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# ‘Women use their strength in the house’: savings clubs in an Mpumalanga village

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# *'Women Use their Strength in the House': Savings Clubs in an Mpumalanga Village**

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*In settings of increased inequality, where rising prosperity for some spells penury for others, savings clubs enable new types of communality to be created – especially by women – which mediate, or are mediated by, new inequalities and dependencies. Changing gender dynamics and challenges to patriarchal authority, arising from apartheid-induced relocation and, later, the expansion of a somewhat gender-skewed state grant system, now find expression in the relative autonomy enjoyed by some female civil servants and informal traders. More than simply 'loose ends' of apartheid's homeland system, women's savings clubs are being woven together into new fabrics of intensified solidarity. But not everyone can benefit equally from these sociable arrangements. Clubs occupy a point of intersection between two trends. One comprises modern roles and concerns associated with upward mobility in democratic South Africa. The other is evident in pockets of apparent informality and customary mutuality, where egalitarian sociability predominates. Setting out an arena linked to, but discrete from, that of capitalism, the clubs help members alternately accommodate and defy capitalism's imperatives, while also fending off demands made by poorer relatives, neighbours, and those with too few resources to belong to clubs.*

The character of inequality in South Africa has been the subject of much recent analysis. Inequality owes itself, in part, to the rapid upward mobility of a few while others remain as they were, or become poorer. Southall offers a cautious guesstimate that 'by 2004, around 1.8 million African employees, or around twenty-seven percent of formally employed Africans, can be broadly defined as "middle class"'; his subsequent analyses point to the prevalence of public servants in this group.[1] Crankshaw gives an account of the movement of former township dwellers into what were once white suburbs (albeit not in large numbers, and

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1 Roger Southall, 'Political Change and the Black Middle Class in Democratic South Africa', *Canadian Journal of African Studies*, 38, 3 (2004) p. 530; Roger Southall, 'The ANC: Party Vanguard of the Black Middle Class?' in Arianna Lissoni, Jon Soske, Natasha Erlank, Noor Nieftagodien and Omar Badsha (eds), *One Hundred Years of the ANC: Debating Liberation Histories Today* (Johannesburg, Wits University Press, 2012), pp. 325–46.

differentially in the biggest cities), and shows how they have 'become separate from a black working class' and from the broader ranks of the unemployed.[2] But the literature on such changes tends to focus on urban settings. Beyond Seekings and Nattrass's suggestion that it was in rural areas and the former homelands that new inequalities were experienced most starkly,[3] not much is written about these growing divergences of wealth in rural settings, mostly corresponding to the former homelands. This paper explores how people in such settings tackle the effects of upward mobility for some, accompanied by rapidly falling formal employment for others. It does so by exploring the phenomenon – much discussed in anthropological writings of the 1960s and 1970s, but less so until a recent revival of interest – of savings clubs or rotating credit associations.

The constrained and constraining aspects of homeland life have been highlighted in anthropological analyses of the South African transition. With the shrinking of economic choices since the late 1980s, the homelands have been seen as trapping people, often even more so than under apartheid itself.[4] Accounts written from a male-centred perspective, in particular, focus on neo-traditionalist-style rituals, express a longing to restore a more rural and more relational society,[5] and convey a sense of loss of the customary solidarities on which kinship and homestead ought to be built. But a look at the lives and activities of (at least some of) the women in these village settings yields a rather different account.

Women positioned in homeland spaces have seemed, it is true, to endure a double disadvantage. Experiencing the exclusions of apartheid in addition to those inherent in a patriarchal system of authority, they appear to be subjected, on many fronts, to the strictures of living in the less than modern half of a 'dual economy'. But, pointing in a rather different direction, recent analyses show that one of the most decried aspects of homeland life – the fact that they were populated by the mass resettlement of the former occupants of white farms – in fact gave 'greater freedom to rural women' by undermining patrilocal settlement and male authority, thus enabling 'new processes of community-building'.[6] Conservative-style traditionalism had often been experienced in its starkest guise by those living on such white farms, and their departure (sometimes voluntary) for the homelands represented a search for a more modern lifestyle: one that was fundamentally connected via the migratory labour system to the world of town, and that remains so in many respects.[7]



2 Owen Crankshaw, 'Class, Race and Residence in Black Johannesburg, 1923–1970', *Journal of Historical Sociology*, 18, 4 (2005), pp. 353–93. See also Owen Crankshaw, 'Race, Space and the Post-Fordist Spatial Order of Johannesburg, *Urban Studies*, 45, 8 (2008), pp. 1692–1711; Jonny Steinberg, *Thin Blue: The Unwritten Rules of Policing South Africa* (Johannesburg, Jonathan Ball, 2008), pp. 105–6.

3 Jeremy Seekings and Nicoli Nattrass, *Class, Race, and Inequality in South Africa* (New Haven, Yale University Press, 2005), pp. 314–9. They also show how intergenerational mobility was largely determined, and chances further restricted, by which side of this division people were initially positioned on. In sum, they liken the system of differentiation in South African society, post-1994, to a game of snakes and ladders, with more snakes at the bottom of the board and more ladders at the top.

4 Isak Niehaus, 'Witchcraft and the South African Bantustans: Evidence from Bushbuckridge', *South African Historical Journal*, 64, 1 (2012), pp. 41–58.

5 Andrew Ainslie, 'Harnessing the Ancestors: Mutuality, Uncertainty and Ritual Practice in the Eastern Cape Province, South Africa', *Africa*, 84, 4 (2014), pp. 530–52; Steffen Jensen, 'This House Is Not My Own ...! Temporalities in a South African Homeland', elsewhere in this issue; Hylton White, 'Oikos and Nomos: Realms of Normativity in South Africa', elsewhere in this issue; Jason Hickel, 'Curing Democracy: Ritual Sacrifice and Historical Memory in KwaZulu-Natal', paper presented at the conference Crossroads in African Studies, University of Birmingham, 2013.

6 William Beinart, 'Beyond "Homelands": Some Ideas about the History of African Rural Areas in South Africa', *South African Historical Journal*, 64, 1 (2012) pp. 12, 15, 17; see also Laura Evans, 'Resettlement and the Making of the Ciskei Bantustan, South Africa, c.1960–1976', *Journal of Southern African Studies*, 40, 1 (2014), pp. 21–40.

7 Deborah James, *Songs of the Women Migrants: Performance and Identity in South Africa*, (Edinburgh, Edinburgh University Press, 1999), pp. 150–2; Stephan Schirmer, 'The Struggle for the Land in Lydenburg, 1930–1970', PhD thesis, University of the Witwatersrand, 1994.

Besides enabling aspirations to modernity, the former homelands also gave residents some opportunities arising from proximity to the state. Contesting claims that it was these areas that 'subsidised the South African economy', Beinart shows how central government funds were spent on facilitating entrepreneurial activities and on establishing bureaucracies and funding public service positions, such as nurses and teachers, which laid the ground for later, post-apartheid public service arrangements in rural and urban settings alike.[8] The development of a pensions infrastructure, albeit woefully inadequate in homelands during apartheid, none the less laid the basis and established the registration technology which would enable the more extended roll-out of social grants in the post-apartheid era.[9] What would otherwise have been under-resourced rural backwaters thus began to become integrated into the main stream.

Some 20 years after the end of apartheid, these developments made for a situation in which, although the economy had rapidly liberalised, public spending formed a fundamental platform for economic arrangements. In homelands and towns alike, the state has played a key role in what might seem to be a thoroughgoing market economy, yielding a situation in which 'neoliberal means serve to ensure the ever wider spread of redistribution'.[10] If the former homelands are sites where apartheid's loose threads are fraying out, they are also settings where those threads are being interwoven to establish the basis of a very particular post-apartheid order.

Women were intensifying their social savings activities when, in 2007–8, I was conducting research in Impalahoek,[11] a pseudonymously named village in Mpumalanga (see Figure 1), formerly designated as within the homeland of Lebowa, which became home to many of the 'surplus people' moved from white farms during apartheid. The clubs they belonged to had only recently been formed, were on the increase, and were said to have been imported into the area from towns such as Mbombela (formerly Nelspruit). Like many other aspects of a life centred on migration, these clubs had their origins in the interplay between rural and urban polarities, and it was originally the proceeds of that migration that they sought to save and invest. But where wage-labour capitalism had formerly dominated the economy, formal employment had since shrunk drastically and its benefits were denied to many, or were available only indirectly. Migrant remittances or 'redistribution via private transfers' had now been largely supplanted by their 'public' equivalent – state grants[12] – which were likewise being invested. A few educated people, benefiting from the new democratic order, had secured employment in the civil service or consolidated existing positions in the bureaucracy. The clubs as presently reconfigured thus draw on a complex and uneven mix of sources, including state salaries and grants alongside the proceeds of non-governmental organisation (NGO) employment and informal peddling. They are understood locally as a means by which women pursue their task of householding and sociability, though in reality men belong to clubs as well. Yet while they clearly serve as forums for mutuality and reciprocal support, the

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8 Beinart, 'Beyond "Homelands"'. For changes in the civil service after apartheid, see Southall, 'The ANC: Party Vanguard'.

9 Keith Breckenridge, 'The Biometric State: The Promise and Peril of Digital Government in the New South Africa', *Journal of Southern African Studies*, 31, 2 (2005), pp. 267–82; Natasha Vally, 'The Social Life of Grants in South Africa: A Case Study of Bushbuckridge', paper presented at the conference Crossroads in African Studies, University of Birmingham, 2013.

10 Deborah James 'Money-Go-Round: Personal Economies of Wealth, Aspiration and Indebtedness in South Africa', *Africa*, 82, 1 (2012), pp. 20–40.

11 The history and social life of this village have been extensively documented by Isak Niehaus and his research assistants: Isak Niehaus with Eliazaar Mohlala and Kally Shokane, *Witchcraft, Power and Politics: Exploring the Occult in the South African Lowveld* (London, Pluto, 2001); Isak Niehaus, *Witchcraft and a Life in the New South Africa* (Cambridge, Cambridge University Press, 2013). The names of informants have been changed.

12 Seekings and Nattrass, *Class, Race and Inequality*.

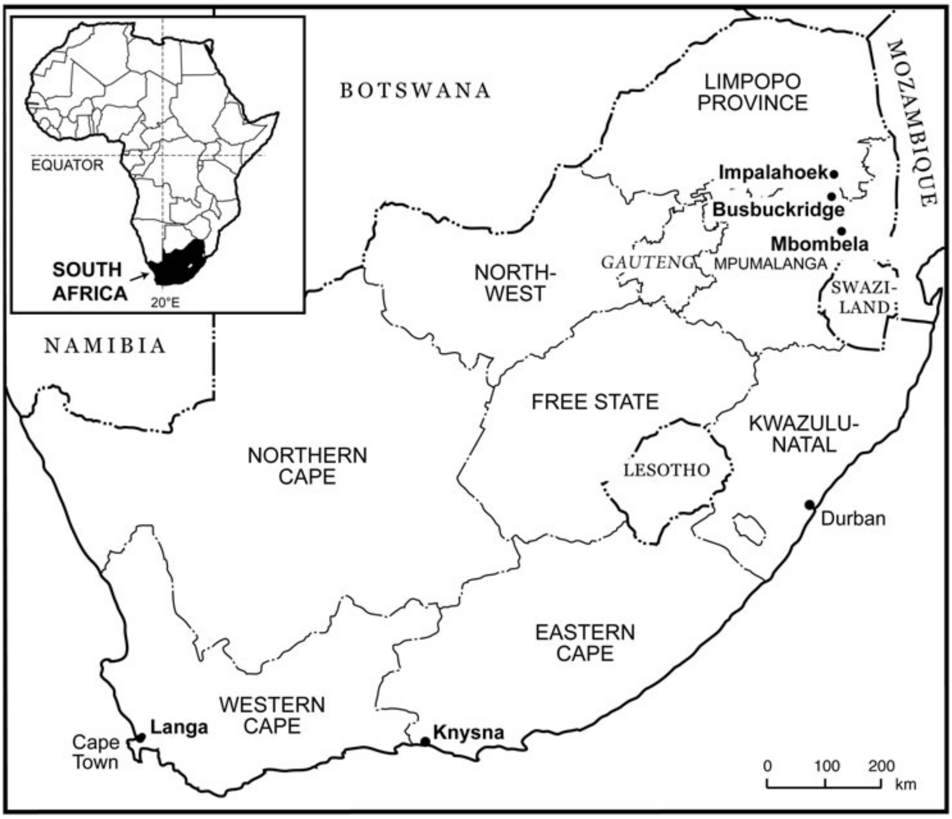


**Figure 1.** Map of South Africa.

clubs also provide the means for aspiration, commercial enterprise, and individual economic success. Club members balance these orientations by juggling the interplay between more and less formal financial arrangements.

In analysing their delicate balancing acts, I follow Jane Guyer's suggestion that we reject binary assumptions, in which capitalism, on the one hand, is counterposed against local economic activities that resist it, on the other. Dynamic processes of formalisation, she says, are often extended 'piecemeal', rather than uniformly and in a homogenising manner.[13] Instead of being seen as an informal kind of financial arrangement, or as representing an intermediary step between informal and formal, as earlier analyses have suggested,[14] these clubs demonstrate how formalisation and informalisation interact with each other, producing a complex plurality.

## Savings Clubs, in South Africa and Beyond

Savings clubs, also known as financial mutuals, have been a feature of rapidly urbanising societies worldwide, from China and Indonesia to sub-Saharan Africa. They often take the

13 Jane Guyer, *Marginal Gains: Monetary Transactions in Atlantic Africa* (Chicago, University of Chicago Press, 2004), p. 157.

14 Tim Besley, Stephen Coate and Glenn Loury, 'The Economics of Rotating Savings and Credit Associations', *American Economic Review*, 83, 4 (1993), pp. 792–810; Tim Besley, Stephen Coate and Glenn Loury, 'Rotating Savings and Credit Associations, Credit Markets and Efficiency', *Review of Economic Studies*, 61, 4 (1994), pp. 701–19.

form of rotating credit associations (ROSCAs), in which members contribute standard amounts at regular intervals throughout a cycle and take it in turns at successive meetings to receive the accumulated amount in cash, using this for expenditures normally beyond their reach. The Sesotho name for one variety of club in South Africa, *mahodisana* (from the verb *go hoda*, to pay, in its causative reciprocal form: to cause to pay back to each other),[15] suggests the intense levels of solidarity that were involved as migrants grouped together to put aside some of their wages for specific purposes. Among Sepedi- and Ndebele-speakers, cohorts of men, mostly from the same village and/or initiation regiment in reserve areas (later homelands), formed rotating-credit clubs on the mines or, less formally, collected money to help return migrants' bodies home for burial.[16] Starting in a later period, after female migrancy began in earnest, women's clubs similarly provided support and solidarity, as well as a means to save their earnings.[17] Analysed as enabling people to adjust to new circumstances, these clubs have long involved 'norms and habits continually adjusted'.[18]

In South Africa, as elsewhere, those advocating more formal means of money-saving (with which such clubs are in fact usually combined)[19] once viewed these clubs as quaintly irrational, but policy makers and office holders in the formal financial sector, the trade unions and the South African Communist Party (SACP) have more recently embraced and advocated them as a catch-all solution to financial problems.[20] In recognition of the particular features of savings clubs, banks have established special accounts geared to these. Further indicating recognition, many such clubs which engage in lending money for interest have been specifically exempted from the obligatory registration of their activities under South Africa's National Credit Act of 2005. These inclusive gestures, also called 'bottom of the pyramid' (BoP) initiatives, represent an acknowledgement that participation in informal financial institutions, far from diminishing since the advent of democracy, when people gained greater access to formal financial services, have intensified.[21] It may have been in the interest of these organisational structures, says Detlev Krige, 'to try and capture some of the pools of money which continue to circulate outside the formal banking system'.[22]

This new culture of celebration indicates that such clubs are on the increase, as they are in Africa more generally.[23] Those I found in Impalahoek were mostly founded in, or

15 Hilda Kuper and Selma Kaplan, 'Voluntary Associations in an Urban Township', *African Studies*, 3, 4 (1944), pp. 178–86.

16 Peter Delius, *A Lion Amongst the Cattle* (Johannesburg, Ravan, 1996); Sekibakiba Peter Lekgoathi, 'Ethnicity and Identity: Struggle and Contestation in the Making of the Northern Transvaal Ndebele, ca. 1860–2005', PhD thesis, University of Minnesota, 2006.

17 James, *Songs of the Women Migrants*, p. 60; Anne Kelk Mager and Maanda Mulaudzi, 'Popular Responses to Apartheid: 1948–c. 1975', in Robert Ross, Anne Kelk Mager, Bill Nasson (eds), *The Cambridge History of South Africa* (Cambridge, Cambridge University Press, 2012), p. 308.

18 Parker Shipton, *The Nature of Entrustment: Intimacy, Exchange and the Sacred in Africa* (New Haven, Yale University Press, 2007), p. 14; see also Shirley Ardener, 'Microcredit, Money Transfers, Women, and the Cameroon Diaspora', *Afrika Focus* , 23, 2 (2010), pp. 11–24; Clifford Geertz, 'The Rotating Credit Association: A "Middle Rung" in Development', *Economic Development and Cultural Change*, 10, 3 (1962), pp. 241–63; Kuper and Kaplan, 'Voluntary Associations'; K. Little, 'The Role of Voluntary Associations in West African Urbanization', *American Anthropologist*, 59, 4 (1957), pp. 579–96.

19 Kuper and Kaplan, 'Voluntary Associations', p. 178.

20 Detlev Krige, 'Letting Money Work for Us: Self-Organization and Financialisation from Below in an All-Male Savings Club in Soweto', in Keith Hart and John Sharp (eds), *People, Money and Power in the Economic Crisis* (New York, Berghahn, 2014).

21 Detlev Krige, 'Power, Identity and Agency at Work in the Popular Economies of Soweto and Black Johannesburg', D.Phil thesis, University of the Witwatersrand, Johannesburg, 2011, p. 229.

22 Krige, 'Letting Money Work'. For the idea of BoP initiatives, see C.K. Prahalad, *The Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits*, (Upper Saddle River, Prentice Hall, 2004); Deborah James and Dinah Rajak, 'Credit Apartheid, Migrants, Mines and Money', *African Studies*, 73, 3 (2014), pp. 455–76.

23 Daivi Rodima-Taylor, 'Passageways of Cooperation: Mutuality in Post-Socialist Tanzania', *Africa*, 84, 4 (2014), pp 553–75.

since, the 1990s. Some clubs were oriented to burial and related expenses of members and their relatives, others to paying school fees or buying ‘big ticket items’ at year-end, and yet others to money-making activities, such as the purchase of items on wholesale for resale. Many variations exist on the basic theme. Differing from club to club are the amounts contributed, whether these are in cash or in kind, whether or not members are required to abide by and endorse a constitution, and whether or not they meet face to face. Clubs’ relationship to the world of formal finance and the state is also varied, with some banking their savings while others insist on remaining off the register, fearing that the government might act to curb or restrict their activities, if these become too visible. Thus, although mostly co-existing with the financial sector, they also – sometimes simultaneously – resist it.

The ambivalent attitude displayed by club members towards financial formality has been a topic of speculation in the scholarly literature, with writers viewing savings clubs as a means of ‘financial intermediation’ or a ‘middle rung’ on the ladder to such formality.[24] Eager to illustrate the essentially rational character of such clubs, scholars have often tried to divide their economic from their social features. Apparent deficits in economic rationality are explained by reference to the way clubs give their members a collective social identity instead, especially in settings of urban disconnection and anomie; but it is also acknowledged that the two aspects are connected: this sociability disciplines people to save money in a manner in which they might not otherwise have found it easy to do. The task of explanation becomes more difficult, however, as the levels of anomie become more pronounced. In savings clubs of women from the homelands of the Eastern Cape residing in Cape Town’s townships, members made strenuous efforts to build trust and to offset the risks of default or non-payment by members who were proving to be far from collegial.[25] When such risks outweigh these attempts to build trust, and prove untameable, analysts – reverting to the economic/rational view – often find it illogical that members continue to belong to these clubs rather than simply opting to use banks instead.

The recent proliferation of clubs in South Africa certainly seems to suggest that communal values and sociability play an important part. Confirming but qualifying this, the paper will show how the new savings clubs bridge social divisions: they encompass those who have enjoyed some economic success, while also enabling those not quite included to retain some dignity. The clubs not only express the common values of the members they include, they also tell us something about those who, although aspiring to be upwardly mobile, experience themselves as excluded from the ranks of the newly affluent. Where some experience success while others struggle financially, clubs provide members at once with the means to identify communally and engage in reciprocal mutuality, and – guarding against the possible collapse of trust and interchange – simultaneously to differentiate themselves from those of unequal means who are unable to reciprocate.

In this setting, savings clubs enable the co-existence of two apparently contradictory trends. Those with good, stable earnings, using the clubs to consolidate their positions and make appropriate investments, also distinguish themselves from those unable to do so. Savings clubs even enable them to ‘lock away’ resources upon which poorer relatives might otherwise have a claim. Simultaneously, however, club membership makes it possible – at least up to a point – to express an ideology of solidarity, communal mutuality, and inclusivity.

24 Besley, Coate and Loury, ‘The Economics’; Besley, Coate and Loury, ‘Rotating Savings’; Geertz, ‘The Rotating Credit Association’.

25 Erik Bähre, *Money and Violence: Financial Self-Help Groups in a South African Township* (Leiden, Brill, 2007).

## Husbanding Resources: The Household

Savings clubs are held to be the preserve of women. Informants invariably asserted this, offering various explanations for such gender specificity. One was that the aim of such clubs is to stop the wasteful, pointless squandering – typically expressed as 'eating' – of money (*go ja tšhêlêtê*): something that men are often accused of doing and that women are deemed best placed to prevent. It is a woman's job 'to care for the household' (*go hlôkômêla lapa*), said one informant, whereas 'men just want to eat'. Women 'take care of their families' and 'take more responsibility than men', said another; 'women are builders, men are occupiers', said a third. Since men are, in any case, said to be unable to cook and unaware of what household goods and provisions might be required, there would be little point in their joining clubs aimed at replenishing such stocks. Women also point to the cyclical character of the clubs' savings activities, indicating that this feature helps mothers to meet time-specific obligatory expenses. Getting a lump sum at the end of the year enables them to buy food and drink for Christmas festivities; stock up pantries with dry goods and cleaning products to last well into the new year; and – when the school year begins – buy new school uniforms, shoes, books and stationery, and pay school fees.

Such claims might seem to express feminine ideals of housewifely concern and thrift, which, if somewhat old-fashioned, are relatively universal. But in fact men too belong to savings clubs, often equally aimed at creating a sustainable domestic situation, at saving money to pay bridewealth, and at securing long-term investments. In several cases, I found that men had inherited the membership of a funeral-oriented grocery club from a mother or sister, thus showing at least as much concern for thrift, sociable mutuality and domesticity as that female relative had done.[26] The hegemonic female view, by laying the stress on home-centred domesticity and family orientation, also downplays the high-finance dimension: many clubs engage in investment-style activities, such as requiring members to lend money at interest.

The ideology, if not the practice, of group savings thus stresses such values of domestic thrift. Why are men and women seeking to elbow aside each others' claims to own this terrain of morality, and what is specific to South Africa about such statements of value and virtue? The answer to this lies in the role of divergent gendered roles in joining the world of capitalist production (experienced by the proletariat through the payment of wages for labour) to that of reproduction (experienced by workers' fathers, mothers, wives and sisters managing rural homesteads through their receipt of remittances). Scholars with a Marxist orientation challenged claims that the country's economy was 'dual' by emphasising that capitalism was articulated with – dependent on, yet dominating – the traditional sphere of subsistence cultivation, where migrants' stay-at-home dependents held sway.[27] At the same time, anthropologists recognised that the significant property-owning unit was the 'house–property complex', in which wives were predominant.[28] Separate sub-units in a polygynous family, each of which owned and held its wealth discretely, were headed by a man's several spouses; this subdivision produced an ideology of female domestic control and influence, which outlasted the decline in polygyny in the latter half of the 20th century. Although, during that

26 Krige, 'Letting Money Work'; James, *Money from Nothing*, pp. 159–60.

27 Harold Wolpe, 'Capitalism and Cheap Labour Power in South Africa: From Segregation to Apartheid', *Economy and Society*, 1, 4 (1972), pp. 425–56; see also Beinart, 'Beyond "Homelands"', pp. 8–9; Charles H. Feinstein, *An Economic History of South Africa: Conquest, Discrimination, and Development* (Cambridge, Cambridge University Press, 2005), pp. 245–51.

28 Max Gluckman, 'Kinship and Marriage among the Lozi of Northern Rhodesia and the Zulu of Natal', in A.R. Radcliffe Brown and D. Forde (eds), *African Systems of Kinship and Marriage* (London 1950); pp. 166–206; see also Regina Smith Oboler, 'The House–Property Complex and African Social Organisation', *Africa* , 64, 3 (1994), pp. 342–58.

century, the extent of such a woman's influence varied greatly and depended on outside factors – initially, the regularity of the wage remitted by her husband, and later, increasingly, its 'public' equivalent: the state pension and other social grants[29] – the narrative of a wife's responsibility for the domestic domain retained great force.[30] At the same time, the shrinking of the wage-labour sector (for those at the proletarian end of the scale), the predominance of women in some sectors of the public service and in the NGO sector, the tendency to a gender imbalance in access to social grants, and the declining public influence of all but a small number of black elites (in the case of those better off), has increased the relative status of women vis-à-vis men. The domestic domain has become an arena over the ownership of which men and women increasingly struggle, with women often acknowledged as wielding more 'strength in the house' than men do.

## Savings in Impalahoek

A notable feature is the way most women belong to a proliferation of clubs. This point is made in the literature, but there has been more interest in classifying the different 'types' according to their functions, and in analysing the separate rationales of these,[31] than in exploring why and how a given saver's memberships dovetail and combine. Sophie Mahlaba, a fruit and clothes pedlar and wife of the elder brother of an influential local family, has a varied savings profile (see Table 1). Like many women of some status and means, she belongs to a number of savings clubs. There are six in all: Tsembanani, Sesebesebe, Setokofela (*stokvel*), Thušanang (help each other) – a constituent or sub-club of the larger Kwanang bana basehlare, and a grocery club. Each is differently named and conceptualised, and each has a specific and separate aim and level of financial commitment. Some, like Setokofela, transfer the monthly amount directly to the member in question, but most involve the use of banks.

Sophie claims that the reason for her multiple memberships and for the central role she plays (she is treasurer of one and a keen and reliable member of the others) is her position as an outsider in this community. She came to the village from Swaziland to marry, and has no relatives here. 'I am alone, so I tried to get other women in a group to be my sisters'. This reinforces the point that such clubs are born of, and entail, continual adjustment – they involve flexibility and adaptation rather than custom and fixity. Reflecting what the literature notes, each club is of a specific 'type', distinct from the others in terms of membership, aims and procedure.[32] Recognition by, and co-existence with, the formal banking sector is also evident in Sophie's account. An unfortunate incident that she recounted makes it clear that simply banking a club's money to keep it safe does not automatically reduce the risk of fraud or theft. The club Tsembanani, founded in 1986 and with 15 members, is by her reckoning the 'strongest' and oldest of the clubs and hence the one in which trust ought to have been most prevalent. But the treasurer made off with the month's proceeds, through an ingenious form of collusion with the teller. She visited the bank to make the monthly withdrawal of funds, accompanied by two older members, as the club's constitution dictated. She later made a second visit to the bank, withdrawing a further amount, of R3,000, which she arranged to

29 Seekings and Nattrass, *Class, Race and Inequality*.
30 Leslie J. Bank, *Home Spaces, Street Styles: Contesting Power and Identity in a South African City* (London, Pluto, 2011), pp. 165; 182; 237.
31 Grietjie Verhoef, 'Informal Financial Service Institutions for Survival: African Women and Stokvels in Urban South Africa, 1930–1998', *Enterprise and Society*, 2, 2 (2001), pp. 259–96; Robert J. Thomson and Deborah Posel, 'The Management of Risk by Burial Societies in South Africa', *South African Actuarial Journal*, 2 (2002), pp. 83–127.
32 Verhoef, 'Informal Financial Service Institutions'.

**Table 1.** Sophie Mahlaba's clubs

| Name | Date | No | Contribution | Use |
|---|---|---|---|---|
| Tsembanani | 1986 | 15 | | |
| Thušanang club | 1989 | | R50 | for bereaved families |
| Sesebesebe | 1994 | 10 | | to 'buy presents' |
| Setokofela | 2005 | 12 | R2000 | Business, meets Dec |
| Grocery group | 2010? | 10 | R150/R500 | Groceries, year end |

share equally with the teller. Returning to the members, she concealed the second withdrawal by telling them that she had 'lost' the bank statement. This aroused members' suspicions, and Sophie telephoned the bank manager, who uncovered the fraud. The club's members changed the bank account and nominated a different group of three to perform deposits and withdrawals in future. They decided to resolve the matter by speaking to the guilty party and insisting that she repay the money. As Sophie recounted how the treasurer's actions had infringed the club's principles, she laid less stress on the treasurer's thievery than on the way her actions traduced women's proper role as productive users of money and preventers of waste. 'She started to eat (*go ja*) our money. It's not good. It is better if I take the money, go and buy some fruit, and sell it'. Money, in other words, ought to be saved and reinvested (*go bea tšhêlêtê*) rather than used up in an unproductive manner (*go ja tšhêlêtê*) – but members cannot always be trusted to do this.

Sophie emphasised that clubs had become something of a fashion or 'rage' in recent years. The expansion of her means of livelihood and the development of her business arrangements as a pedlar saw her joining a new club, Setokofela, with the significantly larger monthly subscription of R2,000, aimed at enabling her and her fellow pedlars to make the annual trip to Durban and stock up on clothes for sale at the pension point. Her memberships, starting with those involving smaller contributions, ranging from R50 to R150, had thus ratcheted up to those demanding much larger amounts as her informal trading activities expanded.

When I attended a meeting of the most recently founded of these clubs, I got a chance to understand the recent consolidation and expansion of club membership in the area. I also learned more about women's stringent efforts to husband resources and prevent them from being 'eaten', and to reinforce the relations of trust necessary for the continuation of club activities. At the local community centre, a ritualised gathering was held by a coalition of clubs – known collectively as Kwanang bana basehlare – of which Sophie's club, Thušanang, is a component (see Figure 2). Its explicit intention is to help and support bereaved families. The meeting was held to mark the end of the period of mourning and removal of mourning clothes (*kapolô*) after a death in a club member's family. On this occasion there were two bereaved families, the Mohales and the Maganes, and each of the sub-clubs was present to hand over a consolidated lump sum to those families' representatives. By way of reciprocity, the families had laid on a substantial feast. The reciprocity involved a chain of prestations (gifts) and counter-prestations: all club members not only partook of the feast, but many had also contributed to and helped to prepare it. 'They buy food for us, and we buy food for them, so that by two months' time they will still be eating that food. It is like repayment', the club secretary told me. 'We eat and we pay (*re a ja le re a patêla*). We exchange (*re a tšintšala*)'. (At another meeting of the same club, participants contributed groceries and washing powder.) Although the function of the meetings was connected to bereavement, these were not, strictly speaking, meetings of a 'burial' or 'funeral' society: rather, the club co-existed with such societies, with each of its members belonging to several of these simultaneously.


**Figure 2.** Listing grocery contributions for the bereaved family. (Photograph: Deborah James)

The reason for the formation of this super-club had to do with the recently experienced emotional and financial hardships associated with death, and in particular with the HIV epidemic, explained its chair (*modulasetulô*), Mary Chiloane, who, in addition to this senior leadership role, was also member and chair of another of the 'sub-clubs' (see Figure 3). 'Before', she said, 'people were not used to death. It was very rare to attend. Now people are dying. From 1990 we tried to do something to improve these arrangements'. The super-club had been initiated by Mary herself after she had observed similar groupings when visiting an

**Figure 3.** Mary Chiloane and members of her sub-club. (Photograph: Deborah James)

aunt in the urban setting of Nelspruit (now Mbombela). Mary, a person of local influence and unusual community-mindedness, had been active in the ANC Women's League, had been picked by the ANC to play a paid role as education officer just prior to the first democratic elections, had initiated a local gardening project, and had eventually been rewarded with a stipend-bearing job as cleaner in the local clinic. It was thanks to people like her, bolstered by a resurgence of Africanist confidence after the dawn of the post-apartheid era, but also prompted by the urgency of the new needs attendant on illness and bereavement, that such large and extensively organised clubs have been on the increase.

There was another way in which this club responded to novel situations. In a setting where incomes were sharply diverging, its ideology was that of smoothing out unequal access to resources between different members encountering the substantial costs of bereavement and of post-funeral ceremony. 'We welcome everybody, poor or rich', Sophie Mahlaba said. 'Some can't afford to buy bread, others have money'. Somewhat against the spirit of this idea, however, the ritualised processes and speeches that took place during the ceremony emphasised that each member – and by extension each group – is expected to make exactly equal contributions. This point was brought home through the use of emphatic phrases, constant repetition, and a call-and-response motif after each section of the proceedings, where Mary Chiloane proclaimed 'shine' – a term of approbation and acclaim now widely used in rural and township settings – and the audience responded by repeating it enthusiastically.

> Shining, friends (*bangane*). ([Response:] Shine.)
>
> We, in our society, when someone takes off her mourning clothes, we help. We go there on Sunday. On Sunday, where we go there contributing R500 as groups, and we read the scripture of Job 2:11. As we go there, we give them the same amount of money. That is why each group contributes R500, while the mourners are wearing black only.... That is how our society operates. There are 3 groups here: Group number 1 re Kwanang (with 5 sub-groups); Group Number 2 re Thušanang (with 5 sub-groups); Group Number 3 re Kogwalepeta/ Kgwadithiba (with 3 sub-groups).
>
> They group together to be one group. These are the groups that are going there with the money.... I want to work this way. I need to emphasise (*go balabala*). We'll put it in the bank. I want to emphasise.... It helps us not to eat the money.... Now it is better for us, because we have something. And it is equal (*e a lekana*). It all gets in [to the container], from the head to the legs (*nama, e a fella*).
>
> Shine, friends (*bangane*). (Shine.)

To ensure that each group contributed its allotted amount, and to police the parity between groups, the collected offerings of each group were noted in a ledger. The moneys, once noted, were then piled together in enamel plates, wrapped in plastic, sprinkled with ash in order to ensure that no malevolent spiritual forces attempt to interfere with or doctor the money with medicine, and finally offered to the bereaved person by club members. The money-offering procession involved rows of group members in their uniforms, kneeling, parading forward, interrupting the procession every few 'steps' to perform a sideways shoulder-roll, to the left and to the right, on the ground (see Figure 4). These actions, incorporating the domestic imagery of enamel plates, showed elaborate respect to the recipient of the money: in this case the widower, Mr Mohale. Appearing somewhat daunted by being the only man in a huge hall full of women, he nevertheless responded with a speech of gracious acceptance.

> God has watched over us. God was there when this club began. And I hope that you do to others the work that you have done to us.... It should not be amongst us only, the Mohales, but you should proceed to do this to others. I don't know how I can thank you, I don't know what to do. I thank you, and all I can say is 'Shine'.
>
> Shine [applause and ululation].

**Figure 4.** Kneeling dance, in which the plateful of money is wrapped in plastic. (Photograph: Deborah James)

> I thank you for the work that you have hosted. Please do keep on holding that way, and don't give up or throw it away. Have all the power so that you can hold each other the way you did. Thank you [applause].

The ceremony contained much Christian usage and reference, drawing on the ritualised treatment of money that has long been habitual at meetings of African Independent 'Zionist' churches.[33] The ritual created a regulated arena, in which money was turned into something pertaining to the collectivity, and set apart from the flow of everyday use.

But more secular structures of authority prove necessary when, despite such rituals, mutuality fails. In a manner aimed at enforcing the necessity that each member make equal payment without fail, Mary dramatically recounted the tale of a recent default. In the process, Mary publicly exonerated herself from any blame, and pointed out that appropriate steps were being taken to set the situation right through the consultation of public authorities.

> I am the one who began this, plus Susan Pule.... The book here carries everything. We have given money to a woman but she does not want to pay it back. I still remember the Sebothoma family. We gave R14,000 each [to each of the two wives] – but they don't show up now. This is why I say I am carrying a lot of problems. This is why I cannot carry the burden. The money is not here, and people will say it is me. I am responsible for everything, and people think this is me.
>
> In our constitution we will take these people to the court – if the *induna* (headman) cannot sort it out, we will take it to the chief. *Stokvels* must exchange. We'll go to the *mošatê* (chief's place), wear black and white, to explain to the chief.

33 J.P. Kiernan, 'The Other Side of the Coin: The Conversion of Money to Religious Purposes in Zulu Zionist Churches', *Man*, 23, 3 (1988), pp. 453–68.

The intention, as with the fraudulent treasurer of Sophie's club, was to avoid interacting with the law or the formal authorities. Instead, it was customary leaders who were approached to help to arrive at a negotiated solution. I later asked how matters had progressed. The non-payers had explained, Mary told me, that the reason they were unable to keep up their contributions was that they were unemployed. Since they had now found jobs on a nearby farm, they had promised to pay what they owed.

## Adaptation: Shifting Up the Social Ladder

Being able to pay savings club contributions thus depends on earning a steady income. A person who has no regular source of money will be unable to put any part of it away in savings. In such a club, loss of earnings represents the immovable object that ultimately prevents the high-minded-sounding statements of intended helpfulness and of mutuality from being achieved. If clubs aim to help members to husband resources collectively and prevent wastefulness, having members with no resources to husband cannot be sustainable for long, and stories abound of members dropping out or leaving prematurely. (On some occasions, it is precisely this loss of earnings that causes the kinds of defaults or fraudulent withdrawals noted above.) When this happens, it becomes impossible for all the other members to claim their accumulated pots. The logic of the annual savings cycle is thus destroyed.

Remedies exist to blur social difference and inequality, at least in the short term. One of these has been to allow or encourage better-off members to join 'times two' or 'times three', or in any other multiple, thus recognising discrepancies in income and desired levels of savings, and accommodating these within a single club. In Sophie Mahlaba's grocery club, which runs on an annual cycle from January to October, most members pay R150 per month, but she pays R500. She has, in effect, joined 'times 3.3'. 'At the end of the year, I get R5,000. Others get R1,500'. What such a remedy cannot forestall, however, is the departure of members on the grounds that they have no further income to invest. This was equally or even more important in high-income investment clubs with salaried members, as documented in more sophisticated urban settings.[34] Being employed – or at least being in receipt of a social grant – was thus ranked by members alongside 'trust' as a factor of key importance. In this respect, the club was not unlike formal financial institutions and banks. People often told me, 'you won't be allowed to have a bank account if you can't show them your salary slip'. In much the same way, clubs have been requiring members, in effect, to provide evidence of their regular earnings.

What prompts people to join a new club is, in cases like that of Sophie, their own improved circumstances and greater resulting wealth. People are easily able to switch from smaller to larger levels of investment in a relatively short time-frame, because clubs operate on an annual cycle and hence offer relative flexibility. But members do not necessarily jettison all their earlier clubs and affiliations just because they have become more well-to-do. On the contrary. In cases such as Sophie's, her initial memberships, in the 1980s, involved relatively minor sums, but by 2005 she had added to these by joining a Setokofela (*stokvel*) group specifically for those who earn a living in the same way as her – by selling clothes on pension day – with the much more substantial monthly contribution of R2,000.[35] Her

34 L.E. Kibuuka, 'Informal Finance for the Middle- and High-Income Individuals in South Africa: A Case Study of High-Budget "Stokvels" in Pretoria', MSc dissertation, University of Pretoria, 2006. Although members stressed the importance of interaction, support, solidarity and friendliness, they also made it clear that employment was a prerequisite – membership would not outlast the loss of a job.

35 For similar club memberships among informal entrepreneurs, see David Neves and Andries du Toit, 'Money and Sociality in South Africa's Informal Economy', *Africa*, 82, 1 (2012), p. 140.

successively joining different clubs over her life course, with substantially different levels of monetary contribution, thus mapped her upward trajectory without making it necessary to relinquish her earlier friendship/savings circles.

Having no earnings does not automatically make club membership impossible in all cases, however. Local civil servants with salaried positions often feel obliged to attend to the needs and requirements of unemployed family members, by joining on their behalf. Membership of funeral societies by teacher Lerato Mohale, for example, as well as marking her off from others less able to join, also binds her inexorably to these dependents. In a secure, salaried position, but recently widowed, she occupies the nodal point in a network of unemployed relatives, both her own and her late husband's. She has taken out a range of different types of funeral cover, of which some are formal policies and others are society memberships. Each is designated as 'covering' a different relative or group of relatives (see Table 2). Her case tersely summarises the financial drains involved when there is multiple reliance on a single and reliable source of income, in a setting of rapidly increasing inequality.

While the funeral clubs to which she belongs appear relatively formal and modern in character, Lerato's own particular aspirations are more sophisticated and elevated still. They are embodied in her membership – on her own account – of what she regards as the most forward-looking and progressive of all the clubs to which she belongs. The membership of Bohlabela (those of the east), yet another super-club but involving a more educated clientele/membership than Kwanang bana basehlare, is engaged in discussions about putting its money to more logical use than the usual one of helping members to contribute to the expenses of feeding the crowd. It is a large club with two regional subdivisions and numerous branches, and with well-worked-out contributions at different levels, depending on the closeness of one's relationship to the deceased. Although this club will 'cover' the funeral expenses of Lerato's children and unemployed uncles as well as of Lerato herself, she is more interested in its aim of investing money – in Sasol shares – than in ensuring that her burial is paid for.

> I hate the way people come to a funeral, to look at whether you are burying the person well – 'did they buy a casket?' I don't like this. We have to meet in December, I have to convince them, 'when I die, don't bury me. They'll give you my money, you can use it for something else'. People don't understand me, they say 'what about our ancestors?' I say, 'if you are worried about this, take my clothes and bury them'.... Funerals are too expensive, you spend a lot of money on food.

Lerato disparages the backwardness of her neighbours, maintaining that if they invested wisely by joining clubs like Bohlabela, rather than pooling their money in more backward-

**Table 2.** Lerato Mohale's funeral investments

| Name | Type | Use |
|---|---|---|
| *Bohlebetho* | Semi-formal club | cover grandmother and parents-in-law |
| Swazi society | Former medical aid | cover self, husband, children, brother-in-law |
| *Bohlabela* Society | Club for educated professionals | buy Sasol shares, cover self, children, unemployed uncles |
| Impalahoek Teachers' Burial Society | Formal club | contribute to funeral when a teacher dies |
| Standard Bank | Formal corporation | cover children |
| AVBOB* | Formal corporation | cover mother |
| Jimmy club | In-laws' family club | cover in-laws |

* Originally a mutual society and burial service called Afrikaanse Verbond Begrafnis Onderneming Beperk.

looking funeral clubs, they would be able to make real gains. Others share her interest in using money for investment: for example, in buying shares in the parastatal petrol company Sasol, in order to secure the education of their children. Lerato's multiple obligations, and her varied array of memberships, policies and contributions, represent a mix of orientations. Determined to remain loyal to villagers' and relatives' obsession with a 'good burial', which she has made sure to cover in the cases of each relative and her in-laws, she is equally mindful of the logic of a more forward-looking, less community-embedded, and more individualised approach.

Lerato is not inclined, nor would it make social sense for her, simply to jettison this mutually focused savings mechanism in favour of a seemingly more modern, investment-oriented, approach. It is the tension between the two that may help us to understand why savings clubs are on the increase.

## Lending at Interest and Engaging with Finance

Given that opportunities to participate in the capitalist-style financial institutions available to others were severely curtailed for black homeland-dwellers in South Africa under a regime of credit apartheid, savings clubs in that earlier period did indeed play something of an 'intermediary' role en route to – or, more accurately, replacing – a formal financial approach.[36] But we need a more subtle way to characterise the guise they assumed in the 2000s. They now co-exist in complex intersection with more formal savings institutions, in arrangements that have been aptly termed 'portfolios'.[37]

The type of club that perhaps comes closest to approximating the functions of a bank is known in the literature as an Accumulated Savings and Credit Association (ASCRA). Although lending at interest, such clubs were explicitly exempted from South Africa's National Credit Act, which aimed at regulating lenders, on the grounds of their being 'traditional', although most seem to have been founded only recently. Collateral is built into the structure of the club itself: in effect, it consists of a group of 'middle men', who take private responsibility for the use of group funds.[38] 'Build Yourselves, Relatives' (Thiakene Machaka), a high-fee club founded by a male teacher, Muzila Nkosi, had a membership comprising nine male and female colleagues from the same school, with each contributing R1,000 a month. Moneys collected monthly from each member, instead of being redistributed as a lump sum to that member when her turn comes, must be loaned by her at 30 per cent interest to her friends, colleagues or relatives. The responsibility for repayment falls on the lending member – it is her decision to lend it – and she is obliged to ensure repayment, or repay the loan herself if the borrower defaults. She thus shoulders all the risk.

'Build Yourselves' had started as a pure savings club with no loan facilities. What had prompted the move into money-lending was members' keenness to escape from the clutches of stores that sell furniture on hire purchase. Interestingly, they then aped some of these stores' practices by charging interest to members themselves. 'I wanted to prevent members from buying goods on credit. At the end of the year, you can buy what you want with cash', Muzila told me. He considers himself to have been wronged by a furniture store when a garnishee order had been placed on his bank account – at significant cost –

36 Besley, Coate and Loury, 'Rotating Savings'; Geertz, 'The Rotating Credit Association'.

37 Darryl Collins, Jonathan Morduch, Stuart Rutherford and Orlanda Ruthven, *Portfolios of the Poor: How the World's Poor Live on $2 a Day* (Princeton, Princeton University Press, 2010). It was in recognition of this co-existence that many of South Africa's banks had jumped on the bandwagon by designing special savings accounts for savings clubs.

38 Lizzy Hull, one of the researchers on the ESRC 'Popular Economies' project, who encountered similar clubs in northern Kwazulu-Natal, provided valuable insights on this topic; some of the wording here is hers.

for allegedly missing a monthly repayment.[39] He had contested this, but his enquiries had yielded no results. To avoid such situations in the future, he and other members were now aiming to put together a sizeable cash sum on the annual date when each one's turn comes. Having established the new club, they first tried a range of banks, and later the post office, as a means to pursue their new investment strategy, but never succeeded in being paid the advertised interest on their savings. It was for this reason that they started lending to members and, in turn, to relatives or friends of those members. They continued to use the club bank account, but as a repository for funds rather than a source of interest. Independence from the financial sector was explicitly being sought where this mattered most.

Clubs of this kind, sustainable where members have a regular income, soon founder when one or more members lose that income, as happened when South Africa's local version of the global economic downturn took effect. In 2008, one credit-granting club that had operated successfully for two years, albeit with contributions far more modest than those of 'Build Yourselves', had ground to a halt because of three members' failure to repay their loans with interest. Mary Ubisi, a founder member along with two female relatives, asserted the necessity of her borrowers having a regular pay packet: 'I know that they are working – that's why I lent the money', she said. The sole breadwinner in her household, Mary herself was still earning a modest salary as an employee of an NGO contracted to the local provincial government, and several female co-members who relied on social grants were likewise able to keep up their monthly contributions of R100. But other members – and/or their borrower clientele – were now unemployed, she said, and the number of such clubs had dwindled in the past year. It was not, however, only members' loss of earnings that she blamed for the failure of her club. She also felt that its relative informality undermined members' ability to enforce the need for reciprocity on which it relied. 'We don't have power' to demand repayment, she said. 'They think the things we are doing is for the women – we are not registered anywhere'. Being 'for the women' implied the disadvantage of not being taken seriously. It also meant being insufficiently financialised in a formal sense. Contrasting the club's lack of regulatory muscle with the *modus operandi* of local *mashonisas* (informal lenders), she mused that it might have been more successful had it used the technique popular among such lenders. That technique, outlawed since the late 1990s, involved holding borrowers' ATM cards and using them to withdraw repayments directly from their bank accounts. But that technique, too, relied on the earning of a regular income. If, as outlined by economist Jimmy Roth, salaries paid directly into such accounts enable those earning them to 'borrow without collateral' or 'use their expected wages as a collateral substitute',[40] the ebb and flow of borrowing and lending cannot continue after jobs are lost and the payment of wages ceases.

Credit-granting clubs like Muzila's 'Build Yourselves' were thus being used to avoid the most rapacious aspects of the formal lending sector, while simultaneously relying on its advantages. Overcoming a distrust of financial institutions that dated back to the pre-democracy period, members were embracing some of their principles while shying away from their exploitative tendencies.

Financialisation, claims Detlev Krige in a recent account of a Soweto-based men-only *stokvel*, is now 'the only game in town'. The *stokvel*'s members underwent what he calls a

39 If a creditor presents the employer with a garnishee order, the employer is obliged to pay the debtor's salary straight to the moneylender, enabling the lender to take a (substantial) portion of the monthly pay before the employee receives it.

40 James Roth, 'Spoilt for Choice: Financial Services in an African Township', PhD thesis, University of Cambridge, 2004, p. 78.

process of ‘formalisation from below’ by attempting to remake, and render more serious, their domestic finances – for example by subordinating the sociability of the club to its role as budgetary mechanism.[41] As noted elsewhere in the world, this is a sign of the gradual financialisation of everyday life, in which those previously unschooled in matters of saving, borrowing and repaying are enjoined to become ‘financially literate’.[42] In the same vein, the Impalahoek savings clubs described here enable experimentation with features of financial life by those who lack the social or material capital to commit entirely to – or benefit from – more formal mechanisms. Clubs’ attempts to domesticate these forms of financial practice appear to indicate a creeping frontier of home-made monetarism that complicates the formal–informal divide; their members may avoid savings accounts, but this does not prevent them from embracing commercialised values and planning to buy shares. Other parallels also apply, with clubs’ demise at times of downturn eerily echoing the troubles experienced by big banks during the same period. The advent, among those with regular income, of clubs that offer loans with interest, motivated in part by the desire to escape the clutches of hire-purchase salesmen, embodies similar financialising processes, in which ‘profit making occurs increasingly through financial channels rather than through trade and commodity production’.[43]

## Conclusion

Savings practices in this village can certainly be understood, in some senses, as ‘loose ends’ of apartheid. In their earlier guise during that era of state-sanctioned discrimination, clubs gave migrants an intermediary form of organisation, between urban-based wages and the rural lives that these were needed to nurture. They were also a means to partake of an intensified sociability in towns and former homelands alike, appearing to reinforce tradition while also giving members a means to save and invest in a more modern fashion. In this earlier manifestation, savings clubs – along with ideological representations of the domestic domain as strictly gendered in character – were firmly rooted in the system of labour migration. But recent analyses challenge some of the conventional wisdom about life in the homelands, even during apartheid.[44] Changing gender dynamics – due to challenges to patriarchal authority, which forced or not-so-forced relocation did much to enable, the expansion of a somewhat gender-skewed state grant system, and the relative autonomy enjoyed by some female civil servants and small traders – have given women’s club membership new social meanings. Apartheid’s ‘loose ends’ are here in the process of being knitted into new fabrics of communality, but which have an uneven texture, in which egalitarian mutuality is interwoven with new inequalities and dependencies.

Within this setting, clubs and their arrangements occupy a point of intersection between two trends. One comprises modern roles within the family, high levels of education, property ownership, and the ability to invest money in a rational manner: all things that are associated with upward mobility in democratic South Africa. This trend is buttressed by attempts made by both state and non-state institutions, and villagers themselves, to regulate, modernise and financialise consumer habits and savings arrangements. The other trend is evident in pockets, or islands, of apparent informality, customary mutuality, even illogic. In these arenas – which we might call ‘semi-autonomous’ rather than ‘separate’, much like

41 Krige, ‘Letting Money Work’.
42 G. Krippner, ‘The Financialization of the American Economy’, *Socio-Economic Review*, 3, 2 (2005), p. 174.
43 *Ibid.*
44 Beinart, ‘Beyond “Homelands”’; Evans, ‘Resettlement’; James, *Songs of the Women Migrants*; Schirmer, ‘The Struggle’.

the homelands themselves[45] – housewifely thrift is kept apart from the rapid money flow of the market; valued items tied to the domestic domain are ring-fenced and protected, at least to some degree. Sociability predominates, and egalitarian mutuality is valued. Setting out an arena linked to, but discrete from, that of capitalism, the clubs help members alternately to accommodate and defy capitalism's imperatives, while also fending off demands made by poorer relatives, neighbours, and those with too few resources to belong to clubs.

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45 Sally Falk Moore, 'Law and Social Change: The Semi-Autonomous Social Field as an Appropriate Field of Study', *Law and Society Review*, 7, 4 (1978), pp. 719–46.