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

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Notes

Notes to chapter 1

1. Financial mutuals are also referred to as financial self-help organisations, financial self-help groups, rotating credit associations, rotating savings and credit associations, accumulating savings and credit associations, savings associations, as well as mutual benefit associations. See the next chapter for the nomenclature and an overview of the groups.

2. See also Kerri (1976) and the discussions following his article. Another publication that was central to the debate was by Ardener (1995 [1965]) who paid attention to the origin and spread of financial mutuals. Meillasoux (1968), however, revealed some of the less adaptive aspects of financial mutuals among migrants in Bamako, Mali.

More recently and increasingly, interest in financial mutuals has been revived and new questions are being posed. Many studies of financial mutuals give insight into dimensions of poverty and insecurity. It is expected that knowledge about these informal groups will make it possible to support these groups or build new ones in order to combat poverty. See, for example, Bouman (1978), contributions in Adams and Fitchet (1992), contributions in Bouman and Hospes (1994), Hospes (1997), Smets (2000; 2002), Lont (2000b; 2002), Kane (2001a; 2001b). The poor are no longer pictured as irresponsible and untrustworthy people who do not know how to handle money or debts. Instead, many studies reveal the creativity and sophistication of the poor. Attention is also paid to women's participation in financial mutuals and to what extent financial mutuals empower women. See, amongst others, the contributions in Ardener and Burman (1995), Kappers (1986), Lont (2000a), Ross (1990), Van Wetering (1987).


4. For inspiring anthropological contributions on cattle and money, see the Comaroffs (1990) on the Tswana in South Africa and Hutchinson (1996) on the Nuer in Sudan.


6. See also James (1999a, 69-70; 1999b, 23-24) who found that critical anthropologists were more keen to study political processes, such as classformation.

7. This does not imply the kind of partisan anthropology Scheper-Hughes (1995) endorses.

8. Van Velsen prefers the term 'situational' analysis to 'case study'.

9. See also Green (1995, 119). Such a view on fieldwork experience reminds me of Thoden van Velzen's (1995, 727-728) concept of the collective fantasy: '[A] theatrical analysis ¼ starts from a number of fieldwork experiences and then attempts, for heuristic purposes, to develop a fantasy scenario from these disparate elements. That such an effort remains a construction of the anthropologist is an evident pitfall. Depending on their social positions, and on historic developments, different groups and different individuals may endorse only limited parts of this fantasy, which raises the question of who appropriates which elements and when.'

10. One exception was a White building contractor who at some periods during my research worked in Indawo Yoxolo. He would at times cycle between building sites that were only a few metres apart. Eventually he was robbed and killed.
1 See Hashatse (1992, 36-37) and McGregor (1989, 126) on these findings.
2 In chapter three and five I will show how burial societies were intertwined with the migratory process. Here I will limit myself to an introduction of the types of societies that existed and how they have been established. During the research I collected information on twenty-six different burial societies operating in Cape Town. This gives an indication of the organisational characteristics and other features of burial societies. In the beginning of the research I went door-to-door in Indawo Yoxolo to ask people about their participation in financial mutuals and collected information on twenty-six burial societies. Some people were not at home (I tried several times) or were not willing to discuss matters. The information presented is supplemented by information that I gathered during the remaining months, also in other areas of Cape Town, and by the findings I did during my research in Langa in 1995 (see Bähre 1996a). As Indawo Yoxolo was a new area, neighbours hardly had the opportunity to establish them. See also Dandala (1990) and Roth (2001) on burial societies in South Africa.
3 This branch was organised by James Baya Dakamela, Charles Zikali Ndubane, Timon Machoni Zinyemba and John Babanyani Mkunzvi (Masuko 1995, 285)
4 This was the Act of Encouragement and Protection of Friendly Societies (Act 7 of 1882), amended by the Friendly Societies Amendment Act (Act 5 of 1895). The Natal Law for the Encouragement and Relief of Friendly Societies (Act 20 of 1862) was amended by Act 7 of 1897. The Republic of South Africa had the Friendly Societies Act (Act 25 of 1956).
5 Companies have become interested in the establishment of employee groups or other mutual organisations, linked to insurance and investment companies (Magliolo 1998). This suggests an increase in a company-controlled mutualisation. At the same time, however, Sanlam and Old Mutual have been demutualised and registered at the stock exchange.
6 At another occasion I could join an umasiphekisan e because neighbours had heard from my research assistant that I could cook.
7 In rare cases this also referred to burial societies without a fund, but in most cases the term umasingcwaban e was automatically associated with a burial society with a fund.
8 See also James (1999a, 1999b) on dancing and singing groups among female Tswana migrants.
9 The notion of abakhaya will be discussed in greater detail in the next chapter.
10 Van Genabeek uses the term 'system of apportionment' (omslagstelsel) for mutual insurance organisations without a fund (van Genabeek 1996, 54). This term is applicable to this type of burial society, although they do have a relatively small fund.
11 Some organisations had meetings and contributions every fortnight, or allowed the members to contribute for a few months in advance.
12 The lack of actuarial knowledge made Friendly Societies in Europe and the Unites States of America in the early modern period vulnerable and was one of the factors which led to the demise of these organisations (De Swaan 1996a, 154). The relatively flexible rules on contributions and the small scale of the societies in South Africa compensated for the lack of actuarial knowledge.
13 The willingness to give detailed information about household composition to the burial society strongly contradicted the unwillingness to give this information at government censuses or other institutions.
14 Sometimes they were also referred to as stokvels. The term stokvel, however, seemed to be more popular in the Transvaal. In Cape Town, only a particular type of umgalelo is sometimes called stokvel, i.e. when the money is spent on the organisation of a profit making party.
15 Some have pointed out that the term stokvel was derived from the 19th-century English Eastern Cape stock fairs where cattle was auctioned (Buiks and Atherfold 1995, 6; Hashatse 1992, 126; Lukhele 1990, 4; McGregor 1992, 36). According to Thomas, the term was derived from 'a group of men who would pool their money to buy a
head of cattle at a stockfair' (Thomas 1991, 292). I did not come across historical records that supported this. It could also be that ROSCAs were an adaptation of work parties where neighbouring farmers worked on each other's fields, especially during the harvest season. Another possibility is that ROSCAs were spread in South Africa via Indian migrants with similar financial arrangements, such as the chit or bishi. But all these options are pure speculation.

16 The brewing of beer by female migrants was not typical to this setting. Richards' account of the Bemba in Northern Rhodesia in the 1930s describes how women brew beer to generate cash income (1951, 77, 225).


18 Contrary to the findings of Buijs and Atherfold (1995, 42), women often preferred to have the first turn of the ROSCA.

19 Only one umgalelo had no meetings. It consisted of three members who worked for different companies. They used to meet during their lunch breaks but, due to a rescheduling of their timetables, they could not meet each other anymore. Instead of meeting, they brought the money to the recipient or let someone bring it for them.

20 If there was no possibility to borrow money, the organisation could be classified as a Savings Association (SAVA) (Smets 1996, 178, see also Adams 1992, 13 and Schreider and Cuevas 1992, 46). The SAVA I found was organised among neighbours in Lusaka, an informal settlement near Nyanga, Cape Town. They started with eleven members, but three members stopped in the course of the year. They would, however, receive their contributions. Each month the members met at a member's house and deposited R150. One of the members, Nofurniture, saved R300 per month; R150 for her and R150 on the name of a fictitious person. The money was deposited in a group account at NedBank. After ten months, she received about R3,000 that she used to rebuild her house in the Transkei.

The unpopularity of SAVAs had to do with the difficulty in opening a group account, as will be clear in chapter six. Moreover, the interest rate at the bank was compared with the interest rates that were charged to members of the ASCRA. The bank could offer an annual interest rate between three and 14 per cent, depending on the type of account. Members could offer up to 50 per cent per month.

21 I found one ASCRA among more affluent residents of Langa who divided the money in January and used it to pay for their children's or grandchildren's school (Bähré 1996a, 32).

22 Although no comparison was made with other financial institutions, such as banks, NGOs, or insurance companies, the overview gives an impression of the advantages of these organisations (see also Geetha et. al 1994, Thomas, 1991).


24 For the constraints that kin could put on those who had some money, see Ardener (1995, 7) while De Swaan (1996a, 12) has also pointed this out.

25 The strategy to make it more difficult to spend money and easier to save has also been called the illiquidity preference (Bouman 1994a, 117; Shipton 1995, 257-259). Lont (2000b, 167-168) has examined the benefits and limits of illiquidity in urban Indonesia.

26 See ( Von Benda-Beckmann 1994, 8) on social security and risk and Lont (2001b) on social security provided by financial mutuals in Indonesia. This is not the kind of social security that is provided for by the state, and therefore it is a broader definition that includes a myriad of strategies that people use to decrease adversities.

27 For the problems of the accumulation of risk in Europe's collective financial arrangements, see De Swaan (1996a, 155).

28 Van Onselen described how, almost a century ago, mine workers also ensured themselves against sickness (1980, 201). Delius (1993, 131, 138) mentioned that money was collected to pay for the fair of an injured mineworker, but no reference was made
to medical costs. A migrant organisation amongst domestic workers also collected money: 'They pooled funds, kept each other informed about the availability of jobs and provided those who lost their jobs or could not find work with food and shelter.' (Delius 1993, 132). This, however, seemed to be due to personal relations among the migrants, and was not part of the insurance policy. See also the next chapter on support of fellow migrants.

29 In chapter six it will become clear that practice could be different.
30 This is the translation of the English 1980 edition published by W.H. Allen, London. The original Afrikaans is: "Jy weet, wat jy nodig het, is 'n stokvel." "Wat is dit?" vraagt hij wantrouwig. "Jy sien? Jy weet nie wat dit is nie. Come on, lanie! Kom nou Vrydag saam met my, dan maak ons stokvel deur tot Sondagaand toe... Paartie, man. Maar nie every which way se paartie nie. Paartie waar jy non-stop dans tot jy uitpaas." (Brink 1979, 110).

Notes to chapter 3

1 See Wolf's central argument (1982).
2 Burke somewhat overemphasises how new tastes were transferred and forced upon people by the colonial authorities. However, similar to the maroons in Suriname (Thoden van Velzen and Van Wetering 1991, 24) new consumer products were also eagerly embraced.
3 Based on Hendricks' 'preliminary notes on land and livestock in Libode'. N = 12,854. Research in 1974 in the Transkei revealed that 'almost half the households surveyed owned no cattle at all' (Leeuwenberg 1977, 2 in Bundy 1979, 229). The survey took place among 757 households.
4 An example of these problems can be found in Wilson and Ramphele's book (1994, 92). They compared unemployment among Africans in Durban and Cape Town. In Durban's townships, depending on the definition of unemployment, between 16 and 29 per cent of the Africans were unemployed. In Cape Town, this was a remarkably low 6 to 9 per cent. At the time of the survey in 1982-3 the pass laws were still enforced in Cape Town, while they were not enforced in Durban, which, according to Wilson and Ramphele, explains the lower level of unemployment in Cape Town. They argue that the restrictive pass-laws discouraged Africans to move to Cape Town. It could also be, however, that the pass-laws inhibited African migrants from telling the truth about their illegal employment status and therefore create the false impression that unemployment in Cape Town is low.
5 Not all migrants came from the Bantustans. 'Between 1936 and 1951 ... five times as many of the [African] urban newcomers came from white farms as from the reserves (Bundy 1979, 234).
6 Historical sources differ about the amount of pass-law contraventions. According to Savage (1984, 11 in Jones 1993, 235n9) seventeen million pass law arrests and prosecutions were made between 1916 and 1982 while Wilson (1972, 232) mentions at least nine-and-a-half-million convictions and prosecutions between 1921 and 1970.
7 Lee (1999, 67) shows how, in Langa, the female population decreased between 1965 and 1970 due to the council's policy to make Langa a township for male bachelor migrants. As a consequence of this policy, the male to female population ratio rose as high as 6.3:1 in 1970. Ramphele (1989, 399) found that in the mid 1980s the male to female ratio among hostel dwellers was 2:1. In the Transkei, the ratio had fallen from 73 men per 100 women in 1946 to 66 men per 100 women in 1974. The decline in the number of men and women in the age group 25-29 years was even stronger: from 36.1 to 28.9 men per 100 women (Clark and Ngove 1975 in Bundy 1979, 229-230).
8 Ramphele has calculated that the average bed occupancy -people sharing one bed-in the single sex hostels in three African townships of Cape Town (Nyanga, Guguletu, and Langa) in the mid 1980s was 2.8. In the hostels of Nyanga on average, every four residents had to share one bed among each other (Ramphele 1989, 396).
9 'Forty per cent of the children had lived apart from their fathers for 48 per cent of their lives', reports Reynolds (1989, 35) on children living in the squatter camp Crossroads in Cape Town in the 1980s. In Crossroads it was relatively easy to live with fathers compared with the male bachelor hostels, which made it likely that children spent even less time overall with their fathers.


11 See also Hammond-Tooke (1962, 100-102) on consentient and forced marriage.

12 For a detailed description of ukuhlonipa among the Xhosas in 1979, see Kuckertz (1997). A shortcoming of his structural analysis is that he fails to note the contestations around this practice. For many of the women I spoke with the practice of ukuhlonipa was an important reason not to get married. See also Mager (1999, 178-179) for a critical examination of ukuhlonipa among the Xhosas in the period 1945-1959.

13 It might be that, similar to the Nuer, cattle bought with money that was earned through labour migration was less vulnerable to claims from the extended family than cattle that had a 'social origin' (marriage and inheritance) (Hutchinson 1996, 26, 89-90).

14 See also Sharp and Spiegel (1985) who compare the erosion of kinship and neighbourhood relations in two villages.

15 Section 10 of The Natives (Urban Areas) Consolidation Act No. 25 of 1945 was particularly important.

16 In their influential book Townsmen or Tribesmen, Philip and Iona Mayer (1974) fail to take apartheid legislation and rule into consideration in their analysis of the difference between 'townsmen' and 'tribesmen', 'read' and 'school' people. They fail to mention the legal position of the convener (isibonda) and ignore the legal distinction between residents and migrants under Section 10, although it must have been an important dimension of processes of identification and social organisation. In a discussion of their work, Bank writes that 'The abaqaba ['red', 'traditional'] migrants completely rejected these urban social institutions and set out to 'encapsulate' themselves in close-knit, social networks based on their links with amakhayia (home-mates) in town' (Bank 1999, 397). But this 'rejection' of urban social institutions took place within the context of apartheid legislation that forced Africans out of the cities, or designated them to live in specific rooms in the barracks based on their place of origin. In his fierce critique of the work of the Mayers, Magubane (1973, 1713) wrote: 'The "urban/tribal" antithesis must not be studied apart from its social content, but rather in its economic, technological and political setting'.

17 Trustworthy elders in the hostel block were asked to safeguard money for their fellow abakhaya to prevent them from spending it. The money was kept in a goatskin purse called ufelemntwini, which means 'die for a person'. The elder would have to be killed before the purse could be taken from him (McAllister and Deliwe 1994, 51 in Bank 1999, 401). It could be, however, that the safeguarding of money by one elder was not a very common practice (personal communication McAllister).

18 This also explains why there were still some burial societies with a fund among non-neighbours: if a member failed to contribute, the burial society could simply reject his or her claim. In contrast, with Cape Town, women migrants in Johannesburg still organised dancing groups (kiba) with fellow home-people (James 1999a; 1999b). The reason for this discrepancy between Cape Town and Johannesburg could be due to the involvement of money in financial mutuals, which made social constraint necessary. The absence of social constraint would have fewer consequences for the participants of the dancing groups.

19 See also McNamara (1980, 317-319) on the separate interaction of Transkei and Ciskei migrants.

20 Based on a 10 per cent sample of the Cape Metropolitan Area component of the Population Census conducted by SA Stats in October 1996 (CMC 2001). The authors mistakenly contributed the small 0-4 age group as 'characteristic of a population with
a decreasing fertility rate' or undercounting. In 1991, in the Ciskei the African population between ten and fifteen years old was 13.8 per cent and the African population between fifteen and twenty years old 12.9 per cent (SAS 1997, table 1.19). Such comparisons, however, are problematic and should only be seen as a rough measure that a declining fertility rate was not the cause of the CMC findings. Research by Reynolds (1989, 35) on the illegal squatter camp of Crossroads in the 1980s revealed that: 'In all, the children spent more than half of each of their lives in Cape Town... [T]hey had spent on-tenth away from their mothers and one-third away from their fathers.' See also numerous contributions in Burman and Reynolds (1986).

21 The NGO CIET Africa carried out the survey. The Western Cape, the province in which this research took place, has the highest number of rapes reported in South Africa. In 1997 there were 170.5 rapes and attempted rapes reported per 100,000 people, which is an increase since 1994 by 24 per cent (SAIRR 1998, 28-29, 44; Cape Times 1998; SAPS 1998).

22 See Mager (1999) for a detailed examination of women's position in the Ciskei from the mid 1940s to the end of the 1950s. For the sexual dimension of the migratory process in the Rand, see Bonner (1990; 1995) and in the South African mines see Moodie (1988; 1994).

23 Although women moved to Cape Town in order to look for a job, in 1996 half of the African women in Cape Town were unemployed. A third of the African men were unemployed, while 5 per cent of White males were unemployed (CMC 2001).

Notes to chapter 4

1 See Nauta (2001) for a study of land reform in the Eastern Cape.
2 Source: Masakhane (1995, 4). The structure of the subsidy had an awkward effect on the housing situation of the applicants. Those who received a full subsidy chose a plot with an 'RDP house', as the tiny, concrete one-roomed houses with a corrugated iron roof, one door, and two windows, and a sink were called. Those whose income was too high for a full subsidy would not have enough money for such an RDP house on their plot and instead they built a shack. Many others hoped that they could save enough money in the future to add to the remains of the subsidy in order to build a two-roomed, or maybe even a three-roomed house. This meant that some of the poorest, and those without much hope of improvements in their financial situation, would live in the better looking, but not necessarily better built, RDP houses. Those who were financially slightly better off, or expected to be in the future, lived in a shack.
3 These themes were Public Works, Arts and Culture, Tourism and Environment, Public Transport, Education, Housing, Sport, Social Security, Safety, Health, Religion and Youth.
4 The forum consisted of the African National Congress (ANC), Cape Provincial Administration (CPA), South African National Civics Organisation (SANCO), Western Cape Regional Services Council (WCRSC), Western Cape United Squatters Association (WeCUSA), Cape Town City Council (CCC), Western Cape Civics Association (WCCA), Ikapa Town Council, Umzamo Development Project, Crossroads Town Council and at a later stage, the Pan African Congress (PAC) (DPC 1994, 1).
5 The RDP money was insufficient to execute the development projects and, therefore, the DPC had secured extra funds from the Provincial Administration of the Western Cape and the Cape Metropolitan Council. This made it possible to raise the RDP subsidy for housing from R15,000 to a maximum of R17,250 for each plot and have more money for infrastructure and community facilities (DPC 1996a).
6 See also Escobar (1991) and Schroeder's (1999, 3) study on 'community' and resource management in The Gambia: 'I contend that the idea of 'the community' can in some circumstances serve to extend rather than devolve central control over resources and communities alike.'
8 'Ethnographic accuracy is not the relevant criterion upon which such representations
should be judged.... The elision makes policy propositions more powerful, since it implies that community-based management regimes are not only desirable ideals, but that they actually exist or have existed until recently, and therefore have proven to be both viable and valuable' (Li 1996, 504).

9 See the Provincial Gazette Extraordinary 4943 (1995) for the participating civics in the Western Cape Metropolitan Area.

10 This can be found in the cartoon 'Asterix the Gaul'. The Roman Empire led by Caesar controlled the whole of Gaul, except for a small village of good-natured people that, through the use of magic, as well as bravery and perseverance manage to resist the Roman Empire.

11 See Thoden van Velzen (1973, 602) for a critical analysis of the big men paradigm.

12 Instead of relationships between individuals (patronage), collective clientelism is characterised by less personal relationships than a group of leaders have with the residents of a community (Burgwal 1995, 27-28, 144). See Van der Linden (1997) on the way in which housing projects in Pakistan are inhibited because of patronage relations.

13 The local government elections in the Western Cape Province and KwaZulu Natal (the only provinces where an ANC victory would not be sure) were postponed for half-a-year. In the Western Cape there was a political battle over electoral borders because the way the borders were drawn had important consequences for the election results and tax revenues.

14 The information on the proceedings and results of the Commission of Inquiry is from the Commission's confidential report to the ANC, which was passed to me by an NGO.

15 One of the consequences was that the post of Minister of Finance, which had been occupied by the NP, became available to the ANC. The new Minister of Finance (Trevor Manuel) introduced GEAR (Growth, Employment and Redistribution). GEAR put more emphasis on a macro-economic restructuring of the economy, creation of jobs, and government responsibility than the RDP did.

16 This is the situation that Gluckman (1971) describes which most closely resembles the political situation in Indawo Yoxolo.


18 The survey was carried out by CIET Africa.

19 See Fakir's (1999) newspaper article on community project and ideology. For an examination of the quest, as well as the problems of 'community', see Baumann (2001)

Notes to chapter 5

1 This concerned ukumetsha; limited sexual relations in which intercourse was prohibited.

2 The distinction between gift and exchange, things and money, personal and rational as postulated by Simmel (1990, 436-437) is still a major gap to be bridged (cf. Singh 1996, Bloch and Parry 1989, for an overview of different approaches of the study of money, see Zelizer 2000). Therefore, Bloch and Parry (1989, 24-30) argue for an analysis of short-term cycles of exchange of individual competition and long-term cycles of exchange of social order. In the Xhosa case, it was difficult to categorise all exchanges as cyclical due to inequalities that were embedded in exchange. See Bährre (2000b) for a case of short-term cycles among Xhosa migrants that were part of individual competition as well as the creation of social order.

3 See also Comaroff (1985, 101) on the Tshidi. Schmoll (1993, 207) shows that ci in Hausa means 'to eat' but could also mean 'to have intercourse'.

4 See Niehaus (2000, 33) for similar connotations among the Northern Sotho.

5 See also Mayer and Mayer (1974, 252-269) for the entanglement of money and relations between lovers and spouses among the Xhosa in East London in the late 1950s. They, however, convey a much more harmonious picture of intimate relations.

6 See Meyer (1995) on the nexus of money and blood, as well as sex and money
(Meyer 1999, 195-204) that comes to the fore in witchcraft narratives among the Ewe in Ghana. Also Ankomah (1999) found similarly that, in Ghana, sex and money were intimately connected and exchanged. Rowlands (1995, 117) found when he studied ROSCA in Cameroon: 'Since debts have primordial values, not only can they not be discharged, they must constantly be extended with the transmission of substances of all kinds in exchange (blood, semen, witchcraft substance, money').

7 It would be interesting to analyse how this belief relates to the use of contraceptives.

8 In his research on witchcraft in Green Valley, South Africa, Niehaus finds that the witch can assume the shape of a witch familiar, such as a tokoloshe (Niehaus 1997, 254).

9 To my knowledge, a thikoloshe was mostly male and I did not find a reference to female thikoloshe in the anthropological literature.

10 This refers to the Xhosa custom of cutting off a part of a child's, mostly a girl's, finger to cure her or establish ancestral protection. The ingqithi refers to the human features of the thikoloshe.


12 See also Jones (1998) who suggests that Xhosa kinship is in practice bilateral, although patrilineage tended to be emphasized.

13 The spelling of thikoloshe varies in different languages.

Notes to chapter 6

1 Reis used Banfield's (1958) concept of 'amoral familism' to highlight how, in a situation of insecurity and deprivation, to extend one's relations beyond kin relations. See also Laughlin (1974) on deprivation and changing relations.


3 See also Kieman (1988) on Zulu Zionist churches.

4 I did not speak with the husband about his ROSCA but with his wife, which made information about this ROSCA less reliable.

5 As will become clear in the next chapter, the risk of default in an ASCRA is small compared with a ROSCA.

6 See Verdery (1999) on the significance or reburial across Eastern Europe and the contributions in Ojwang and Mugambi (1989) on the conflicts around the burial of a Kenyan lawyer. These are inspiring studies on the socio-political processes that surface around death and corpses.

7 There were a number of reasons for contacting Edith: she had a mobile phone, her affines lived in Fort Beaufort, and she was umakot i (married), which made her more responsible to assist in funerals.

8 There was no television or any other furniture at her place, but it might have been at a neighbour's place in order to create space for the visitors.

Notes to Chapter 7

1 This survey was carried out by the Institute for Justice and Reconciliation (IJR) and its results were based on 3,727 interviews.

2 See also Fine (1999), Woolcock (1998), and (Rothstein, 2000) for the analysis of state transformation and development in relation to trust and social capital. See also Hechter's (1987, 123) 'two stage theory of institutional development: In the first stage, individuals form groups to attain joint private goods, like credit and insurance, but to do so they must also establish formal controls, which constitute a collective good. Once these are in place, a second stage becomes possible. The group's resources, now protected by the existence of formal controls, can be diverted ... to the produc-
tion of further collective, or even public, goods. Rothstein (Rothstein 2000) refers to collective memory to bring forward the importance of past experiences and memories in contemporary behaviour. Memories and knowledge of people and state institutions have a perpetuating effect. Once such institutions are not trusted, it becomes very difficult to change such perceptions, because, as Rothstein points out, such views can be manipulated politically.

3 See chapter Five in De Swaan (1996a) on Europe and the U.S.
4 See also Webb (1989) and Buijs and Atherfold (1995) on the centrality of personal relationships and trust in South Africa. See, amongst others, Vélez-Ibáñez (1983) on confianza in Mexico and how this is dependent on people's relationships.
5 See Buijs and Atherfold (1995, 55, 58, 63-64, 77) on the trustworthiness of men, and Bank (1997) on women's position as related to cooking.
6 As the owner of a shop, she had some ideas about who to trust and who not. After some time, Noxolo had stopped giving meat to some customers on credit, even if the customers were members of Masifunde. To test Noxolo, Edith had once sent her child to Noxolo to ask her for meat. The child returned with Noxolo who was carrying meat. Noxolo told Edith that she was willing to give Edith meat on credit because she trusted her. After all, Edith's husband and Noxolo's husband belonged to the same clan. But Noxolo asked Edith to keep quiet about it. Edith, who was not interested in the meat, told Noxolo that she had changed her mind and did not need the meat after all. Through such 'games' people got to know each other's reputation and test each other's trustworthiness.
7 See also Lukhele (1990, 36) who describes how a man was robbed of the money of a burial society and was found hanging on the rafters at a railway station three days later.
8 Smelser (1998, 3) noted five 'ingredients of rational choice': 1) unconstrained actors try to maximize; 2) actors possess complete information about their tastes, their resources, and the availability, quality, and prices of products, as well as about job opportunities and other market conditions; 3) actors calculate and behave rationally ...4) tastes are "given" - that is, they are stable and not to be explained- ... 5) the interaction between two actors, the buyer and the seller, produces an equilibrium point at which exchange occurs, and at this point supply and demand and utility and cost converge.'
9 For example Mbigi (1997) wants to apply ubuntu in order to 'Africanise' the work force. Sindane and Liebenberg (2000), Tusenius (1998) are some examples of the glorification of ubuntu in the wake of the African renaissance. Van der Merwe (1996, 15-16) gives a very broad, unemperical, and idealistic vision of the role of ubuntu for financial mutuals in South Africa:

'Die idee van "ubuntu" is 'n gemeenskaplike ideaal wat aan alle Swartmense suid van die Sahara betekenis aan lewe en realiteit gee. Hierdie konsep word dikwels as die geestelike grondslag van alle Afrika-gemeenskappe beskou. ... Stokvels is een van die wyes waarop die beginsel van "ubuntu" uitgeleef word en mense mekaar ondersteun en help om te oorleef in omstandighede van nood.'

Another example can be found in Kimmerle's (2000) review of Ramose's (1999) 'African philosophy through ubuntu': "be-ing" in African philosophy is based on a "conception of the universe as a musical harmony" and that the "dance of be-ing" is an invitation to participate actively in and through the music of "be-ing" (Kimmerle 2000, 192). For a critical examination of the African renaissance see Hammond-Tooke (1998).

Since Tempel's Bantoe-filosofie (1946), who tried to comprehend the notion of ntu in Congo, such notions have been heavily debated and criticised. See Okafor (1982) for a discussion of Tempel's work.
10 See Taussig (1980) on such dangers in South America.
11 Geschiere (1997, 12) argues: 'Most anthropologists still tend to reduce discourses on witchcraft to an unequivocal opposition between good and evil, even when the local terminology hardly lends itself to this'. In Xhosa, however, ubuthakati (i.e. witch-
craft) has a negative connotation but is also a discourse that highlights the desire for wealth. A diviner (igqirha) might also be a witch (igqwirha) and the herbs (amayez or umtli) that are used can be both dirty and clean, depending on their use. Therefore, I wish not to reinforce simplistic oppositions of good and evil but show how good and evil work can be done through similar techniques and social processes. The ambiguities of occult forces as described by Geschiere in Cameroon can also be found among the Xhosa.

Notes to chapter 8

3. Among others, Lont (2000b; 2002) has pointed out the role of consumer products for social security in Indonesia.
4. As a typical 19th-century social scientist, he places consumption on an evolutionary scale where people develop from barbarism to the leisure class (Tilman 1993, xx). Nevertheless, his work was groundbreaking because it highlighted the importance of consumption for an understanding of class relations.
5. See Kuipers (2001) on taste, humour and distinction in The Netherlands.
6. The living circumstances in France vastly differed from those of the Xhosa migrants in Cape Town. Moreover, this research concerns people within a specific class and not between classes. Also, the particular dynamics of race and class in South Africa make it difficult to compare the situation with France.
7. See, among others, Masquelier (1995) on consumption, particularly sweetness and its pivotal role for the Mawri in Niger to grasp changes in society.
8. Financial mutuals in South Africa have been compared with the potlatch before, although only in passing (Buijs and Atherfold 1995, 42; Kuper and Kaplan 1944, 84).
9. See also Mauss' (1954, 35) reference to gift giving as the 'war of property' and 'the war of wealth'. See also Thoden van Velzen and Van Wetering, especially on the secret dumping place of possessions of convicted witches in the forest of Suriname, on the embeddedness of consumer products in conflict (Thoden van Velzen and Van Wetering 1991, 154-156).
10. In Xhosa the noun u signifies both she/he and you singular.
11. In 1986, the state of emergency was declared. This severely restricted meetings and one needed permission for the authorities to get together.
12. It was difficult to gain insight into these relationships. They were, of course, personal relations and loyalty between quasi-kin made research difficult. The advantage of my situation was that Thandi and Edith Nokwanele Moyikwa used to be neighbours in the past. Moreover, they belonged to the same clan, which made it easier to get to know and trust each other. But it also meant that Thandi's 'children' associated us primarily with her, a view that Thandi actively supported by trying to attend all the interviews we had with her 'children'. Certain information was therefore difficult to collect; this specific social constellation influenced the things that people did, gossiped, or kept quiet about.
13. Linda's husband was the chairperson's 'child'.
14. He prescribed her Betapan for sleeping, Ethipromine, and multivitamin pills.
15. From an economic point of view, this makes sense, because the husband's family is burdened with paying lobola.
16. I have heard more often about struggles over money after a death and the money always seemed to disappear or it was appropriated by other kin. It was impossible for me to check this story and find out to which extent it was truth or more of a fantasy (about kin hiding money and wealth).
17. The Comaroffs (1999, 288) highlight the fierce generational opposition where the young are anxious about the wealth of the older generation and accuse them of witch-
craft. Generational opposition, rivalry, and anxiety do exist among quasi-kin, as well. 'Mothers' have to be careful to treat their 'daughters' in the right way. And 'daughters' keep an eye on their 'mother' to make sure no 'daughter' is favoured above the others. But among Xhosa migrants in Cape Town, generational opposition among quasi-kin is only one dimension of the witchcraft rumours. Witchcraft rumours also examine other dependencies, such as those between neighbours, 'siblings', in-laws, and among colleagues at work.