although amounts up to R40 were also played). When the money was given, an announcement was made, such as: ‘With this money, I want to say happy birthday’, or ‘With this money, I want the guests to start a song’. This played money was also registered by the secretaries and entered the ledger of social obligation and reciprocity.

Although the ability to accumulate large amounts of money and goods within a short time was a major attraction of the organisation, this fortune was not without its risks. One member confessed sleepless nights, because she had received money and presents in amounts far greater than what she could afford to reciprocate within a year. She had expressly asked for small presents, but her ‘mother’ in particular gave much more than she could have imagined. Members tried a couple of different strategies to prevent such sleepless nights and to manage their obligations within Zolani Club, but these strategies were not always successful. For example, it was possible to limit the number and costs of group relationships by not taking any ‘daughters’ or by giving small presents or no presents at all. And indeed, some members only contributed the minimum necessary ‘stage money’ and, most of the time, abstained from ‘scoring’ and visiting other clubs. The consequence of this cautious engagement with group exchange was that one had fewer and less intensive reciprocal obligations — and, therefore, a minor status within the group. Another strategy to limit one’s obligations was to
save the money that had been given at a birthday. Instead of spending the money, some immediately set it aside, to be used at another member's birthday. To keep the money until later, though, required not only a safe place to put the money, but also a good amount of restraint on the individual's part. And, for those with a formal income, it was also possible to purchase a gift on credit. But the high interest rates in South Africa (which, at the time of the research, approached an annual rate of 24 per cent) meant that such a gift would be far more expensive than its immediate price tag. Buying gifts on credit was a strategy with high risks, for if a loan was not paid off regularly, the ever-accumulating interest on the borrowed amount could easily grow unmanageable.

Another strategy to prevent the increase of one's money circulating in the organisation was to talk with the 'birthday girl' in advance of the celebration. The concerned member could explain her financial problem and try to make a deal — perhaps to pay later, or to pay back the debt over two birthdays without receiving a birthday present in the interim. If an agreement was reached, the debtor had to explain at the birthday meeting why she had no money, apologise for the situation, and make a promise that the present would come later. At one meeting of Zolani Club that I observed, a woman could not afford to pay the R600 she owed her 'mother'. She told the members and her 'mother' in particular: 'I am sorry, sorry. She/you [her 'mother'] made it possible for me to have some education and for me to say "good morning umlungu". [Umlungu means 'white person'. By saying this, she was explaining that she now knew some English ('good morning') and could therefore interact with white people.] I can only give R30 and will give the rest of the money on her next birthday'. This situation was an embarrassing one that elicited sympathy from others in the group. Because of the shame involved in not being able to pay, participants often went to great lengths (and great costs) to avoid such a situation.

Yet another strategy for managing one's finances within the organisation — and even to benefit from it — was used by Nokwanda. She had been a member since the beginning of the group in 1984 and, with her twenty-two 'children', she was a well-known and respectable woman whose presence was always felt. Together with her husband, she lived in an eight-square-meter room on the premises of her employer. She used her ROSCA money to lend to her neighbours, who were also from Qumbu in the former Transkei. During an interview, someone interrupted to repay her R1,300 she had previously borrowed. This repayment included the 30 per cent monthly interest (generally regarded as a fair rate). Nokwanda told me: 'This is how I keep my money.'

In addition to the measures that individual members took in order to manage financially, the organisation deducted R500 from the money that was collected at the birthday celebration. The R500 was a collateral and could be used to settle outstanding debts. In general, these measures worked well: default was rare, debts were mostly settled, and if problems occurred it involved individual members and did not damage the future of the organisation as a whole. The dense web of financial obligations strengthened the organisation's survival and it was actually difficult to stop giving and receiving and leave the organisation.

Some financial strategies were clearly unattractive and expensive. That people nevertheless resorted to such strategies reveals how important
the social relationships were that were established through the ROSCA and how powerful the bonds were between members. From its financial role alone, one could see that the organisation gave mutual support and cemented social relations via money and presents. But these ties could gag as well as they could bind: the organisation and its criss-crossing obligations came to be, for some members, a source of stress, sleepless nights, and indebtedness.

8.3.2 History

In order to get a better understanding of Zolani Club and its network of people and organizations, I spoke with Nokwanda. The way in which she conveyed the history of this financial mutual revealed how important the gift of money and consumption was for the establishment of close relations. Nokwanda told me the following story:

'The umgalelo is established in 1984. We started in a small group and attended meetings at the member's room. Some members were sleep-in domestic workers, so there could be no singing because of the noise. The umgalelo was very popular and we started growing, so we called a meeting. This was in 1986. They gave permission to meet at a hostel in Langa, the oldest township in Cape Town. We started with R12 stage money per month. A year later, in 1987, we called the organization Nompulelelo, meaning something like 'the improvers'. We could really see the improvement. If you had R500; that was a lot of money in those days. Things went up, including stage money, which became R22. Also prices went up. In those days the maximum amount at someone's turn was R1,000.

In 1988, the connection to Bhayi (Port Elizabeth) developed. It went via Radio Bantu, now called Radio Umhlobowene. You give regards or dedications to friends in other parts of the country via the radio. You can send a postcard or letter to the radio, which they read during broadcasting. After regards and dedications were sent between Cape Town and Port Elizabeth, we asked the radio station for telephone numbers from the people in Port Elizabeth. We didn't know each other at all. We had the phone numbers and we started to send each other dedications by phone and started talking to each other. We started talking about imigalelo and we gave each other advice. We still haven't met.

Mother Nomfuneko Godana, who lives in Port Elizabeth, was fifty-two years old at the time. She proposed to have 'children'. She phoned the radio and told that she was looking for 'children'. We were a bit confused. When one is at school one would act to have schoolmates who are your mothers and children, so we knew about it. But still it was confusing to us what it had to do with imigalelo. At a meeting with members of her organization in Port Elizabeth, she explained how it works: you give your 'children' a lot of money and the money comes back. It lets the family grow. We thought, if it works in Port Elizabeth, we also have to try it here in Cape Town. Via Radio Bantu the people in Port Elizabeth started to announce the birthday of their members. We were surprised and Nomvumekaya, one of the members of the organization in Port Elizabeth, said on the radio: 'I would like
you, Nokwanda, to be my child'. She had left her telephone number at the radio station. After I phoned the radio to ask for her Nomvumekaya's number I phoned her in Port Elizabeth. Nomvumekaya explained to me about the ideas Nomfuneko Godana had and what she said about quasi-children and mothers. I liked it and I called a meeting in Langa to inform the members of our organization. They had also heard about it on the radio and they were curious and very interested.

It was going to be member Sowati's turn on the second of March 1989. Everybody was looking forward to see what would happen and if she really would send presents and visit her from Port Elizabeth. Nomvumekaya was her 'mother' and she phoned us to let us know that she would go to Cape Town for Sowati's birthday. Unfortunately, she couldn't come as one of her children was ill, but she had sent a present by mail. At Sowati's birthday, the chairlady opened the present: everybody was curious as it came from far. It was a dress and R50. Now everybody wanted a 'mother!' Mother Sowati phoned to Port Elizabeth to thank Nomvumekaya and she told her that the other members in Cape Town also wanted a 'mother'. At that time, people from Port Elizabeth were proposing and welcoming 'children' from Cape Town. But still we had not met each other.

After three years, everyone had 'mothers' and 'children' and 'grand-children' and people from Port Elizabeth would contribute. That's how we got to know each other and bring money. We gave birth to many 'children'. Our organization, Nompumelelo, grew much bigger. I decided to take some people to start my own group called Nanoxolo, meaning 'bright place'. This was on the 17th of February 1990. I also had grandchildren and my grand-children started Zolani Club. There are now many different clubs such as Mazizake Club, meaning 'Let's build ourselves', Sinethemba, meaning 'Let's have hope', Siyathemb a I and II, meaning 'We have hope', each with different uniforms.

Every member has a mother, but even if you are not a member, you can have a mother. On your birthday, your real one, they will come to your place and give money and presents until you become interested in the organization and will join.

Before I joined this organization, I had two rondawels [hut] at home in the Eastern Cape. Now I have a nice place with furniture. Before I have my birthday, my twenty-two 'children' get together and contribute and buy something I want. They pay cash at the store and if they don't have enough money they have to buy on credit. If the amount the children collect is not enough, one 'child' opens an account for hire purchasing with, let's say R400. The 'child' pays the installments. Then, if it is the mother's turn to give her daughter she will give R400. The extra expense the child had, because she bought on credit and had to pay interest, is the child's responsibility. This helps a child to buy a nice present, but the danger is that you make too many debts and get yourself into financial problems.'

Nokwanda was very pleased with the intimate relations that she had with her twenty-two 'children' and many other members. Her status in the financial mutual contrasted sharply with her status as a semi-skilled worker sharing a room with her husband that barely fitted anything more than a bed, a wardrobe, and a colour television. The presents of the members were so important that, in one instance, the gift was the relation: the members of the
financial mutual did not even know the quasi-kin in the Eastern Cape and they already started to exchange presents. Nokwanda’s account of the history of this financial mutual shows how important these relations were and through which troubles people went to get in touch with each other, against the grain of apartheid policy, and created affective bonds that were modelled after kinship ties.

8.3.3 Friendship and support

Thandi lived with her three children in Khayelitsha, site B, in a three-room shack made of wood and corrugated iron. She had applied for a government housing subsidy and received a ‘site and service plot’ — with a toilet, a running-water tap, and a pre-paid electricity connection — on which she could build her shack. The plots were quite small, and between the plots were dirt roads that filled with muddy pools in the rainy season. We first met Thandi in December, when it was dry and hot. Thandi worked part-time as the housekeeper for a doctor. She had a problem with her leg (caused by several car accidents) so she received a disability grant. She was married, but had left her husband because she felt that men in general, especially husbands, were troublemakers. He was violent, and he had held her at gunpoint several times. This was a bit too much for her and she eventually left him: ‘That’s why most women only want a boyfriend. It is easier to leave them than to leave a husband. That’s why you become a member of a club like Zolani. Men only make problems’.

Thandi was the ‘daughter’ of Nokwanda and had ‘daughters’ herself — Linda, Nobuntu, and Bukelwa. Thandi and I met for the first time at her birthday in early December 1997, at which she was given a total of R7,931. She also received presents such as a two-door refrigerator, a room divider, a stove with cooking plates, cupboards, cutlery, soap, a salad bowl, a duvet cover, and many smaller items. She was proud of her possessions, and saw them as proof of the supportive and respectful relations between the participants. All in all, she received about R20,000 worth of goods and money at the celebration. Considering her meagre income, this amount was incredible. Her job as a cleaner and her disability grant could have been no more than R1,000 per month. She admitted that she hadn’t expected this many presents — especially not from her ‘mother’, Nokwanda. Because of the quantity of gifts, she had been sleepless after her birthday, and her head kept spinning.

Many times when we went to visit Thandi, she was not at home because she was working or visiting her ‘daughters’, who lived in the neighbourhood. If she was home, friends from the Zolani Club were often visiting her. It was obvious that the financial mutual and her ‘children’ within it were very important to her. She had only been a member for one year, but already most of her spare time was taken up by visiting ‘daughters’ and other group members, attending the meetings of ROSCAs, buying presents, and engaging in other similar activities that were part of her overall participation.

One day, en route to a meeting, we began to compare Thandi’s quasi-family to her real family. An advantage of the quasi-kinship, for her, was the absence of affines in the ROSCA. She explained that the most important difference between quasi- and real family was that, in the quasi-family situa-
tion, jealousy was absent and individuals could trust one another. She was often aware of distrust within her real family and saw that people could, and often did, treat each other badly. But not in Zolani Club. In contrast to the case with real family, you could leave Zolani. Thandi explained that the members realised that a member could leave and therefore had good reasons to treat members nicely. In Zolani Club, everyone cared for each other and helped each other out. All of this enthusiasm, she insisted, was not only rhetoric: it could be readily witnessed in practice. When one of the members of Zolani Club lost all her belongings because her shack had burned to the ground, for example, sympathetic members offered household items and helped her re-establish her household.

Linda (Thandi’s ‘daughter’ and Nokwanda’s ‘granddaughter’) had three ‘children’. Like Thandi, Linda moved to Khayelitsha, site B, about two years ago, and Thandi and Linda often visited each other. But, unlike Thandi, Linda lived in an area in which there was no subsidised RDP housing — which meant that there were no individual plots with private toilets, water, and electricity. She lived with her two children and her sick husband, Benjamin, who worked as a security guard when his swollen legs permitted him to work. In early 1998, Linda began working as a cleaner in a hospital in Cape Town. It was a part-time, temporary position, but Linda hoped that she would be appointed on a permanent basis once her initial probation period was over.

Although one was not really supposed to switch ‘mothers’, Thandi was not Linda’s first ‘mother’. Linda had had a previous ‘mother’ in Noxolo Club — who had also been Bukelwa’s ‘mother’ — but neither ‘daughter’ remained happy with her. They felt that she favoured others of her ‘children’ above them. With regard to birthdays, for example, this ‘mother’ would ask some of her ‘children’ exactly what they wanted, while Linda and Bukelwa would receive anything their ‘mother’ felt like giving, without the luxury of being asked. After a little more than a year, both women confronted and then abandoned their ‘mother’. In July 1997, both women became Thandi’s ‘daughters’ and joined Zolani Club. Because they became Thandi’s ‘daughters’ on the same day, they forthwith considered themselves ‘twins’. Thandi, in contrast to their previous ‘mother’, was good, kind, and worthy of respect.

8.3.4 Linda’s birthday

On Sunday, 8 March, it was Linda’s birthday celebration in Zolani Club. As always, the meeting took place in a classroom at Chumise High School. The celebration was to last all afternoon. There were about forty to fifty people in attendance at the beginning of the celebration (almost exclusively women), and more arrived during the course of the meeting. Manxoto chaired the meeting. The first meeting that I attended, I was dazzled by all the action: people were constantly arriving, speeches were held, songs were sung, and there was dancing in circles, as it is sometimes done in the independent churches. Often, attendees lined up to give presents to, and speeches about, Linda. Though the scene appeared chaotic at first, after some time the authority of the chairperson became apparent through the din.

The basic structure of the ceremony was provided by a succession
of speeches by individual members, combined with songs — mostly church songs — accompanied by lively clapping and dancing. There was a clear order establishing which groups and people could, in their turns, come forward to offer money and presents to Linda. Even in the midst of all the rumours and excitement, the chairperson was well able to provide everyone their turn at the same time that she supervised the secretaries, and made sure the correct amounts were recorded in the notebooks. When, at a point, the atmosphere of the birthday celebration became too hectic, the chairperson adopted the manner of a judge, forcefully slamming an empty Coke bottle on the table before her while shouting ‘Silence in the court!’.

Picture 8.2: Secretaries of Zolani

When a number of women had arrived, one of Linda’s ‘daughters’ started in with a song highlighting the protection of God. Everyone joined enthusiastically in the singing, while dancing and clapping their hands. In the middle of this performance, another group, visitors from Hout Baai who had also come to celebrate Linda’s birthday, entered the classroom. They joined in the singing and later started their own song:

All nations, all countries
Should receive your help
Knees in this world
Should kneel in front of you
Till all tongues
Sing your song

Rule our king
Through you, happiness will come
With our conflicts
The earth is damaged
See our country
Forgive its sins
Do not put your anger
So, your children will die

Ma ma ma ma
Ma ma ma ma

Everyone clapped and danced. It was constantly emphasised that the meeting was for Linda. The chairperson addressed the group from Hout Bay, who of course already knew it was Linda's birthday:

I greet the organisation that just came in. I just saw an organisation coming in and I was surprised. We welcome you. Stay and enjoy with us. We are playing here, we play for Linda Masekwana, Thandi Sodinga’s daughter under the word of God that is written in the book of Psalms Chapter 31, Verse 1: ‘In thee, O Lord, do I seek refuge; let me never be put to shame’. I ask you to share with us what you have been eating on your way here.

The group introduced themselves and then another song began. After some time, Manxotho again hit the table with her Coke bottle to silence the group: ‘I stop you for the people’s reports. Anyone who has a report from someone else should say it now. We’ve just started, there were no announcements yet’. Various women stepped up and apologised on behalf of those who were not present: ‘Mandisa will be late, but she is coming’; ‘Nomava is not feeling well’; ‘Nobanzi too’; ‘Peter is also coming but you all know he has a problem [often, having a problem means a death in the family]’; ‘Nosandise said she will be late or maybe won’t make it. She has a problem’. Manxotho then said, ‘I mean, I’m doing this to keep the people calm in spirit. Now let us sing’. Pinky began clapping and singing a song that, like the previous one, emphasised protection:

So I wish I could walk
with you, king who has sympathy
to go up the hills
and the deepest darkness
Ma ma ma ma, etc.

When the song was finished, Linda kissed some of the participants (I was surprised by this display of affection because one never sees individuals kissing one another in public). The whole meeting very obviously revolved around Linda. Most of the time, she stood near the window and watched what was going on. In line with most of the other women on their birthdays, she did not directly participate in the singing and talking, nor did she receive the money and gifts directly. The participants in the celebration expressed warmth, comfort, and protection by comparing Linda with a baby. One member provided this image: ‘I greet the woman who is bathing [Linda]. I also saw her. Do not worry. I picked this money up, but the Lord loves me.’ After saying this, she kissed Linda as another song started: ‘Mercy came from Golgotha’.

The chairperson’s language also cast Linda as a baby: ‘Now, I am
asking [sub] group A to come and wish the baby a happy birthday. I repeat, group A must come forward. Time goes quickly and we started late today'. After a song, the chairperson continued: 'Is this everyone from group A? Here is a paper with names of the people who owe. Come, group A. I do not even have money to prepare a place (ukundlala) for you guys'. To ‘prepare a place’ meant that one gives a small amount of money, mostly a few rands, before the bigger present was given. One by one, the members of group A came forward to prepare a place and to praise one another. For example, Pinky approached and offered R2 while reflecting on the importance of the group: ‘With R2 I am asking everyone here to look at group A and their relationship with me. They are everything’. Having said this, Pinky then kissed all the members of group A. In addition, Nombuyiselo gave R2 to prepare a place and she also kissed the members of group A. The mini-ceremony of ‘preparing a place’ was considered a game and a form of competition, with people trying to outdo one another in their contributions or the level of silliness of what they had to say. One member of group A, for example, approached and said: ‘With R20, I will shake your hand’.

At last, all of the members of group A made their contributions. Manxotho said: ‘A is finished. Let us clap hands’. Hands were clapped in a pattern: two sets of three claps followed by a single clap. After group A had receded, the members of group B came forward. One of the members said she would not bathe Linda. Instead, she would pamper her and also take care of her like a baby. Nomyameko, also a member of group B, came forward with R40 and said: ‘With R20 I shake a hand and with R20 I pay back. You [Linda] helped me so much’.

After group B had finished their offerings, the other groups contributed in the same way, so that all of the groups had their turns to offer praise and money to Linda. For example, a member of group D came forward to prepare a place and said:

The people are surprised to see someone who is loved by many people. My name is Pamela Cwabe. Now I can feel that, oh God. My ‘mother’ is not here but my ‘grandmother’ is here. I am a ‘granddaughter’ of Nokoyo Nowethu. Oh! How beautiful my ‘mother’ is. Oh no, I don’t want to mention my beloved ‘grandmother. When they said ‘Happy’ [the speaker’s nickname], I thought they were going to read from the bible. I turned around to look and I felt I was myself. Noonde Dubisiko, Nkwanda, Sowati, and Mildred Mbhalo. I am Happy to my ‘grandmother’ Linda Notwala. Oh, oh, I hear your words. I wanted to preach but my ‘mother’ is gone with my spirit. I love my ‘mother’. I cannot control myself. She is quiet, like me, and well structured, like me. I’ll pay back an amount of R16 and enter with R5. You have helped me.

The whole meeting took more than four hours and constituted a stream of mutual compliments and a showy collection of money and presents for Linda. In this way, money was used to create and to demonstrate intimate relations of friendship between members, as well as to support the impression (or the ‘illusion’, it might be ventured) that all is safe for members of the Zolani Club.

But the finale was still to come. While a ‘child’ was welcomed by her new ‘mother’, Thandi and a few other women entered the classroom and began to sing about the power of the blood of the lamb. During the song,
some women drew up sheets and moved school desks in order to uncover Thandi’s ‘birthday present’ in the corner of the classroom. It was a suite of furniture that included a double bed with a headboard, a bedside table, a dressing table, a mirror, and a duvet cover. Participants were astonished by this great present: some of the women went to sit and recline on the bed, while Thandi accompanied Linda to the bed and urged her to sit on it as well. Linda’s ‘sister’ gave her a hug while Linda’s husband, Benjamin, approached and sat next to Linda. Many cheered, screamed, and some even climbed on the school tables to make sure that their admiring view of the new bed was not obscured in any way. After some time, the chairperson provided the necessary closure: ‘With one rand I want to say something. My stomach is sore. Let me say it again. My stomach is sore. Please, sit — like that. My stomach aches; these are my ‘children’. This is my ‘son’ [referring to Linda’s husband]’. Thandi added: ‘All organisations in the house and all our visitors, I thank you’.

More people arrived, though, and joined in the excitement. Another song began: ‘Jesus cried tears’. The chairperson shouted to the newcomers:

People and the organisation that come in now, we are playing here; we play for Linda Masekwana. Linda, come to your place [in front of the room] now so that the people can see you. Come, let us build the wall of Jerusalem’. The chairperson held up a birthday card that had been written for Linda and read it aloud: ‘Again, a word from her daughter. Isaiah, Chapter 41, Verse 10: “Happy birthday, mum. Do not be afraid, for I am with you. From your child Mayoli”.

‘Now, let us ask what you have been eating on the road’, she asked the newly arrived people. The crowd started singing again, but after some time the chairperson stopped them — again, by hitting the table loudly with her bottle. Many wished to say something, but now it was Thandi’s turn. Before she could say anything, however, a ‘child’ prepared a place for Thandi to speak with an offering of R10: ‘I want to prepare a place with R10 for the mother who is going to talk here’. It was very noisy, so the chairperson again had to urge people to be quiet: ‘I am asking the dishes [in the back people were preparing a meal] not to make a noise when the ‘mother’ of the ‘child’ is going to speak. She is going to speak until blood comes out. I ask you and the chairs to be quiet’

Thandi was at last allowed to speak:

People, I greet the visitors. I greet Erik, my best friend. I greet Nokwanele, my child. Visitors, I have already greeted you and the club. At this moment my child [Linda] is standing in front of you. I am your mother. There is nothing I brought you except love. I only brought you love. You know that I love you. Listen to the words written in the book of Neimiah 2: 17. Those words, my child, are asking for help from you my children: “Come let us build the walls of Jerusalem”. My mother [Nokwanda] is not here. With R100 I prepare for that thing I saw you were in need of.

After some interruptions — including that by the chairperson herself, with ‘you should know that person [Thandi] loves you’ — Thandi continued: ‘This present is from Nokwanda. Do not open it. You will open it at home.’ While Thandi kissed and hugged Linda, the chairperson added: ‘This is a present from your ‘mother’. She wrote: “Happy birthday, my child”. She really loves you.’
The celebration was almost finished. Participants admired the bed as they stood in line for the food and drinks that were offered (paid for by Linda and prepared by the group members). The secretaries were counting the money collected that day, and the chairperson announced the total amount:

We are finished now! Listen now, do not make a noise! Sit down, I am going to talk to you inside the house and those who are outside. I will not speak loudly. I will use my normal voice, so please, do not make a noise, please, be quiet because I will not scream for those who are outside! It is R4,123. Okay, in the meantime we are finished, aren't we? Linda Masekwana's 'sister', stand up and come near me please. Please, give this money to Linda and tell her the members of Zolani Club have lent it to her.

Linda's 'sister' carried the money bowl to Linda while saying: 'I greet the organisation. I was sent by the organisation to give you this money. They said they lend you the money so please use it carefully'. The chairperson then took the money bowl from her and spoke again: 'To everyone including the visitors: Here is your money. I will not talk too much because I know you know you have to pay the people's money back. Linda, you are a housewife and do not let us hear that you are fighting with my son because of this money. This is my son, do not play with him, do not fight over this money. This is other people's money. Do important things with this money'. She handed over the dish with the money to Linda who began singing of compassion and the end of sin.

For the first time that day, Linda had an opportunity to say something:

I greet the club of Zolani and all my visitors inside and everyone in the house. I thank you. I won't cry today as I used to do. I thank you and next week do the same for someone else. Thank you, I will not cry. What you are doing is very nice and you must never change because when I joined this organisation I liked you. When I visited this organisation I saw this is an organisation that does not choose people but sings for everyone. I joined this organisation because I liked it and I will not leave it. Thank you.

Now, everyone was permitted to begin eating, drinking, and chatting; and over the next several hours people began slowly to leave for their homes. Some, though, had to hurry home, because transport was difficult and dangerous, especially after seven o'clock in the evening.

In the ROSCA, money was constantly being changed into smaller coins and this allowed frequent, and relatively small, donations regularly to be made. This allowed for maximum performance and attention within the ceremony with a relatively small amount of money (cf. Kiernan 1988, 460). From the above account of this meeting, one notices that money in Zolani was used for mutual support. The quasi-kinship ties, the celebration of Linda's birthday, the constant gifts of money and presents, the metaphor of Linda as a baby surrounded by caring 'mothers' — it all demonstrated the mutual respect people felt for one another. If one limits the analysis to the activities at the meeting and what people would explicitly give as their reasons for participation in the activities, one does get the impression that the ROSCA is a socially constructive force. From this account, then, it is clear that poor African migrant women establish a home, a substantial sense of securi-
ty, and perhaps even a touch of euphoria, even as they reside in a new and
dangerous city. Consumer products and money were pivotal to the creation
of such an environment.

8.3.5 After Linda’s birthday

A few days after Linda’s birthday celebration, we heard from a member of
Zolani Club that Linda was ill. She was hesitant to talk about the issue, but
she suspected that Linda had been bewitched. The first question that came
up was, of course, ‘By whom?’ She thought it might have been someone from
within Zolani Club itself.

We visited Linda the very same day at her home. The place was very
crowded with people — her husband, Benjamin, and her children, two of
Linda’s brothers, Benjamin’s sister, and Thandi were all there. Linda was very
confused. Her eyes blinked nervously, and — something highly unusual for
her — she was moody and argued constantly with her husband. She told us
that, at times, she was so happy and full of love, while, at other times, she
was angry and used abusive language. Crowds especially made her cry and
she had lost the desire to eat. She wanted to listen to gospel radio at all
times, and insisted on praying for people. She told us that she could see who
needed help. At work, she would place her hands on colleagues and patients
in order to pray for them. She almost lost her job because she had suddenly
covered her supervisor’s eyes with her hands while her supervisor was driving
the company car.

After Linda received the money from Zolani at her birthday celebra-
tion, she had lent money to anyone and everyone who asked for it. The
amounts lent were as high as R500, and some of the people were those
whom she hardly knew. Because of her illness, she had even forgotten, in
some cases, to whom she had lent the money, and it appeared that a lot of
it would probably never be given back. Linda went to a doctor for medica-
tion.xiv He wrote a note, for the purposes of her employer, that Linda suf-
fered from anxiety and depression. Linda also consulted a diviner (igqirha),
who indicated the possibility of two things behind Linda’s illness: perhaps it
was jealousy that made her ill (possibly the jealousy of a neighbour), or the
illness/crisis could have been a sign from the ancestors who wanted to urge
Linda to become a diviner.

In the course of the next few weeks, it became clear that there were
a number of versions of what might be the problem with Linda and who
might be responsible. In the rumours and gossip that circulated, notions of
witchcraft were prominent. People started to wonder, who could be jealous
of Linda? And thus, who might have harmed her? It became apparent that
various individuals had different versions of the truth according to their rela-
tionship with Linda. In many versions, the bed played a central role in explain-
ing Linda’s misfortune.

The neighbour?
In the past, Benjamin had had affairs with Linda’s neighbour. It was not exact-
ly clear, though, if the affair overlapped with, or was exclusive of, Benjamin’s
relationship with Linda. In any case, the tensions that this affair had caused between Linda and her husband had been expressed mostly indirectly. Now that Linda was ill, she insisted on medical attention, but her husband felt that this idea was nonsense. Instead, Benjamin proposed moving to another place (probably to avoid a sticky confrontation with the neighbour). But Linda wished to stay and, in my presence, told her husband the following:

No. You are diabetic; you are sick. I am not going to Valkenburg Hospital [a mental hospital]. I will only go to the clinic, Lentegeur Hospital. I am not mad. I don't want to leave this place. I don't want to talk about it. I love my husband. The girls at work hate me because I tell them about Jesus.

Later she argued with her husband and told him: 'You shut up. Just go to your girlfriend', to which he replied: 'Stop it, else I might even go to her'.

That same day, Linda's brother shared an experience he had had. Linda had left the room when Linda's brother explained why he was temporarily staying at Linda's place. He had a fight with his wife, as well as with his girlfriend:

I had a fight with my girlfriend who pressed charges against me. But when the police came to see me I was not at home. I was not hiding and I did try to find the inspector that handled the case but the case number was lost. They think I am running away, but I am not. I also had a fight with my wife. I took R15 from a vase, but my girlfriend said that I took R65. I did not, but when I took the R15 a R50 note fell out of the vase on the floor. I found it later and put it back in the vase, but my wife refuses to believe me: She insists on saying that I took R65 and returned the R50 later.

After having listened to the story, Thandi said that it was very bad to be married and also have a girlfriend and Linda's husband added: 'Your girlfriend is trying to end your marriage', which Linda's brother agreed with. Linda's brother tried to convey diplomatically to Linda's husband that he was also destroying his marriage because of his affair with the neighbour.

The suspicions of the affair were confirmed by an incident involving a radio. In December the previous year, Benjamin sold the couple's radio to the neighbour without the consent or knowledge of his wife. I was told that this kind of transaction was unheard of: if a woman wanted to have something, she is supposed to ask another woman. Asking Benjamin for the radio — and especially keeping quiet about the transaction to Linda — was regarded as proof positive of a sexual relationship between them. The neighbour not only had the motive for bewitching Linda, but also had the opportunity to make Linda ill. She came to admire Linda's new bed, and she told Linda that she would have liked to buy it. But Linda and her husband refused to sell it because they wanted the bed for their place in Emakhoseni. Some of Linda's friends pointed out that it was exactly at this point that Linda became ill.

Tension with the neighbours also became clear when Edith and I left after one of our visits. A group of young men were standing in front of the suspected neighbour's shack and one of them shouted: 'This white man should not come here anymore. Next time we will put a tire around his neck and burn him'. Edith jokingly replied that they should not think this bothered us.
It was unclear what Linda thought about the allegations towards her neighbour, and her illness certainly did not make it any easier to get information from her. She did say that she used to be good friends with her neighbour, but now wanted to avoid her; she also added that she was angry about the affair. For a few days, she stayed with Bukelwa, her ‘twin sister’ who lived a few blocks away, while at other times she insisted on staying at her own place. After a few weeks, Linda and her neighbour visited each other again and Linda told us she never suspected her neighbour of using witchcraft.

**Colleagues at work?**

Linda was very happy to start her temporary cleaning assignment at the hospital, especially in light of the fact that local competition for jobs was so fierce. She got the job through a fellow member of the Independent Church who was a supervisor at the hospital. Linda was acting awkwardly, and bothering colleagues and patients alike with her praying, kissing, and talk of witchcraft. The white manager of the hospital had to take action in order not to lose her contract: ‘I am a Christian myself’, she explained to me when I phoned her, ‘but this really scared me’. The manager first dismissed Linda, but was later willing to give her another chance to keep her job.

In the first two weeks of her illness, Linda accused some colleagues at work of employing witchcraft in order to take her job away. Linda’s supervisor agreed with Linda on this and felt that Linda had a special gift:

> She can predict and see things. Linda told me that she was sure the bus would be on time that particular day. This is rare, because most of the time the bus is too late. She said she was going to pray for it. And the bus came on time! Also our colleagues at work use dirty medicine.

Linda could apparently see who took along ‘dirty medicine’ to practice their witchcraft, but the supervisor told Linda that the accusations she had made caused problems. Linda was also accused of using witchcraft, and people suspected that she rubbed her own ‘dirty medicine’ on people as she placed her hands upon them in prayer.

After a few weeks, when Linda had improved and had obtained a permanent position, she told us that the problems with her colleagues were now over. She had lied to her white manager that the laying on of hands was an old habit from church that she had stopped. The problem, Linda explained, was that one of her colleagues had a friend who was unemployed. This colleague was envious of Linda because of her job, and wanted Linda to vacate her job so that a space would open up for her friend. Linda was convinced that this colleague was a witch.

**Thandi?**

Implying that a person may be involved in witchcraft is a serious business. Being called a witch carries with it a tremendous stigma and the potential for ostracism. It can even lead, in some cases, to the accused being killed. Although I use a pseudonym in my writings, I still find it difficult to write down the suspicions regarding witchcraft that I heard and sensed about someone I know personally, like Thandi. The discourse on witchcraft is very powerful and potentially destructive.

The main current beneath the flow of rumour was this: who might
want to harm Linda? Thandi told us that she did not believe in witchcraft. Instead, she explained, Linda had had a problem with her nerves — not only because of her husband’s illness, but also because her sister had died a few weeks before. Thandi told us: ‘I have more than Linda, but people are not jealous of me. There are demons of witchcraft. If you believe in it, it has power; but if you don’t believe in it, like me, it doesn’t have any effect on you’. Thandi’s denial of witchcraft might be because the bed, after all, had been a gift from her. She did not want a diviner to investigate Linda’s problems because she did not think witchcraft was the cause. Thandi’s evasion of the witchcraft issue might, however, also be interpreted as an attempt to conceal her own role. That is, as someone asked me quizzically: ‘Why would Thandi say she doesn’t believe in witchcraft?’ My only response to this could be: ‘Maybe because she is a witch?’ Some people expressed the view that it was someone within Zolani who harmed Linda. Accusations in this direction were made very carefully, and no names were mentioned because many nearby were friends and quasi-kin. Talking too overtly about this would immediately implicate Thandi, because she, after all, had given Linda the bed. Linda’s sister-in-law thought that my videotaping of her birthday celebration had made some people envious. And when Linda received the bed, a lot of members within the group became emotional, excited, and perhaps even envious, as well. Many stood on the desks in the classroom and shouted, sang, and clapped. A few weeks later, when Linda was feeling better, another link to Thandi became apparent. Linda showed us a tea set she had bought for the birthday of the Zolani Club’s chairperson, who was also Benjamin’s ‘mother’. ‘Last week’, Linda confided to us, it was her birthday, but we couldn’t attend the meeting. We will give her the present tomorrow and she will be very happy. People talk a lot and there must be a lot of rumours that we did not give a present yet. People like to gossip, which is very irritating. There is also a lot of jealousy because some children are better treated than others. Especially ‘mothers’ — they can cause a lot of problems.

Edith and I both thought she was referring to her own ‘mother’, Thandi, but we did not dare to ask for verification of our suspicions. The dependencies within Zolani Club and the complex quasi-kinship ties made it very difficult to discuss existing tensions and possible problems. Linda did say, though, that someone, or maybe even more than one person, within the Zolani Club was jealous of her new bed. She remembered how everyone had climbed upon the school desks, clapping and cheering. ‘I did not feel well when this happened. I know they were jealous’, she said. And on the videotape of the event, one could see the rapid flickering of her eyes.

Linda’s husband’s family?
In November 1998, about eight months after Linda’s illness (and after I stayed in The Netherlands for four months), I again set out to meet members of Zolani. Although Linda’s situation had improved, she was still not well and she still had the same symptoms from which she had suffered in March, although they had subsided somewhat. She was very quiet and introverted at times, but alternately talked a lot of nonsensical speech, repeating questions and at times rapidly flickering her eyes. We heard from one of her neighbours —
Linda was not supposed to inform us of this herself — that her husband, Benjamin, had died the previous October due to the complications of his diabetes. We offered our condolences, and Linda started to cry (her tears were highly frowned upon by her friends).

The death of Linda's husband had led to a renewed round of witchcraft-related rumours. Later, at a barbecue attended by members of all of the organisations of Noluthando, Thandi assured us that there had been a lot of problems surrounding Benjamin's death. Linda and Benjamin had never been legally married, nor were they married according to Xhosa custom. There had never been any lobola payments made. But, according to Thandi, Benjamin's family recognised their relationship. In any case, Linda was still legally married to the father of her two children. Although they had separated many years ago, they never legally divorced, and this had been what prevented Linda and Benjamin from marrying.

After Benjamin's death, Linda went to Emathlati to attend the funeral among members of his family. This was a horrible experience for her, as they treated her badly (even trying to strangle her at one point). They accused her of killing Benjamin for the money. Benjamin's employer had organised a life insurance, which was due for payment to Linda upon his death. Linda's affines accused Linda of killing Benjamin for the insurance money, and claimed instead that the money was rightfully theirs. They forced her to go to the bank and withdraw money. They got hold of a total of R10,000, after which Linda managed to get word to the employer to stop depositing money in her account until she was back in Cape Town. Linda's affines also wanted the celebrated bed that Linda had received from Thandi during her birthday celebration at Zolani. Benjamin's father's younger brother (utata uncinci, meaning 'little father') was especially aggressive towards Linda. Although previously Thandi had strongly denied any role possibly played by witchcraft, she was now convinced that Benjamin's family, fatally jealous of Linda and her new bed, had bewitched her.

8.4 Conclusion

Together, participants in Zolani Club attempted to realise their desires: to have wealth and luxury, to be a baby, a caring mother, to have society without affines, to live in the solidarity and protection offered by 'the walls of Jerusalem', even in the midst of a dangerous and unstable society. The Zolani Club used money and consumption to create a social space where, even if it was only temporarily, women could forget the pains of their sometimes violent lives on the socio-economic margins. As the name suggests, the financial mutual was a place for ukuzola — 'to stay cool, to stay relaxed'. In the state of crisis experienced by many South Africans, an oasis of relaxation is a necessity rather than a luxury — a much-needed refuge that helped participants to manage their lives financially and socially.

In a situation of poverty, violence, and hardship, hope for a better future seemed to be important. The purchasing of consumer products that represented an affluent life-style, such as refrigerators, status furniture, cutlery, duvet covers, or body lotions, revealed the ambition for a better future. The consumer products provided social and economic upward mobility and
everybody who was in the position to buy these products would do so. Through consumption, the destitute and uprooted Xhosa migrants could distinguish themselves from the more desperate migrants around them. Consumption provided respect, prestige, and self-confidence to people who had to do without this most of the day. In line with Bourdieu, participants of financial mutuals forced each other into a consumption pattern associated with a higher class and comfortable life.

One needs, however, to sensitise a theory of consumption to possible conflicts between people and the micro-political problems of distinction. Consumption was part of social conflict and competition between neighbours, kin, members of financial mutuals, and colleagues at work. Status and prestige were forms of inequality and therefore could cause social tensions. Furthermore, sharing and giving away consumer items could be a form of rivalry and competition. These two functions of consumer products – possessing and giving – were closely intertwined in financial mutuals. Possessing consumer products meant they could not be given away or shared, which could be regarded as selfish, unhelpful, and a form of distinction that was not appreciated. Giving away could also increase status and respect, but the objects of desire were lost, possessed by someone else, and giving was a way to gain power over others. The rumours surrounding Linda’s illness revealed that the power over others could be destructive and was not necessarily constructive.

Linda’s bed was the central focus of the accusations circulating about witchcraft. The bed was the most expensive present offered and it summarily became Linda’s most valuable possession. The bed can be interpreted here as a symbol of intimacy — the intimacy between husband and wife, between Benjamin and his neighbour, between Linda and her neighbour, and between Linda and her quasi-kin, particularly with her ‘mother’, Thandi. The intimacy of the object coincided with the intimacy at the core of both the positive and the negative in social relationships — in other words, mutual support and understanding as well as jealousy, envy, and rivalry.17

The sense of protection and solidarity provided by these groups is, however comforting it may be at times, far from all embracing. To the contrary, even these groups could only temporarily keep the dangerous outside world at bay. For some, the financial obligations stemming from membership in Zolani Club caused indebtedness and sleepless nights. This led to Linda’s illness. Money and consumption were desirable, but also dangerous, because they emphasize the inequalities between people who nonetheless depended on each other and invested in intimate mutual relationships. Rivalry among quasi-kin was a constant possibility, and ‘mothers’ had to be extremely careful not to evoke envy among their ‘children’. The ambivalence of the quasi-kinship relations meant that within the organisation gossip and envy were just as likely as mutual support and understanding. Although consumption made it possible to create bonds of friendship and feelings of self-worth, it simultaneously led to envy, jealousy, and tensions among interdependent people. Consumption, therefore, could only partly fulfil people’s hopes and dreams, only temporarily allowed for a boundary with the violence of the outside world, and meant that conflict was part of the acquisition of status and respect.