Money and violence: Financial Mutuals among the Xhosa in Cape Town, South Africa
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Appendix I:
Methodology: What I did

For safety reasons and in order to overcome language and cultural barriers, I was assisted by Edith Nokwanele Moyikwa, who lived in the area of the study. In order to keep in touch with Edith, I bought a cellular phone for her and myself. If safety demanded, we could phone and make other arrangements. Because of the cellular phone, my girlfriend, who also lived in Cape Town during the research, could phone me during the fieldwork and hear that everything was fine and stop imagining all kinds of dangerous situations.

During the research period, I have held approximately seventy-two extensive, more or less structured, interviews. Fifty of the interviews were with the residents Indawo Yoxolo and most of the other extensive interviews were with Xhosa migrants living in other townships. I recorded seven interviews on audiotape. Edith interpreted what was being said during the interview session and transcribed and translated the interviews in full afterwards. The recorded interviews concerned specialised knowledge on witchcraft by diviners (ligqirha) and a life history. We met many people by going door-to-door and introducing ourselves. As most residents had only recently moved to Indawo Yoxolo, this proved to be the most effective way to meet a lot of people. Some of these initial contacts developed further and led to new contacts. Occasionally, we would accidentally meet a former colleague, schoolmate, or previous neighbour of Edith, which often led to an interview or an introduction to a financial mutual.

I realised that if I asked questions in a straightforward manner, it could put someone in a difficult situation. It would have been disrespectful if my straightforward request for help was refused. Therefore, instead of refusing politely, someone would give me the wrong date or place of the meeting, or make sure they were not at home when I visited them. Straightforward requests could, therefore, be misleading and initially I was sent to several meetings at the wrong place or time. It was more fruitful and pleasant to be less direct and give someone the opportunity to reply with polite excuses or express hesitations. Whenever people told me I could come to a meeting or have an interview, it was almost certain that there would be no unpleasant surprise for me, such as empty community halls and non-existent addresses.

In the course of the research, the focus shifted from more or less structured interviews to more informal communication. Once I got to know people better, there were countless chats, occasional talks on the street, unannounced short visits, gossip sessions, discussions in the car when I brought someone to a meeting, and long conversations with Edith Moyikwa. Such conversations form the bulk of the 'interviews' and could vary in length from a few minutes of small talk to spending a few days with people and having endless conversations.

I attended approximately sixty formal meetings. Most of these were meetings of financial mutuals. I recorded two meetings on videotape and six on audiotape, which were also transcribed by Edith. I was introduced to organisations according to similar lines: I would speak with a man or woman who said he/she was a member of the organisation, then we would ask if we
were allowed to attend a meeting. In most cases, the participant had to discuss this with the organisation and ask their permission. The organisation would meet a few days later, or sometimes a month later, and discuss if Edith and I were allowed to visit them. Very important for this decision was the impression that one had of Edith and me. The members gathered a lot of money at the meetings and, therefore, wanted to know who we were before we could attend such meetings. Virtually all our requests were granted and we could attend the next meeting, which would frequently be in a month's time. It could take up to two month's after the initial contact before Edith and I could attend the meeting of the financial mutual.

Some contacts with financial mutuals, especially those in Indawo Yoxolo, were established differently. In the beginning of 1998, the neighbours had established new financial mutuals in Indawo Yoxolo and left the financial mutuals that were organised in 1997 among their previous neighbours. Because I knew many people in Indawo Yoxolo, I did not have to be introduced more or less formally to an existing organisation. Instead, I was there, almost as a neighbour, and could witness the first discussions on membership criteria, financial contributions, and other organisational aspects.

Furthermore, I attended a few church services, wakes, funerals, the last phase of an initiation ceremony, and festivities organised by financial mutuals. I also attended some meetings that were organised by development organisations so they could discuss their projects with community leaders. One of those meetings was restricted, but I could sneak in and join. The atmosphere preceding this meeting was so charged that the development workers did not dare to discuss my presence. In order not to appear too conspicuous, I abstained from taking notes. More often, however, I could not attend political meetings with development workers or government officials and could only gather information through conversations after the meetings. Another important source on local events and political processes were the local newspapers the Cape Times and the Argus, as well as the national Mail and Guardian.