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

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Conclusion

9.1 Transformations

A study of financial mutuals among Xhosa migrants captures pivotal changes in post-apartheid South Africa. It reveals the consequences of liberation from apartheid, such as massive migration, the state in its guise of development, and the formation of a neighbourhood by people who, during apartheid, were forced to live outside of the state in Bantustans. I examined the way in which destitute and uprooted people dealt with that which they lacked most, and which compelled them to go to South Africa's urban and industrial centres: money. They organised financial mutuals in order to manage money vis-à-vis kin, neighbours, and home-people. Essential to the women migrants – less so for the men – was to influence the flows of money because it had such severe consequences for their relationships.

Already during colonial conquest, flows of money became part of interdependencies. The introduction of the capitalist economy, along with diseases and natural disasters, virtually destroyed the Xhosa subsistence economy. Apartheid led to a further incorporation of Africans into a society in which they were forced to be marginal and were denied socio-economic and political freedoms. Money was introduced through wage labour, labour migration, taxation, and new forms of consumption, which subsequently altered kin relations.

From the 1980s onwards, popular protest, ongoing migration, and the limitations of state control made it possible for more Africans to live in industrial areas and cities such as Cape Town. In-between jobs and during vacations, migrants returned home with money and beautiful stories of Cape Town's wealth and riches. Even if people knew better than to believe such stories, poverty caused ever more people – women in particular – to earn some money in Cape Town to survive and to support kin. The change from a subsistence economy to an economy in which the capitalist mode of production was pivotal had drastic effects on people's relationships. Kinship dependencies changed because new sources of wealth challenged existing hierarchies. For example, women started to earn their own money and did not want to marry anymore because they wanted to escape control by a husband and in-laws. For many men, their roles as legitimate fathers became contestable; due to the lack of money and women's independence, they could not claim their children and initiate them into their clans. This jeopardised their chances of becoming an ancestor. Disputes over money and control over people led to volatile kinship relations.

Labour migration led to a new type of identification centred on migrants from one area (abakhaya) who used to establish financial mutuals together. Unlike many other contemporary African societies (see for example Kane 2001b), the establishment of financial mutuals among fellow migrants became less important. The reason for Xhosa migrants to stop creating new financial mutuals among abakhaya was that abakhaya were not neighbours anymore. Apartheid legislation forced abakhaya to be neighbours. This, in
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...turn, meant that there was sufficient social constraint among them to estab-
lish financial mutuals together. With the breakdown of apartheid legislation,
abakhaya were no longer necessarily neighbours anymore, which made it dif-
ficult for them to establish financial mutuals.

In the townships of post-apartheid South Africa, such as Indawo
Yoxolo, neighbours – although they were new and unknown – could establish
financial mutuals because of the physical proximity that was needed for social
constraint. ‘Neighbourhood’ had become a social configuration that was dis-
tinct from kin and abakhaya relations. These three relationships (kin,
abakhaya and neighbour) were precisely the relationships that people
attempted to maintain, negotiate, or discard through participation in a finan-
cial mutual. By saving, accumulating, and sharing money in financial mutuals,
the participants could negotiate flows of scarce amounts of money within and
among their personal relationships. In other words, the neighbours estab-
lished relations in financial mutuals that offered social constraint. This config-
uration ensured that a large sum of money was available at a specific time,
which the participant could use for his or her own purposes and share with
people she or he felt were important.

The circumstances in which neighbours established financial mutuals were far from favourable. A major problem was violence. A major cause
of violence, although not the only one, was the presence of the post-
apartheid state in its guise of development. The ideology of development
vastly differed with its practices. The ANC wanted to overcome some
inequalities of apartheid by developing housing, education, health, and so
on. Development was an attempt to include into society those who had been
excluded and marginalised in the past and to let them share in the joys of lib-
eration. Instead of liberation, the development processes, at least in Indawo
Yoxolo, led to a system of control of ‘communities’, which policy makers
falsely envisioned as homogenous and harmonious. A few ‘community rep-
resentatives’ locally known as ‘the Big Five’ were in charge of the develop-
ment projects and resorted to intimidation, corruption, and violence to do
their work and remain in power. Unsatisfied residents organised a – fairly
small – opposition but, due to the continuous support the ‘big men’ received
from the development institutions and political factions, this opposition was
largely unsuccessful. It might have been that the incorporation of some of the
Big Five into local government, as had already taken place, would eventual-
ly cause a shift towards patronage in the future. In the future, local political
leaders might attempt to bind clients by distributing resources in exchange
for political support and not rely anymore on Mafia-style rule. It still remains
to be seen if the incorporation of ‘big men’ in local government will decrease
violence. Hopes should not be too high, also because violence could not
always be explained only from a political perspective, as it also had socio-cul-
tural, emotional, and biological dimensions.

Conjugal, affinal, as well as consanguineal relations were full of ten-
sions that frequently focused on the allocation of money. Flows of money
played a pivotal role in the maintenance of sound relations. The lack of
money made it, therefore, impossible to fulfil obligations and establish
enduring satisfactory relations. Fatherhood was heavily contested, women’s
relations with affines were full of tensions concerning money, and intimate
relations between men and women were mostly short-lived, unstable, and
violent. The witchcraft discourse, and particularly the narratives concerning
witch familiars, revealed the anxieties, as well as desires, concerning money, sex, and blood relations. The thieving, stealing, accumulating, bloodthirsty beasts involved in exchanges with witches and victims provided a narrative that made sense of the difficult relations. Witchcraft was a way to explain the causes of the anxieties, as well as desires, about sex, blood (as a metaphor for life, itself), and money.

What do these changes have to do with financial mutuals? The incorporation of colonial conquest, apartheid, violence, and local politics into my analysis revealed a central reason for people to establish financial mutuals. Xhosa migrants made efforts to create an 'island' where one could feel secure, be appreciated as a fellow human being, and where it was possible to behave respectfully towards each other. The confinements of the relatively small, closely knit groups could function, at least to some extent, as a shield against the outside world and as a way to establish some kind of freedom through the management of scarce money.

It helps to compare relations with rubber bands tied in knots (see Goudsblom 1974 who uses the image of the air cushion). By establishing a knew knot of rubber bands (a financial mutual) these rubber bands pull, as it were, on the members and force them to put the money in the group and put stress on other rubber bands (certain kin or neighbours). This, in turn, urges other people to do likewise. A person thus influences the strength of, and stress on, her or his 'rubber bands'. By allocating money (received from the financial mutual) to specific people, for specific purposes, and at specific times, 'rubber bands' are used to strengthen or stretch other 'rubber bands', and some might even snap altogether. This limited 'pulling', 'stretching', and 'snapping' of relations is the limited freedom that the management of money in mutuals provides for.

Unlike the Tswana independent church that Comaroff (1985) studied during the apartheid days, financial mutuals should not be regarded as a form of political resistance. Financial mutuals were migrants' attempts to withdraw from political life and to escape from the hostile environment, even if it was only temporarily, and deal with immediate concerns. The group had to give protection against the hostile outside world, and to some extent it did. The closely knit web of relations in financial mutuals made it possible to separate oneself from the hostile world of political conflict, assault, unsatisfactory relations, and poverty. The density of the network also provided social constraint to self-constraint: the participants 'forced' each other to hand over a contribution to the financial mutual. This made it possible to influence flows of money and relationships, and thus separate oneself from certain people.

Withdrawing into closely knit networks that deal with immediate concerns is not unique to the Xhosa migrants in Cape Town. Kiernan (1974, 82) found among Zulu Zionist churches that 'one of the foremost concerns ... is to protect ... against the township as an African community by drawing and maintaining boundaries setting off its membership from the rest of the population'. Similar contractions of relations around immediate concerns have been found in Brazil (Reis 1998), communist Poland (Sztomka 1999), and the DDR, as well as post-communist eastern Germany (Völker and Flap 1995).

What is typical for the Xhosa migrants in Cape Town was the particular concern around which these social configurations could emerge. Churches were virtually absent in places such as Indawo Yoxolo and did not provide a sense of belonging. Rituals all took place in Emashxoseni and male
migrants, in particular, had to miss out on the status and sense of belonging that it provided. In Cape Town, kin was absent and was not a social configuration that was part of day-to-day life. Fatherhood was heavily contested and mothers often had to send their children to kin in Emaxhoseni. Local politics were violent and did not provide prestige or a dense social network in which daily concerns could be managed, at least for most migrants. The migrants organised around money because it was so important to their live and because nothing else was available: there were no unions or other workers’ organisations, no age groups or ethnically based societies, no soccer clubs, the political parties were dangerous, while church congregations did not provide an alternative either. The migrants worried around money and money was about the primary thing around which they organised their lives.

The lack of alternatives also came to the fore in the migrant’s morals. Money was so pivotal to the Xhosa migrants lives that values, morals, social boundaries, and interdependencies could only crystallise around money. It was for money that the migrants had come to Cape Town, money which they lacked most, and it was money that was at the core of their relations.

9.2 Ambivalence

There was an innate downside to the way in which the Xhosa migrants managed money and social relations. They tried to close themselves off from the threats and dangers surrounding them by establishing closely knit networks in financial mutuals. The closely knit networks in financial mutuals increased the interdependencies of the members. These interdependencies were prone to ambivalent feelings. Such strong and contradictory feelings—friendship, support, warmth, but also rivalry, jealousy, and distrust—meant that there were also conflicts between members. Many of people’s problems that participation in a financial mutual was supposed to solve—such as poverty, insecurity, uprootedness, violence, and people’s claims on money—were thus reproduced within the group and around the group’s participants. If one looks beyond the ideology of financial mutuals, and instead examines specific cases, it becomes apparent that tensions, rivalry, competition, and jealousy were inherent to this social configuration. Participants who, in many respects, care for one another and like one another had simultaneously harboured hostile feelings towards one another. Van Wetering (1999, 73) poses critical questions on the interpretations of cultural practices as ‘resistance’ and instead reveals the ambivalences within ROSCAs among Surinamese Creole women in Amsterdam.

That contradictory feelings were part of financial mutuals comes to the fore in a wide array of relations and social situations. These are: the dynamics of gender; women’s participation, and kin; the establishment of social boundaries in relation to three core values (helping each other, taking care of oneself, respect); the inability to trust others—and oneself—completely; and the mixed feelings that accompanied consumption. If one closely examines these dimensions of financial mutuals, it becomes clear that all these dimensions of financial mutuals were fraught with ambivalence.

Financial mutuals allowed women in particular to control their money, and thus have power over relations. They had to deal with the
demands of boyfriends or husbands; with needs of, and claims by, the extended family; with the responsibility over children; with requests for money from neighbours. All these claims were often legitimate, but they just did not have enough money. Because money had an impact on the kind of relationships migrants had, redirecting flows of money created tensions. The social constraint to self-constraint vis-à-vis the other financial mutual members made it possible to ignore some claims because one had nothing to share due to the money being locked up in the financial mutual. At a certain time, money became available and one could have some say as to what, with whom, and when to share. The money could be spent with people with whom one wanted to associate, and therefore redirection of flows of money was a way to ‘invest’ in particular relationships. Women spent money on their own children and first-degree female relatives, while they tried to avoid claims from within their own extended kinship network, claims by boyfriends/husbands, and by in-laws. The women’s attempts at managing flows of money was not left unchallenged and contributed to ambivalent, and sometimes outright hostile, feelings vis-à-vis kin and neighbours.

Participants of financial mutuals were not always successful in the ways they managed money. Withholding money from interdependent relations created a source of anxiety. The witchcraft discourse reflected the anxiety of money being lost and stolen from all sides, as well as the desire to receive wealth illegitimately, even if it harmed those who were close to you. Moreover, the social constraints among participants of the financial mutual – a vital aspect of the organisation – at times led to conflicts, jealousy, default, threats, nasty rumours, and vicious gossip.

The three key values (helping each other, taking care of oneself, and respect) that were central to the creation of social boundaries, were just as ambivalent. In order to establish and maintain proper relationships, it was of the utmost importance to show respect. For some people, however, it was very difficult to reciprocate respect. The very poor and marginal had to live off begging and cheating, deal with violence and alcoholism, and frequently suffered from mental problems. In such circumstances, it was impossible to show respect. The poorest did not form a separate class, and were not even very different from other neighbours. Maybe some slightly better off neighbours had been once exactly like these bothersome and destitute neighbours, or realised that they might well become like them when misfortune crossed their paths. This identification process meant that the ‘irritating poor’ were not completely neglected, but somewhat included and taken care of. But this solidarity had its limitations.

In addition to disidentification – a contempt towards the poorest neighbours – (de Swaan 1997) people had only few financial means for solidarity. They were unable to treat everybody respectfully or help them all the time. There were too many people with severe problems and too little money to help them, while people also needed to take care of themselves. The choices were difficult, stressful, and contestable. The identification and disidentification processes with the neighbouring poor led to ambivalent social configurations and reluctant solidarity.

Ambivalence was also important for comprehending trust. Participants entrusted their money to fellow members and knew that they risked not receiving it back. The threatening triad of violence, economic insecurity, and volatile relations meant that there was a lot of distrust in society.
Members tried to contain risks in financial mutuals and tried to establish trust within the financial mutuals. But nevertheless the risks for default, or theft, could never be avoided completely. Members did not co-operate because they entirely trusted each other and it was often violence, rumour, confiscation of property, and social constraint that limited risks. Financial mutuals did not have the capacity to create trust beyond the vicinity of the neighbours whose door one could see. And even those that lived only a few dozen metres away, at most, were not trusted completely.

The participants co-operated without much trust in each other because they realised that it was their only option. They were aware of their own capability to support others as well as harm others. They knew that there was always the risk of witchcraft, jealousy, and envy within interdependencies. The few, yet significant, cases of self-confessed witchcraft revealed that people knew that they themselves, maybe without wanting to do so, could be evil and harm others. Distrust was inevitably part of life because people were aware that relations encompassed good and evil. The ambivalent relations meant that trust could never be established completely and participants co-operated in financial mutuals without completely trusting others, and even themselves.

The realm of consumption was also vulnerable to social conflict, jealousy, and rivalry. Through consumption, afforded with financial mutuals, people could strive for a better lifestyle, self-worth, and respect. A bigger house, a cellular phone, or furniture stated that one belonged to 'a higher class', as neighbours told me. Consumption at funerals and initiations, just like the many goods that migrants took along on their visit home, was a part of a person's status in society, and evoked respect. For that reason – using consumption to increase one's status – consumption led to social tensions. Accumulation was at odds with sharing, which evoked friction among interdependent people. Moreover, the act of giving consumer products and money could be aggressive. It forced the fellow member to reciprocate with a counter gift of at least the same value, even if that person could not afford it. The interdependencies that were established by giving and receiving created not only friendship, solidarity, and self-esteem, but also jealousy, rivalry, and rumours about witchcraft.

To sum up, financial mutuals were an attempt by Xhosa migrants to close themselves off from the violence, economic insecurity, and anxiety that surrounded them. By withdrawing in a closely knit web of relations, they hoped to keep the outside world at bay and create positive relations. They used money, that for which they had come to Cape Town, to increase control over their lives, to create social boundaries, intimacy, solidarity, self-worth, and friendship. But the interdependencies that were part of financial mutuals, and actually needed for social constraint, meant that aspects of the ugly outside world were incorporated into the financial mutual. The interdependencies within the financial mutuals, as well as the influence of financial mutuals on the migrants' interdependencies with kin and people living in proximity, gave rise to ambivalent relations. It was not possible to completely control money, or have complete power over relations with others, or over oneself. Financial mutuals, therefore, were arenas of rivalry, distrust, jealousy, and frictions just as an island of solidarity, trust, and friendship. Thus, poverty did not result in extensive unifying bonds of solidarity, but in small bonds of ambivalence.
9.3 Experience as methodology

Research among uprooted African migrants who lived in violent and insecure circumstances had its obvious methodological constraints. It is important to reflect on these methodological constraints because they are so much part of the insights that emerged during the course of the research. Methodology is not simply a 'tool' that can be separated from the insights that it generates. The reason for lending attention to methodology in the conclusion is that it is intrinsically linked to the insights that I was able to gain during the research.

Instead of ignoring such constraints, or even worse, ignoring the many Africans that try to make a life in South Africa's urban and industrial centres, these methodological issues have to be made explicit. Quantitative ways of gathering information, such as surveys, were impossible because of the amount of distrust and my inability to move freely. Qualitative research methods were also limited. The extent to which I could participate in the lives of Xhosa migrants was severely restricted. I was often dependent on a few people, particularly on my research assistant, and although I could not do the research without them, these dependencies also had their drawbacks. Due to violence and my dependency on people, I had to adjust the course of the research, not always advantageously.

In a world where violence and conflict are part of the lives of many, the methodology issues of research in dangerous situations have to be addressed more thoroughly than they are being addressed now. If the social sciences fail to address these issues, they will leave substantial parts of the world population aside and neglect a broad array of social phenomena. Research institutes have to pay more attention to the repercussions of neglecting violence, or of restricting one's academic interest of studying only a limited amount of places and phenomena in the world. My experience was that the budgetary constraints of researchers and research institutions make it difficult to uphold necessary standards of safety. For example, it was difficult for me to negotiate funds to ensure that I had a car and did not need to do research on the scooter that I was initially offered. In research institutes, it should be common practice to concentrate on safety and security in a structured way and learn from the experiences of fellow researchers. Consultation or 'debriefing' of those returning from the field is unavailable at universities and research institutes, unlike other professional organisations that have people working in (potentially) violent circumstances. Moreover, I was initially inclined to downplay the risks of the research myself, so it would not be branded unfeasible. Instead of avoiding these issues and restricting the scope of social sciences, a lively debate on methodological issues and responsibilities is needed.

Notwithstanding the constraints that violence imposed, the qualitative research that I did, particularly case studies and limited participant observation, was well suited for bringing the dynamics of financial mutuals to the fore. Especially my own experiences as a researcher, which I have tried to make explicit, provided central insights. Let me clarify how experiences drew my attention to the migrants' attempts to close themselves off from society, as well as the ambivalence within interdependent relations.

During the research I started to perceive my environment differently. As Green (1995, 108) put it:
Gradually I became to realize that terror's power, its matter-of-factness, is exactly about doubting one's own perceptions of reality. The routinization of terror is what fuels its power. Routinization allows people to live in a chronic state of fear with a facade of normalcy at the same time that terror permeates and shreds the social fabric.

I realised that I distinguished between ‘real risks’ and ‘acceptable risks’, and tried to identify unjustified paranoia. Although some places and situations were more dangerous than others, I started to realise that ‘real risks’, ‘acceptable risk’, and ‘safety’ were socially constructed categories. Conversations about risks, dangers, and safety were actually an attempt to control the dangers and imagine that there were spaces that were not violent. As became apparent in this thesis, these spaces did not exist, at least not for Xhosa migrants, but the distinctions were nevertheless important. Also for me, as a fairly well protected researcher, it was a relief to be able to envision spaces and situations that were safe. It helped me to legitimise the research towards others and provided a sense of security, which to some extent was false.

This experience allowed me to appreciate that migrants used financial mutuals in a similar fashion: it was a way to construct a safe and secure environment, even if it was imagined to a large extent. It was part of the management of normality (see De Swaan 1990 on the concept in a different context). Through my definitions of ‘safety’, ‘real risks’, and ‘acceptable risks’, I was doing exactly the same. This experience allowed me to enquire further along these lines and appreciate what the consequences of violence were for the migrants’ life.

Furthermore, I initially found that the politics and violence in Indawo Yoxolo, as described in chapter five, put severe constraints on the research: it was an obstacle that prevented me from doing research. In retrospect, however, I wonder how I could even attempt to neglect the importance of violence for the organisation of financial mutuals. It was actually a defensive strategy against anxiety inducing experiences (see Devereux 1967, 83). I tried to ignore violence because it was unsettling and disturbing. Just like the Xhosa migrants, I attempted to shut out violence and politics. The residents of Indawo Yoxolo did the same and had even more reasons to try and shield themselves against the horrific living conditions and the fears and anxieties that they brought about. They also tried to use financial mutuals for that purpose. Conceptually, I could turn the obstacles of violence and political manoeuvring – that were preventing me from doing the research – around and regard them as key sources of information. The importance of violence in the analysis of financial mutuals initially revealed itself through experience. My experience – of my own attempts to isolate from violence and unsettling events – made me sensitive to a major function of financial mutuals for Xhosa migrants and enabled me to pursue this theme in conversations and case studies.

The pivotal place of ambivalence for the analysis of financial mutuals also revealed itself from my own experiences. The constraints that violence put on my research consequently meant that I was very dependent on others. I could not decide for myself where to walk, nor whom to talk with and at the time of day that was convenient to me. The violence made me more dependent on others than fieldwork would have been under safe and relaxed circumstances. I was very dependent on others, and some also depended on me, and through this I experienced the ambivalent feelings that were part of
such interdependencies. I was sometimes irritated by the way Africans perceived me, or tired of trying to challenge racial boundaries, just like the migrants in Cape Town sometimes expressed their feelings of resentfulness to me, a White, rich, and nosy man with a car. At the same time, my dependency on the people among whom I did the research meant that I really appreciated their willingness to help me with the research and cherished their friendship and support. This was particularly so vis-à-vis my research assistant Edith. This inspired me to wonder if participants of financial mutuals had to deal with feelings of ambivalence towards each other. The interdependencies meant that sometimes I would irritate them, and they would irritate me; after all, that was what co-operation, even for this thesis, was all about. Even if I liked particular people very much and valued the relationship, I could still have mixed feelings towards them. Conversations and case studies revealed that this was central to their organisations and understanding of social relations in a hostile environment.

These experiences were a useful start, but not enough in themselves. They allowed me to explore avenues that, had I not undertaken fieldwork or ignored uncomfortable experiences, would have remained indiscernible. Experiences, therefore, have to be made explicit – and all too often they are not – and the researcher should reveal how they provided insight into people’s actions, and their motives (cf. Devereux 1967; Hastrup 1993; 1995; Jenkins 1994; Van de Port 1998; 1999; Thoden van Velzen and Van Wetering 1991). The scope of social science is limited if experiences are disregarded, neglected, or concealed. Experience is a precious methodology that needs to be developed further because if one fails to do so, particular dimensions of social phenomena will be left unexamined.

9.4 Considerations

This study reveals a central dimension of poverty in a society where anxieties, some of which one would prefer not to imagine, were ever present. It demonstrates how poverty functioned to increase dependencies and provoke battles over moral obligations, legitimisation of sharing and accumulation, as well as processes of identification. Structural problems had a tremendous impact on social relations, and about how people felt about themselves. Many tried to dream of a better future, which financial mutuals were part of, but these dreams and hopes were not enough. Many still suffer from violence, AIDS, and lack of food and shelter, as well as warmth and friendship. The threatening triad of violence, economic insecurity, and volatile relations had severe repercussions on people’s emotions. Under these circumstances, it was a great challenge to make life meaningful, fight depression, and take care of oneself, let alone take care of others. The task remains to further explore these issues and contribute to a conceptual framework that is better equipped to examine this dimension of poverty than commonly used concepts such as ‘apathy’, or ‘empowerment’. Rather, research should pay attention to poor people’s interdependencies, management of money, and the way they establish – and try to deal with – ambivalent relations. One needs a rich vocabulary to clarify people’s emotions and dispositions, and how they are tied up with socio-political changes.
This study is another warning against a ‘functionalist’ approach to cultural practices in which money is expected to have similar social consequences across the globe. This study reveals that cultural practices do not necessarily solve problems. Financial mutuals solved only some of the problems that Xhosa migrants had to face, and could actually be a source of conflict. Especially when a society is undergoing drastic changes, one needs to be sensitive to the limited possibilities that people have to protect themselves against these changes or to use them to their advantage. The migrants’ attempts to liberate themselves from the pressures of the market, the lack of money, control by the state, and anxiety-arousing interdependences frequently failed. This was apparent in the political processes in Indawo Yoxolo where some lost their lives in a futile attempt to change power relations. It also became clear in the limited strength of financial mutuals where, notwithstanding continuous efforts, struggles with kin continued, or even increased, where close neighbours were kept out, and where the people closest to you could do the most harm.

It was this inability to organise in isolation, and the limits of a functionalistic approach to cultural practices, that made financial mutuals such a powerful arena for the study of poverty and rapid societal changes. The organisations were part of society – contrary to what the members had hoped. Therefore, one could study what people’s concerns about relations and money were without falling into dichotomies between macro and micro, global and local, structure and actor, as well as society and individual. The relevance and consequences of big events, such as the abolition of apartheid, need to be understood by studying little events and local social configurations.

The challenge is to study more of such fairly small arenas, groups, and social configurations. The loyalties, internal politics, fights, and friendships, as well as feelings of ambivalence that become comprehensible through such studies enable one to gain insight into the transformations that take place. The challenge is to find out what the kinds of freedoms are that people strive for, and what their hopes and anxieties are. The ethnography of dynamic social configurations reveals why people want to live their lives in a particular way, how they try to achieve this, and why they frequently fail. In this case, poverty did not result in extensive unifying bonds of solidarity. It resulted in small bonds fraught with ambivalence.

It remains a task of social science to position ambiguity, ambivalence, and conflict in the analysis of social structure and social configurations. Thus, it will be easier to capture change and social transformation. Through an exploration of the fragility of social structure and social configurations, one is able to understand around which concerns, dissatisfactions, anxieties, and desires the ‘energy’ for change is rooted. Change emanates from the vulnerability of social structure; this calls for sensitivity to complex, ambivalent, and volatile interdependencies that reveal the problems that people face in their present lives.