Initially it would seem that the nearly six years of negotiations by NAFCOC, on its plans for an economic council, were a waste of time and effort. But this would not be entirely correct for several reasons. First, the project was not completely abandoned. Many of those involved voiced scepticism of the Government's plans for a constellation of States and felt that NAFCOC's initiative stood a much better chance of success, particularly in the short term. Six months after the announcement of the Government's constellation NAFCOC said that it was no longer prepared to support that constellation idea. Some of the original movers in the NAFCOC plan proposed instead that the NAFCOC project should be resuscitated and activated as soon as possible.

Second, by its involvement in an ambitious scheme for economic union between Southern African States, NAFCOC demonstrated that it was indeed an African business movement dedicated to the economic development of the whole region. The useful contact and negotiation with the private sector revealed a new acceptance of NAFCOC as a co-ordinating body in the field of economic endeavour.

But, perhaps the most useful aspect of these conferences was the degree of communication and negotiation which took place between NAFCOC and the Homeland officials. For it resulted in many visits, by NAFCOC Executives, to the Homeland Governments, where intimate discussions were held on the ways that NAFCOC could become more
involved in those areas especially at the planning stages of economic ventures. The contact also produced a greater awareness, on the part of Homeland leaders, of the work and aims of NAFCOC, as well as the value of such an organisation as NAFCOC, to the Homelands.

Not only had Homeland officials had a chance to put across, at the conferences, the problems and circumstances of their respective Homelands, but many of them worked with NAFCOC officials, in the ensuing years, to prepare a scheme for a viable economic union between their Homelands and the other regions of Southern Africa.

The fact that they were willing to work with NAFCOC on such an ambitious, and far reaching plan was probably the most significant factor which came to light in those negotiations. For, despite the underlying friction, which was prevalent in certain of the Homelands between particular NAFCOC regions and the corresponding Homeland areas during those years, there arose, still, a desire on the part of all the interested parties to find a common ground. That common ground would seem to have been found in economic rather than political or cultural spheres.
NOTES

(1) NAFCOC papers, Memorandum to the Minister of Bantu Administration and Development, Mr. M.C. Botha, 10 Oct., 1974.

(2) NAFCOC papers, Executive meeting minutes, 15 July, 1974.

(3) Ibid.

(4) Ibid.

(5) NAFCOC papers, Executive meeting minutes, 30 Dec., 1974.

(6) NAFCOC papers, Executive meeting minutes, 15 May, 1975.


(8) Ibid.

(9) Ibid., p. 307.

(10) Ibid., pp. 305-306.

(11) NAFCOC papers, Executive meeting minutes, 22 Nov., 1975.


(13) Ibid.

(14) Ibid.

(15) Ibid.


(17) NAFCOC papers, Executive meeting minutes, 7 Nov., 1976.


(19) NAFCOC papers, Executive meeting minutes, 27 April, 1976.
(20) NAFCOC papers, Executive meeting minutes, 7 July, 1976.
(21) NAFCOC papers, Executive meeting minutes, 28 May, 1977.
(22) NAFCOC papers, Executive meeting minutes, 13 April, 1978.
(23) NAFCOC papers, Executive meeting minutes, 28 May, 1977.
(24) NAFCOC papers, Executive meeting minutes, 5 July, 1977.
(26) NAFCOC papers, Executive meeting minutes, 8 Aug., 1977.
(27) NAFCOC papers, Executive meeting minutes, 9 Sept., 1977.
(29) M.C. Koekoe, Minister of Interior, and R.J. Ngake, Minister of Education, both of Qwaqwa Government, 'Qwaqwa Opinion', Reeble, Path to Progress, p. 4.
(30) NAFCOC papers, Executive meeting minutes, 6 Oct., 1977.
(31) NAFCOC papers, Executive meeting minutes, 13 April, 1978.
(32) NAFCOC papers, Executive meeting minutes, 13 April, 1978.
(33) Ibid.
(34) Ibid.
L. Mangope, President of Bophuthatswana, Address at the NAFCCOC Annual Conference, Pilansberg, 4 Aug., 1980.

(36) NAFCCOC papers, Executive meeting minutes, 17 July, 1974.

(37) SM. Motsumenyane, 'Foreword', *Keeble, Path to Progress*, p. 1.

(38) 'Discussion Group Recommendations', *Keeble, Path to Progress*, pp. 36-38, 40, 66, 'Guidelines', pp. 71-75.

(39) 'Objectives of Last Year's Conference', *Keeble, Path to Progress*, pp. 66-67.

(40) 'Guidelines', *Keeble, Path to Progress*, p. 71.

(41) Ibid.

(42) Ibid., p. 73.

(43) Ibid.

(44) Ibid., p. 71.

(45) Ibid., p. 72.

(46) 'Declaration concerning the aims and purposes of the Council for Economic Co-operation and Development in Southern Africa (CECDSA)' *Keeble, Path to Progress*, p. 78.

(47) 'Strategy meetings', *Keeble, Path to Progress*, pp. 77-78.
(48) P.W. Botha, Prime Minister, speech delivered at special conference to discuss the proposed constellation of Southern African States and other major commercial issues, Johannesburg, 22 Nov., 1979.


(50) Ibid., p. 278.

(51) Ibid., p. 281.

(52) Ibid., p. 283.


(54) NAFCOC papers, Report from M.M. Maubane, Executive Director, NAFCOC, to Executive Committee, NAFCOC, Pilansberg, 4 Aug., 1980.

CHAPTER 10

NAFCOC PLANS FOR THE 80s

Chapter 10 indicates first, the new spheres of activity which NAFCOC moved into in the late 70s in the forms of industry and farming. It outlines the second Five Year Plan for the 80s as well as the new organisational structure of NAFCOC, which was evolved to accommodate the three areas of operation: commerce, industry and farming.

In line with a 1976 conference decision that NAFCOC should represent the interests of both Black commerce and industry, the executive appointed an Industrial Committee in May 1977. This committee was to study the opportunities and problems facing potential Black industrialists so that guidance and stimulation could be given to Blacks seeking to enter the industrial sector. In addition, it was to consider the crucial role that White industry could play in helping to generate new industrial growth in the Black areas. (1)

NAFCOC was of the opinion that the Homelands, though keen to attract large industries, were doing little to establish local entrepreneurs in small industry. Whereas, the NAFCOC Industrial committee believed that there was a great deal of industrial activity within reach of Black entrepreneurs provided that they were given the necessary encouragement and guidance.

The Industrial Committee made two recommendations in July
1977. The first was that NAFCOC should change its structure to become a Chamber of Commerce and Industry so that it could cater more effectively for manufacturing members and help them to acquire their rightful share in this sector of the economy. The Committee noted that relatively few Blacks were in manufacturing and, of those who were, very few belonged to NAFCOC. Therefore, this recommendation was partly designed to harness Black manufacturers to the NAFCOC organisation. But, in so doing, it was felt that NAFCOC would be able to assist them to develop in a more meaningful way. The Committee's second recommendation was that the Chamber should be the negotiating body with the authorities - NAFCOC should discuss with the Central Government, the position of the potential Black manufacturer in the urban areas. (2)

In July 1977, under existing legislation, no such activity could be registered.

During the following year the Industrial Committee, through its team of industrial counsellors, mostly White volunteers, provided assistance in the form of management and practical production advice, and, in the case of new enterprises, assistance in obtaining licences, finance, equipment, buildings and raw materials, to about 100 manufacturing concerns. The type of enterprises assisted included furniture making, leatherwork, dressmaking, printing, dry cleaning, electrical work, pottery, dairy and chicken farming, metal work and brickmaking. (3)
In November 1978 the Committee organised the first Black manufacturers conference in Johannesburg, where speaker after speaker hit at Government restrictions which prevented manufacturing enterprises from acquiring suitable premises and developing businesses to their full potential in urban areas, and unnecessary red tape and unfair treatment by Homeland authorities. Both representatives from the Homelands and from the White private sector were surprised at the anger of some of the 150 Black manufacturers who attended the conference. (4) Sam Motsuenyane took the opportunity to encourage all Black manufacturers to join NAFCOC and so provide themselves with a strong base from which to negotiate change and development. He stressed that, no group need fear that there was no room in NAFCOC for them to be accommodated and their special problems investigated and their interests promoted. (5)

During the following months the Industrial Committee visited Kabokweni in KaNgwane and Mkhuhlu Station in Gazankulu to look at factory complexes and meet manufacturers. In May 1979 the Committee assisted the Inqaba Chamber in Ciskei to organise a Black Manufacturers Conference in Zwelitsha. Nearly 200 manufacturers attended this conference. The Committee also held meetings with Soweto manufacturers. Apart from the three basic problems of premises, licences and finance, the problem of marketing expertise came to light. Many manufacturers had manufacturing skills but lacked the skill to market their products. In all the areas
where they manufactured there were retail shops, supermarkets etc. Therefore, the Committee was of the opinion that, if manufacturers and traders could be brought together it would help to solve the problem of marketing.\(^{(6)}\) This was an area in which the various Chambers of Commerce of NAFCOC could play an important role. It was during this time that NAFCOC investigated the establishment of an Industrial Development Corporation for Blacks in urban areas which it felt was essential for the growth of industrial undertakings. While NAFCOC appreciated the concessions announced by the Minister of Co-operation and Development during 1979, which allowed the establishment of service industries in Black urban townships, it felt that the concession should be extended to include the establishment of light industry as well. The Minister granted this request during 1980 when he announced that three industrial zones were to be established in Soweto.

During the November 1977 NAFCOC - Homeland Leaders Conference economic co-operation between all regions of Southern Africa was debated, several speakers emphasised local agricultural problems arising from the land tenure system and the communal way of life in the Homelands. Although it was agreed that modifications to the existing system would interfere with the chieftainships and hence with the political system, there was a consensus that agricultural education should be improved and expanded.\(^{(7)}\) In line with this decision NAFCOC resolved to encourage farmers to join the organisation.\(^{(8)}\) Then, during 1979,
NAFCOC moved to extend counselling services, similar to existing industrial counselling services, to the farming community. An Agricultural Committee was established for this work.\(^9\)

The activities of NAFCOC'S Industrial and Agricultural Committees culminated, in October 1980, in the second National Industrial Conference which focussed on manufacturing and agricultural development.

At the close of 1979 NAFCOC came to the end of its first Five Year Plan.

Our achievements during that period far surpassed our wildest dreams. I have every reason to believe that the next five years will be even more spectacular in view of the recent emergence of a new spirit in South Africa favourable to wider Black participation in the country's economy.\(^{10}\)

These were Sam Motsuenyane's words delivered to members at NAFCOC'S annual conference in July 1980. He went on to elaborate on NAFCOC'S second Five Year Plan to cover the period 1980-1985. After the experience and achievements gained during the first plan it was decided, for the following years, to place more emphasis on the support and consolidation of established NAFCOC projects, rather than on the initiation of new ones.

The reasons for this were that many of NAFCOC'S projects were fairly new, evolving as they did in the latter years of the first five year plan, and consequently required more backing from members as a whole. More
time and effort needed to be spent to publicise and sell these projects to the African community in order to make all of them both financially and effectively strong.

The second Five Year Plan provided for:

(i) An expanded secretariat possibly at some new location where suitable office accommodation was available.

(ii) Continued contact and communication with all Governments and Government Agencies handling economic matters.

(iii) Maintaining international contact and communication with various organisations all over the world.

(iv) Establishing a Building Society and a Milling Company.

(v) Stimulating industrial development in the urban and rural areas by giving financial support to Black manufacturers through the NAFCOC Industrial Development Corporation.

(vi) Initiating special efforts for strengthening the NAFCOC National Trust.

(vii) Conducting regular seminars and courses for the benefit of members and the Black business community.

(viii) Increasing the number of students supported by the Masekela-Mavimbela Scholarship Fund to 100 per annum, with the Fund operating annually on a budget of R40 000.

(ix) Increasing NAFCOC'S total membership to above 15 000.
Reorganisation of NAFCOC in such a manner as to give distinct recognition to the Industrial, Agricultural and Commercial sectors of the Black business community.

The last part of this new plan, the reorganisation of NAFCOC, was put into action immediately in July 1980. The far reaching new organisational structure is set out in the following Annexures 1 - 4. With this streamlining the organisation hoped to bring about a new appreciation of the committee structure with the opportunity of using the potentially large stock of talent among the membership.

With this new restructuring came the decision to alter the name of the Organisation once more in order to be more in line with what was already taking place in the activities of the Chamber and also to bring about a better appreciation of the importance of industry in their midst.

The new adopted name was the National African Federated Chamber of Commerce and Industry (NAFCOC remained as its shortened version in order to achieve continuity of the name of the Organisation).
ANNEXURE 1

I (c)
STANDING COMMITTEE
FOR EXAMPLE
1. Presidents
2. Education
3. Finance
4. Legal
5. Economic
6. Strategy

II (e)
AD-HOC COMMITTEES
FOR EXAMPLE
1. Milling
2. Building Society project
3. National Consultancy Service

(f)
STANDING COMMITTEES
FOR EXAMPLE
1. Finance
2. Education
3. Legal

(a)
COUNCIL
Composition:
Regional Representatives from Commerce and Industry chambers

(b)
CHAMBERS
COMMERC
Retailing
Transport
INDUSTR
Manufacturing
Agro-Business

(d)
MANAGEMENT COMMITTEE
4. Presidents
   Treasurer
2. Secretaries
Commerce Chamber Chairman
Industry Chamber Chairman
Executive Director
ANNEXURE 2

III

FROM MANAGEMENT COMMITTEE

(g)

NATIONAL SECRETARIAT
Overall Chamber Administration Services -
1. Educational
2. Organisational

IV

(j)
STANDING COMMITTEES
EXAMPLE
1. Transport
2. Retailing
3. Manufacturing
4. Agriculture

(h)
REGIONAL CHAMBERS
Composition:
Branch representatives from Commerce and Industry Chambers

(1)
CHAMBERS
COMMERCe INDUSTRY
1. Retailing 1. Manufacturing
2. Transport 2. Agro-Business

(k)
BRANCH CHAMBERS
Composition
Individual Retailer, Farmers Manufacturers and others

(l)
CHAMBERS
COMMERCe INDUSTRY
1. Retailing 1. Manufacturing
2. Transport
ANNEXURE 3  CHAMBER STRUCTURE

I NATIONAL LEVEL

**COMMERCE AND INDUSTRY CHAMBER**

<table>
<thead>
<tr>
<th>COMMERCE</th>
<th>INDUSTRY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Composition:</td>
<td>Composition:</td>
</tr>
<tr>
<td>Chairman</td>
<td>Chairman</td>
</tr>
<tr>
<td>All Council members from Retailing Transport and other</td>
<td>All Council members from Manufacturing Agriculture and other</td>
</tr>
</tbody>
</table>

II REGIONAL LEVEL

**COMMERCE AND INDUSTRY CHAMBER**

<table>
<thead>
<tr>
<th>EXECUTIVE COMMITTEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Composition:</td>
</tr>
<tr>
<td>Office Bearers</td>
</tr>
<tr>
<td>President/Deputy</td>
</tr>
<tr>
<td>Treasurer, Secretary</td>
</tr>
<tr>
<td>Chairman Agriculture Committee</td>
</tr>
<tr>
<td>&quot; Manufacturing</td>
</tr>
<tr>
<td>&quot; Retailing</td>
</tr>
<tr>
<td>&quot; Transport</td>
</tr>
<tr>
<td>Total 8 members</td>
</tr>
</tbody>
</table>

III BRANCH LEVEL

**COMMERCE AND INDUSTRY CHAMBER**
### Branch I

**Executive Committee**

<table>
<thead>
<tr>
<th>Composition:</th>
<th>Office Bearers:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chairman Agriculture Com.</td>
<td>Chairman/Deputy</td>
</tr>
<tr>
<td>&quot; Manufacturing &quot;</td>
<td>Treasurer, Secretary</td>
</tr>
<tr>
<td>&quot; Retailing &quot;</td>
<td>&quot; Transport &quot;</td>
</tr>
</tbody>
</table>

Total 8 members

### Branch II

**Executive Committee**

<table>
<thead>
<tr>
<th>Composition:</th>
<th>Office Bearers:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chairman Agriculture Com.</td>
<td>Chairman/Deputy</td>
</tr>
<tr>
<td>&quot; Manufacturing &quot;</td>
<td>Treasurer, Secretary</td>
</tr>
<tr>
<td>&quot; Retailing &quot;</td>
<td>&quot; Transport &quot;</td>
</tr>
</tbody>
</table>

Total 8 members
NOTES

(1) NAFCOC papers, Executive meeting minutes, 27 May, 1977.


(5) Ibid.


11. (i) Afrikaner example

For fifty years, the society in which the African businessmen grew up consisted of a forceful Afrikaner nation, whose economic achievements stood as an example to be emulated.

Before 1948, when the Afrikaner Nationalist Party came to power, a great number of Africans, from whom many of today's businessmen are descended, grew up and worked on Afrikaner owned farms where, though in a small way, they became acquainted with Afrikaner culture, language and religion.

He is impressed by the manifest power of this way of life, rather than the intrinsic validity of the principles which sustain it. Since he wants to share its power, he seeks to master it ... In this sense, both church-going and business derive from the principle of behaviour: each is an aspect of European ways, as they appear to African eyes ... The nature of the relationship does not need to be articulated, so long as it appears in practice that both are part of the same highly successful way of life. So the underlying justification of business is not religious but nationalistic. (1)

If one accepts the thrust of this statement, then it would seem that the African businessman in South Africa judged himself and his achievements on the examples set by the Afrikaner society which surrounded him.

Whether or not they are ultimately desirable, he needs to prove that they are within his grasp; otherwise
he remains humiliated by a power which has dominated him, and which he has never challenged. (2)

The explanation of the way African businessmen, in particular members of NAFCC, have morally justified their determination to succeed by setting up their own organisations, business and financial institutions, is supported by the parallels which can be demonstrated in the rise of Afrikaner capitalism.

Between 1915 and 1920, a handful of Afrikaner, Cape Town and Stellenbosch, professional men formed Die Nationale Pers (National Press), Santam and Sanlam, by drawing on the resources of the long established and prosperous commercial farming interests in the Cape. Consequently, this provided them with the possibility of economic independence.

However in the Transvaal and Orange Free State, in the 1930s, economic opportunities within the capitalistic system were very limited for the Afrikaner petty bourgeoisie because the system was dominated by English imperial interests. Some thirty to fifty per cent of Afrikaners were in the category of poor whites. (3) With limited opportunities, and faced with discrimination and a system which provided little prospect of political allies (except perhaps in the Cape), this group was isolated. Consequently, if it was to advance then it would have to do so largely by its own efforts.

It was these circumstances that led to the emergence of
Afrikaners and their organisations devoted to the promotion of the Afrikaner nation in general and, more specifically, to the improvement of their economic status.

The co-ordination of Afrikaner cultural, religious, educational and economic society was controlled by the Federasie van Afrikaanse Kultuurverenigings (hereinafter F.A.K.) or Federation of Afrikaner Cultural Organisations, which was established in December 1929, through the initiative of the Afrikaner Broederbond. The Bond, in the 30s was the policy making and central co-ordinating body, while F.A.K., through its various organisations, was the cultural front designed to implement policy.

By 1937, the F.A.K. had over three hundred affiliated organisations comprising language and cultural, church groups, charitable societies, youth groups, and scientific and educational organisations. (4)

The organisation, aims and work of F.A.K. and its spawned organisations in the economic sphere reveal a certain similarity with that of the National African Federated Chamber of Commerce in the 1970s.

In 1937, Dr. N.J. van der Merwe, in opening F.A.K.'s annual Congress, declared that,

The F.A.K. is born of strife, and is even a product of a conflict of soul, in which the Afrikaner is searching for a united front against hostile forces which divide him, and smother his soul. (5)
Similarly, Sam Motsuenyane, president of NAFCOC, declared in 1969, that NAFCOC was born in a climate of protest and that Black unity would increase the bargaining power for the Black man in South Africa.\(^6\)

The Africans' position in the South African capitalist system of the 60s was similar to, but far worse, than that of the Afrikaners in the 30s. To the limited opportunities, discrimination and lack of political allies, can be added the whole system of apartheid which militated against the advance of African capitalism. Denied political expression, African entrepreneurs, particularly those in the urban areas, encountered an economically hostile environment. Consequently, it was this isolated position, and total economic dependence of the African businessman, which reflected the need of the National African Federated Chamber of Commerce.

Like the Afrikaner Broederbond, it too was initially concerned with urban issues. For it was the insecurity of the urban African businessman which most truly reflected the plight of African capitalism. Similarly, NAFCOC also challenged the nature of South African capitalism, by seeking to alter, albeit fractionally, the ownership structure of the economy.

In 1934, the Afrikaner Bond established a co-operative bank in Pretoria. In 1941 Volkskas was registered as a commercial bank and lost its co-operative form. In the same year the Bond also established a retail outlet,
Uniewinkels. It too, later lost its co-operative form. However, in 1937, Sanlam's Manager, M.S. Louw, was keen to mobilise Afrikaner workers savings in a central investment company on a national scale. Since Sanlam did not have sufficient funds at that time to mobilise the company, an Economic Congress was initiated in 1939, the first of several in the 30s and 40s initiated to mobilise support for policies, which evolved the following strategy:
1. to co-ordinate and tap Afrikaner resources in savings and consumption;
2. thereby to foster finance capital, filtering control of the means of production downwards;
3. and, through control of the State, to extend the network of infrastructural public corporations. (7)

Three organisations grew out of the Congress - Federale Volksbeleggings (F.V.B.), an investment company, the Economic Institute, to co-ordinate the economic movement and the Reddingsdaadbond (hereinafter RDB). At that time F.A.K.'s emphasis moved to economics. (8)

The Reddingsdaadbond movement was particularly aimed at helping Afrikaner workers to improve their economic status by mobilising the capital resources of the Afrikaner people. To this end the RDB tried to break down the prejudice against industry and commerce among Afrikaners, by acting as an employment agency and by encouraging the growth of small businesses amongst Afrikaners. It gave them loans for commercial and technical training and provided advice
about business practice. In the smaller towns the people were persuaded to pool their resources to finance Afrikaner business. By 1950 almost all business enterprise in the smaller towns had moved into Afrikaner hands. (9)

The success of this operation can be partly attributed to the efficient organisational structure of the RDB, which, because it relied on a branch system of organisation, was able to cover nearly every part of the countryside.

Entrepreneurship was seen as the highest form of creative activity, provided that the entrepreneur gave 'service' in return for just reward of profit. (10)

This interplay between profit and service to the community, was a major concern of the Bond's two economic journals, (11) Inspan (F.A.K.'s journal) directed at educating the masses, and Volkshandel (Afrikaanse Handelsinstituut journal) which was aimed at helping the entrepreneur with his economic problems. The Afrikaanse Handelsinstituut was formed by the RDB in 1942 and took over much of the work of the Economic Institute.

The other concern of the journals was the function of the State. Since it was the State that guaranteed the needs of the entrepreneur and employment for the Afrikaner, it was the State that became the focus of attack because of its control of the economy. In effect the call for economic awareness and fulfilment became a call for political control by Afrikaner nationalist interests. (12)

During the 40s the emphasis was on assisting the formation
of Afrikaner businesses. But, by the 50s, although the number of Afrikaner-owned enterprises had risen in the manufacturing sphere from 1,293 to 3,385, in the commercial sphere from 2,428 to 9,585 and in the financial sphere from forty to sixty eight, many were small and undercapitalised. Therefore the emphasis was changed to one of consolidation, particularly with regard to financial institutions where the capital was essential for healthy growth.

In October 1936, following the formation of the F.A.K., Drs. A. Hertzog, N. Diedrichs, P.J. Meyer, together with F. de Wet, manager of Volkskas, formed Die Nasionale Raad van Trustees (National Council of Trustees) (hereinafter NRT) to provide financial backing for Afrikaner trade unions, so that twelve years later, the NRT controlled the Mine Workers Union. In 1937 a savings bank was established, Spoorbondkas and from this was established the first Afrikaans building society, Saambou.

The 1948 election brought the Afrikaner Nationalist Party to power because it was in a position to compete with the State, from a strong capital base, to fight for the material interests of the Afrikaner workers, which group the Afrikaner Broederbond had successfully mobilised.

Thus, the African businessmen recognised the experience of the Afrikaner and learnt from it.

NAFCOC too was organised on a branch system countrywide. Early in the 70s it sought to mobilise the resources of
the African entrepreneur and in 1975 established the African Bank. It encouraged the growth of small businesses, established an education office to provide training and business advice for its members, organised conferences to mobilise support for its policies and established the Blackchain retail outlet. In order to organise investment on a national scale it formed brokerage and insurance companies as well as a National Trust and Development Corporation. Its publication African Business was concerned with communicating with, and educating, African businessmen in all matters relating to the economic sphere. But, like the Bond's journals, it was also concerned with the function of the State. With similar arguments about the State controlling both the needs of the entrepreneur and the employment of Africans, it too attacked the State in its control over the South African economy and South African capitalism. And, in effect, the call by African entrepreneurs for economic fulfilment was a call for political fulfilment - a definition of African nationalism.

Unlike the Afrikaner who had access to political power, the African initiated steps to change the harsh laws relating to African business development. Then, in the late 70s, one finds Dr. Leon Sullivan, whose 'Sullivan Principles' were expressly designed to help African workers, directing companies to work with NAFCCO in the area of African employment. * Finally, like the Afrikaner emphasis of the 50s, NAFCCO, in 1980, changed its emphasis, from one of

establishing African businesses, to the consolidation of African-owned businesses, particularly its financial institutions where its future capital base lay.

The final parallel whereby the African capital base becomes strong enough to harness and mobilise the African worker masses in order to compete with the State for the material interests of this group, has yet to manifest itself.*

In South Africa, in the 30s, the capitalist system was present, albeit in imperial hands, a second, Afrikaner capitalist system arose in order to wrest control of that system from English imperialist hands. Similarly, in the 70s a South African capitalist system already existed and because the African was not part of that system he was forced to develop his own African capitalism.

Undoubtedly there are many who view this rise of African capitalism, not unrealistically, as insignificant. In the 70s the African was up against not only lack of political power and discriminatory legislation, but also an Afrikaner capitalist base and a still powerful English capitalist base.

Nevertheless, during the years of its development, the African Chamber of Commerce was constantly reminded by

*An interesting parallel might be drawn here between the South African situation and that of Tanzania. 'So long as the Tanganyika African Association (TAA), the predecessor of TANU, remained an organisation of the intelligentsia it was no more than a social club. It was the traders who provided the material base for it to transform itself into a political organisation. The teachers and the civil servants could become the successful ideological spokesmen of the class only when linked with the traders and neither would be able to achieve their material interest without a mass base: the peasants. The traders provided the necessary bridge between the urban-based intelligentsia and the rural peasants to forge a mass nationalist movement.'(14)
Afrikaners, English capitalists and Black South African leaders, not only of the example of the Afrikaner capitalist rise but also of the need to forge economic alliances as a prerequisite for change.

In the early 60s Bigval Masekela NAFCOC’S Secretary, voiced the opinion that, if the Afrikaner had not evolved economically through co-operatives and financial institutions he would not have gained political power. He stated that, in the 50s an Afrikaner manager of the Non-European Affairs Department in Germiston had told their Social Workers’ Conference about the struggles of the Afrikaner and told them to 'go and do likewise.' (15)

In 1972, Chief Gatsha Buthelezi, addressing NAFCOC’S conference pointed out in a similar vein, that the Afrikaners were once in precisely the same position in which Africans found themselves, but, 'they lifted themselves by their own bootstraps to a position of dominance. Why can't we do the same?' (16)

Finally, in July 1978, Harry Oppenheimer, Chairman of Anglo American, pointed out that the special need that existed to stimulate facilities for the expansion of Black businessmen was, in itself, a sign of an abnormal situation in this country. He drew an analogy between the need that used to be felt in the past, and was still to some extent felt today, by the Afrikaans speaking Whites for special measures to stimulate their share of the economy in relation to the share of the English Whites. (17)
Although the rise of African capitalism only began in the 70s it has shown tremendous potential in the last ten years. That it is unlikely that it will compete in a meaningful way with the presence of White, that is, Afrikaner and English, capitalism in South Africa in the foreseeable future because of the presence of discriminatory legislation and lack of African political power does not detract from the thesis that the acculturation of African business seems to lie in the nature of the experience and example of Afrikaner business upliftment during the last fifty years.
American Black effort to establish economic strength in the United States provided an equally stimulating model for action to South African Blacks since it too was frustrated by an overwhelming array of obstacles.

Although both Blacks and Whites advanced during periods of expansion in America's economy, Black business was hindered by legal restraints, pressures from White business and White monopoly capital.

As early as 1712, Connecticut ruled that no free Blacks could buy land or conduct businesses without the consent of the residents. (18) During the following one hundred years hostile Whites, who feared Blacks as competitors, attempted, unsuccessfully, to limit Black efforts at economic advance. Although most Black businessmen operated general stores, clothing stores and other similar enterprises, Blacks soon came to dominate the field of catering, as they did barbering, a dominance that lasted until the mid 1800s.

However, Black economic advance was further challenged, after 1830, by the wave of European immigrants to America. Blacks lost control of their traditional commercial fields and were barred from participating equitably when harsher legal restrictions were imposed. The resulting intense competition culminated in riots in several northern cities.
and, in 1852, Maryland prohibited Blacks from becoming stockholders in White banks or organising their own.\(^{(19)}\)

Many Blacks fled West and a large number refused to succumb to racial pressure. Black businesses which prospered were jewellers, hatters, cigar makers, barbers and tailors. Blacks also remained well represented in the wholesale and retail grocery trade. Nevertheless, most Black business comprised individual effort and slow growth.

After the American Civil War big business dominated in America. Blacks with small businesses had to face the competition of massive White capital accumulation. Additionally, with the terrorism of the Klu Klux Klan, colour became a dominant issue and all cities had strictly defined Black business districts. Where Blacks had been producers and manufacturers they were now mostly consumers. Whites soon dominated business interests in Black communities as well.

To combat these restrictions American Blacks tended to group together for survival, and, during this period of racial oppression, Blacks turned to the Church which encouraged them to form mutual aid and burial societies to provide for sickness and death. The surplus funds from these societies were banked or invested in real estate. Then, Black communities formed fraternal orders, which, though being the focus of social life, became their central financial strength. Wealth was accumulated.
One estimate placed the amount of money raised by these fraternal groups between 1870 and 1910 at one hundred and sixty eight million dollars. While most invested in real estate, others, such as the True Reformers of Richmond, established banks, and the mutual aid and fraternal societies were the forerunners of the first Black insurance companies.

More importantly, they were evidence of what co-operation and pooling of resources could accomplish. In the late 1880s, the Black community opened its first bank, the Capital Savings Bank in Washington D.C. In 1889 the Mutual Trust Company opened in Chattanooga, Tennessee and the following year the Alabama Penny Savings and Loan Company was founded in Birmingham. Twenty eight were opened in the following fifteen years.

By 1900 it was reported that 40,445 American Blacks were engaged in various businesses but a survey conducted by Atlanta University in 1898 revealed that there were but 1,900 Black owned businesses. In 1900, when Booker T. Washington founded the Negro Business League (now the National Business League)*, his decision to organise Black businesses in a professional association was based on the conviction that the Black community could only

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*The National Business League Charter pre-dates that of the largely White United States Chamber of Commerce by several years.
... both Negro professional and business men are restricted in their opportunities by the circumstances that they have everywhere to compete for their Negro clientele against White professional men who may be better qualified and White firms with more capital.
In America, the 60s were years of urban eruptions and upheavals which brought calls from Blacks for a more equitable share of the nation's wealth. In 1969, a study conducted by the Department of Commerce disclosed that Blacks owned a mere 163 thousand of America's 7,489,000 businesses. (27)

Despite the Government's increased participation on behalf of small businesses few Blacks were involved in the Government's programmes. Many Blacks, anxious to capitalize on the nation's economic growth went into business without Government assistance.

Then, President Nixon, amid a cry of 'Black Capitalism', issued an Executive Order establishing the office of Minority Business Enterprise. Though critics claimed that it was not effective enough because it was a co-ordinating body rather than a financial institution, Black businesses showed an increase between 1969 and 1976 from 163 thousand to 195 thousand. (28)

In the 1970s the National Business League headed by Berkeley Burrell and based in Washington D.C., conducted activities in five major areas: advocacy, communications, education, research and development and technical assistance. The National Council was made up of the heads of sixty Black trade, business and civic associations.
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There were some analogous circumstances in the entrepreneurial activity of South African Blacks and American Blacks and, in the 70s there has been a clear looking towards America by African businessmen for encouragement and expertise.

In South Africa Black entrepreneurial development met comparable obstacles until the 1970s. The opportunities for traders to open or extend their businesses depended largely on local authorities. Africans experienced difficulties in obtaining trading licences in the Reserves from as early as 1905. This continued until the 50s despite the fact that the 1913 Bantu Land Act (No. 27) specified these areas for African development. Between 1936-46 only 344 new trading licences were granted to Africans in the Reserves. The 1921 Stallard Commission stressed the temporary nature of Africans in urban areas, therefore, licences were severely limited in these areas.

During the 40s and 50s local authorities were swayed by pressures for protection, against Black entrepreneurial activity, put forward by White business. Consequently, this also provided an economic barrier to Blacks and, like those of their American Black counterparts a century earlier, most Black businesses remained small, undercapitalised and with negligible growth. But, more importantly, South African Black business was arrested by restrictive Government legislation which remained in force until the 1970s.
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South African Black businessmen also organised Black business in a commercial organisation (in 1955), the African Chamber of Commerce, so that the Black community could become part of South Africa's business economy, but they too were faced with competition from White monopoly capital. Black businessmen, without capital or facilities for obtaining capital, fought the intrusion of White capital in the Homelands in the form of tripartite agreements and they fought the entry of White business into Black urban areas unless Blacks had a controlling interest in those ventures. In a threat of unfair competition from White monopoly capital forced them to call for protection in Black urban areas until Blacks were able to compete with White business.

Using the nineteenth Century American Black example of pooling Black resources to establish their own banks and insurance companies, South African Blacks followed a similar, though less ambitious, course. The inspiration for the first African Bank came from a speech about the 'Negro in Business' given by a South African Chicago lawyer, Collins Ramusi, at NACOC'S inaugural conference in 1964. Then, after visiting America to study Black banking, Sam Motsuanyane, NAPCOC'S President, stated,

We Black people in South Africa should derive a lesson from our American counterparts. They did not give up. Nor shall we! (34)
Although South Africa too experienced urban upheavals when, in 1976, there were calls from Blacks for a more equitable share in the country's economy the results were not the same as in America. The outstanding difference between South Africa and America is that in the United States the Constitution stands for equal rights for all. Therefore, whereas American Blacks, after 1969, were provided with special aid and finance for minority businesses which resulted in an enormous increase in the number of Black owned American businesses, South African Blacks were merely granted concessions from existing severely restrictive legislation and a large part of that legislation, which hindered free enterprise, remained.

During the 70s NAFCOC's leaders established many contacts with American Black businessmen. From these contacts and American visits, NAFCOC was able to obtain much valuable advice on commerce, banking and insurance.

The United States - South Africa Leader Exchange Programme, as well as several American companies, provided training and bursaries for African businessmen, in America. Again, much of this contact was with American Black business.

Several American Black businessmen and academics were invited to speak at NAFCOC's annual conferences during the 70s. In 1975, Dr. E.D. Irons, Professor of Banking and Finance at Atlanta University, Georgia, spoke on the American experience of Black financial institutions.
He pointed out that Black insurance companies, and similarly banks, grew out of a need that was not being met by the existing industry. They operated in an economically deprived market that made operating costs high, premiums small and income low. In spite of this they managed to survive while providing thousands of professional jobs for Blacks, which would not otherwise be available, and they provided badly needed sources of mortgage funds for housing. Nevertheless, he added, that, because of changing competitive conditions, Black insurance companies would have to compete for the general market if they were to survive. (35)

Dr. Irons was also involved in counselling Africans in banking during his visit and he expressed excitement at the prospect of,

my rendering some small service to my Black brothers in Africa, who like his American counterpart, does not want to deprive anybody of his freedom, but deeply resents the constraints on his own freedom .... (36)

Following a similar line, Garland Guice, President of the Chicago Economic Development Corporation stated, in 1976,

A large majority of Blacks now advocate the successful attainment of economic empowerment in order to achieve true liberation. Thus, Dunbar McLaurin states: 'Without economic freedom, there is no freedom.' (37)

Garland Guice also drew attention to an important difference
between Black capitalism and Black economic development which American Blacks had taken some time to come to terms with, and, which was important for South African Black businessmen to recognise.

Capitalism can be viewed as an economic system which is guided specifically by the profit motive... Politically, Black capitalism can be defined as a policy to promote Black ownership of businesses usually within the ghetto. Many Black leaders viewed Black capitalism as a separatist, elitist concept, which would benefit the Black bourgeoisie exploiting the Black masses. Black economic development on the other hand denoted a process occurring over a period of time to improve the social, cultural and economic conditions of Black people. (38)

Finally, he claimed that Black business people of the world could not afford the luxuries of isolation. NAFCOC and its membership must grow stronger and together. We must forge economic alliances that will be the vanguard of global change. (39)

Basically, what South African Black businessmen learnt from their American Black counterparts was that there could be no meaningful advancement without freedom and the removal of racial discrimination. The American Black example of its fight for protection and aid to small businesses and its success in using financial institutions, like banks and insurance companies, to provide a sound financial base for Black enterprise were emulated by South African Blacks. This produced an affinity between the two groups which resulted in close personal contact with encouragement and advice from American Blacks to the benefit of inexperienced South African Black businessmen.
NOTES

(1) Peter Marris and Anthony Somerset, African Businessmen, p. 91.

(2) Ibid.


(4) Ibid.

(5) Ibid.


(8) Ibid.


(10) Dan O'Meara, 'The Afrikaner Broederbond', Institute of Commonwealth Studies, p. 171.

(11) Ibid.

(12) Ibid.

(13) Ibid., p. 176.


(15) NAFCOC papers, B. Masekela, 'Towards an Expanding Horizon', ACOC, undated.
(16) NAFCOC papers, Executive meeting minutes, 12 May, 1972.


(18) '200 Years of Economic Development', Black Enterprise, Vol. 6, No. 11, June, 1976, p. 100.

(19) Ibid., p. 102.

(20) Ibid., p. 182.

(21) Ibid.

(22) Ibid.

(23) Ibid.

(24) Ibid., p. 184.

(25) Ibid.


(28) Ibid., p. 187.


(30) Tomlinson Commission Report, Table 2, p. 15.

(32) Evidence of the Native Advisory Board, Kroonstad on behalf of the inhabitants of the Kroonstad Municipal Locations, Report of the Inter-Departmental Committee on the Social, Health and Economic Conditions of Urban Natives, Union of South Africa, Department of Native Affairs, 1942, (Smit Report), Chapter XI, para. 313.


Letter from the Director, South African Institute of Race Relations to the Secretary for Native Affairs, 9 Feb., 1956, South African Institute of Race Relations correspondence, file No. 326:658 (68), 1956.

(33) See Chapter 4 (v) (a), pp. 253-4.


(36) Ibid., p. 19.

(37) Garland Guice, 'The Financing and Management of Small Business Enterprises in the United States', a speech which was to have been presented at NAFCOC'S 1976 Conference but which was later published in African Business, Sept., 1976, p. 12.

(38) Ibid.

(39) Ibid., p. 23.
CONCLUSION

Prior to 1969, NACOC was the major organisation representing the interests of Black businessmen in South Africa. Although it had similar aims and objectives to NAFCOC (which evolved from it after that date), it was, in contrast to NAFCOC, unable to achieve its goals. No successful projects or business ventures were initiated and it was afforded little recognition. Consequently, it had virtually no effect on the dependent situation of African businessmen.

The basic reason for this lack of success was Government legislation incorporating a policy which militated against the encouragement of a Black middle class. This, in turn, resulted in the disinterest of White business towards Black business development and there was little incentive to provide Blacks with urgently required capital and knowhow. In this depressed state Black businessmen were unable to communicate effectively with their White counterparts.

NACOC itself went through several periods of disorganisation; it lacked finance, its membership was low, it had no adequate means of promotion and communication and it was without strong leadership. As a result, it was unable to demonstrate to White business or Government that it was a competent spokesman for Black business interests.

NAFCOC inherited these diverse problems from NACOC in 1969 and, in addition, was forced to spend time and effort regionalising its organisation into ethnic groups. Yet,
During the first six years of its operation, in the early 70s, it grew into a strong, efficient Black businessmen's organisation. A primary reason for this progress was the effective leadership given to the organisation by Sam Motsuenyane and his executive. Sam Motsuenyane's presence provided stability and continuity for the organisation since the executive members remained fairly constant in the 70s and any minor internal friction was handled and resolved amicably.

Regional executives worked hard to implement regionalisation as quickly and as efficiently as possible and this resulted not only in the establishment of regional Chambers of Commerce countrywide, but, also, in a greater awareness of the organisation in areas where it had not been instituted previously.

Then, in 1972, with regionalisation nearly completed, NAFCOC, in conjunction with the White Johannesburg publisher, J.W. Keable, commenced the publication of African Business, a monthly magazine, which was to be the voice of NAFCOC. Consequently, NAFCOC was able to communicate regularly not only with its members but also with White business, the Government, foreign business and foreign Governments. It was able to publicise its aims and objectives and promote itself and its leaders to these groups who, until that time, were unaware of and largely disinterested in Black businessmen's activities.

This effective communication produced immediate results. As it was unable to finance its operation, NAFCOC introduced Associate Membership, for White companies, into the organisation. For several years the finance yielded from this membership,
together with donations from these involved companies, served to put NAFCOC'S financial position in a reasonably healthy state. The same companies financed NAFCOC'S Secretariat so that an efficient administration evolved to administer the organisation.

Efficient organisation and effective communication with its members and with White business led to the establishment, in 1975, of the first African Bank. Since 1964 the African Chamber of Commerce had constantly expressed its desire for such a bank, and, from small beginnings, it took eleven years of effort to achieve this objective. Yet, most of the work and pooling of monies was achieved under the leadership of Sam Motsuenyane who consulted with White bank officials and the Government to institute the African Bank.

NAFCOC'S reliance on White finance for its organisation and for the Bank (White banks were allowed to purchase a thirty per cent shareholding in the Bank) and on White expertise to operate the Bank, did not detract from its 'Black' image. In the early 70s it was expedient to use White finance but, NAFCOC retained complete control over its organisation. It did not allow Associate Members voting rights or, positions on its national executive or regional executives. Whites were not consulted or used in the administration of the Chamber. Where Whites were used on special committees they were merely seconded as volunteers for particular projects. NAFCOC was ever mindful of the part Whites were playing in financing its operation and it was this dependence
which encouraged it to seek other avenues to finance its organisation in the late 70s.

The African Bank, with Sam Motsuenyane as its Chairman, retained a wholly Black image. From its inception Blacks were trained to take over from the White bankers initially employed by the Bank. By far the greatest part of the shareholding and finance for the Bank came from Black people and it was publicised as a Black owned Bank. NAFCOC encouraged Blacks to invest in it and, in turn, promoted the Bank to White business and institutions, like the Administration Boards, who placed some of their capital with the Bank.

Nevertheless, in its formative years, NAFCOC was not successful with all its initiatives. Its Buy-At-Home Campaign and tentative attempts at bulk buying were, for the most part, failures. The prevailing situation, in which African businessmen were forced to operate, was the main contributing factor to the lack of success of these schemes. Government legislation, which restricted the size of businesses and the type of commodities sold, was not conducive to a scheme which called for Blacks to buy solely from Black owned stores. As they were restricted by the type of commodities sold and lacked credit facilities, Black businessmen could not compete with the prices and range of goods sold in White stores. Bulk buying presented a twofold problem for Black business. There was no storage space for buying goods in bulk and at reduced prices and, again, lack of capital and credit facilities debarred most Black businessmen from buying in bulk even if
they had space for the goods.

NAFCOC was also unsuccessful in its initiative with the Government before the mid 70s. Although it was able to promote itself and its activities in a professional manner and it constantly pressed for the removal of restrictive legislation, NAFCOC'S contact with Government Departments was tenuous and it was forced, in the main, to communicate through its magazine African Business and through its new contacts in White business. The first indications of minor concessions to Black business came in 1975 but these were not implemented until 1976.

Therefore, NAFCOC'S advancement before the mid 70s resulted from improved internal organisation which led to the success of projects such as the African Bank.

The Government's intransigence, over the Black businessman's position in the South African economy, whereby it declined to accept NAFCOC as a negotiating body, did not stem from NAFCOC'S inability. It was evident that NAFCOC'S aim to make Black business an integral part of the South African economy was contrary to Government policy and, before 1976, the Government was not prepared or willing to negotiate changes in this policy.

After the 1976 Soweto riots the Government granted major concessions to Black businessmen and, in a complete reversal of attitude, now chose to negotiate with NAFCOC. Why, after ignoring NAFCOC for so many years, did the Government now go out of its way to consult with this organisation? Undoubtedly,
there was a certain amount of expediency on the Government's part. It needed to consult with someone and there were no effective urban representatives in the townships who could provide expertise on Black business needs. NAFCOC, as a Black businessmen's organisation, was aware of their needs and it was prepared to negotiate for them. The Government's new desire to encourage the establishment of a Black middle class, to provide stability in the explosive political situation, forced it to negotiate with urban Black businessmen who were an integral part of that class. Although, NAFCOC, while it accepted the need for an African middle class, did not allow itself to be manipulated by the Government merely to provide stability in the townships. In the late 70s it continued to press for the removal of all discriminatory legislation affecting Black business so that Black businessmen could operate in a truly free enterprise economy. At the same time, NAFCOC continued with its own initiatives, to provide capital for businessmen, by instituting its own National Trust and Development Corporation, while it waited for the Government to present its own capital injection facilities.

Whether the Government was sincere in its acceptance of NAFCOC and its readers is debatable. The Government did afford recognition to NAFCOC and it did allow it to assume the position of negotiator. However, these negotiations essentially concerned urban Black businessmen, not Homeland businessmen and, consequently, it was NAFCOC's influence in the urban areas which the Government recognised at that time.
The changes in legislation affecting Black business soon led to White business clamouring for partnerships with Blacks in Black urban areas. Few White companies knew, or had contact with, any Black entrepreneurs. Therefore, NAFCOC, as the leading Black commercial organisation, became one of the major Black negotiating bodies to respond to White business initiatives. White companies relied on NAFCOC leaders, as well as NAFCOC's position and integrity, to negotiate deals either with individual members or with the organisation. In many cases, if NAFCOC had not remained an active partner, fears of failure on the part of the participating White companies and institutions, arising from the dearth of Black expertise, might have resulted in the rejection of the ventures. Consequently, NAFCOC could not stand apart from those ventures once they had been established. NAFCOC's involvement in these business initiatives for its members presents an important difference from ASSOCOM, for, although both are part of the Chamber of Commerce Movement, ASSOCOM does not concern itself with business initiatives.

These business activities posed certain difficulties for the NAFCOC organisation. Potential members questioned NAFCOC's involvement, as a non-profit making commercial organisation, in business undertakings. Yet, NAFCOC's position in the South African economy meant that, if it was to encourage and advise on business initiatives then it had to become directly involved.

NAFCOC's continued insistence on Black controlling interest in business partnerships with Whites was viewed by White
business as a limiting factor in Black business development. But, even in NAFCOC initiated companies, a certain degree of reliance on White finance, shareholding and expertise remained. While Black control continued to be a long-term objective, NAFCOC aimed for protection from White interests in all its business dealings, so that Black entrepreneurs could have a chance to 'catch up' with Whites. NAFCOC's insistence on protection came from its experience in dealing with White business proposals where many demanded too great a share of the profits. NAFCOC's leaders, on the executive, spoke for a largely inexperienced group of businessmen who looked to them for advice. Consequently, NAFCOC was careful that it chose to implement only those proposals which it considered to be in the best interests of its members. The Government, in its comments on the Riekert Commission, agreed that protective measures were necessary if Black business was ever to compete with White business in future years.

White business, although it promoted changes in restrictive legislation, did little to assist with financing Black business development. Where finance was offered it was usually in return for shareholding in the new companies or in the form of tripartite agreements. By far the largest amount of White capital for Black economic development was employed in this way, in the Homeland areas, in agreements with the BIC (CED). Although NAFCOC strongly opposed these tripartite agreements, partly because they were concluded without consultation or shareholding for Black businessmen, most Homeland and Black State Governments continued
to sanction them. The Government, with its policy of separate regional economies, actively supported these agreements and NAFCOC's claim, that these regions were encouraging socialistic rather than free enterprise economies, was ignored. It seemed that the Government was not prepared to involve NAFCOC in discussions connected with Homeland affairs even when they involved business development.

Afrikaner business initiatives, which attempted to create greater efficiency amongst Black businessmen, met with little success when it was realized that these initiatives involved a measure of control over Black businessmen. Offers of longterm low interest loan capital, from White financial institutions, for Black business development, would have been a much more acceptable initiative to Black businessmen since it would have implied a degree of White acceptance of the Black man's position and ability in South Africa's economy.

NAFCOC also instituted several successful projects relating to Black business advancement, in education and training. After the upheavals of 1976 White business was particularly keen to finance educational projects and NAFCOC was able to capitalise on this White incentive by establishing an Education Office and the NAFCOC Training Scheme. However, from the inception of these schemes NAFCOC sought to retain control over them and administered them with White volunteers or in conjunction with the universities. All finance for these projects was channelled through NAFCOC's administrative offices. It was indicative of its integrity and prestige
in the late 70s that Whites encouraged this control.

During the course of its negotiations with S.A. Permanent Life, to establish a Black insurance company, NAFCOC became aware of its potential value to the financial stability of the organisation. Commissions which accrued from life insurance premiums were paid to NAFCOC so that, for the first time, it was able to finance its own operation without having to rely on White finance. Therefore, financially, NAFCOC'S autonomy was safeguarded.

However, NAFCOC'S national autonomy also had to be guarded. NAFCOC'S relations with the Homeland Governments changed in the late 70s. Although NAFCOC was well represented in the Homelands with regional bodies in all these areas, Homeland businessmen encountered special problems which tended to divide them from urban businessmen. Homeland businessmen complained that their authorities did not know about NAFCOC activities or how to make use of the organisation. Consequently, there was often a lack of communication between the two parties. NAFCOC'S anti-tripartite arguments did little to help the situation. Then, NAFCOC, in its attempts to establish a Southern African economic council, conferred with Homeland leaders and in the late 70s a far greater level of understanding and co-operation was reached between them.

By instituting a new structure for its organisation, which included industry and farming as well as commerce, NAFCOC committed itself to fight for the rights of a greater and more diverse Black entrepreneurial activity. Farming,
particularly, took it into the rural and Homeland areas, where it suggested and advised on training schemes for farmers.

To the Homeland and Black State Governments, NAFCOC pledged that it was a non-political organisation and that it would not interfere with those regions political structures. Yet, in the late 1970s, there were indications that, in several regions, Homeland and new State Governments were pressing for a split from NAFCOC so that they could form and control their own national Chambers of Commerce. This move, if it became more generalised, would confine NAFCOC's influence to the 'White' urban areas. Consequently, NAFCOC vehemently opposed any division of its organisation and retained its position as an autonomous national body.

NAFCOC's implementation of a second Five Year Plan for the 1980s indicated its awareness of the need to consolidate its position further by increasing its capital base to secure its existing and any future business initiatives. The Trust Fund was expressly designed to secure and safeguard the organisation itself as an autonomous commercial body for African businessmen.

Since 1979 Government and the private sector have been occupied with protracted discussions involving the planning of new financial initiatives aimed at encouraging the development of Black business. While the extent of this development will depend on the amount of White capital involved, many other hurdles restricting Black business
development have to be removed before Blacks can become part of the South African free enterprise system. Accordingly, NAFCOC entered the 1980s with greater hope and optimism, but with an extensive programme to lead Black business into an unrestricted free enterprise economy.
APPENDIX 1

PORTRAIT OF A BLACK BUSINESS LEADER - SAM MOTSUENYANE(1)

Sam Motsuenyane started work as a labourer on a farm in the Western Transvaal. From there he seized every opportunity to gain an education and, in time, became an agronomist and a businessman. In 1975 he became the founding President of the first African Bank in South Africa and, for more than a decade, he has occupied the position of President of the National African Federated Chamber of Commerce.

The road to this position of importance among both Blacks and Whites in the South African community, was not always easy since he encountered some bitter experiences in his relations with Afrikaners and came up against equally harsh, though different, problems with his fellow Blacks.

Motsuenyane is descended from a family that is very closely connected with the royal lineage of the Bakwani Bawani Masana chiefdom, originating from Botswana. This group made its way into the Transvaal which, in the nineteenth Century, represented part of Botswana. The Whites who settled in that part of the country during that time, drew boundaries regardless of how chiefdoms and people of particular language groups were

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*At a conference on Free Enterprise held by the Free Market Foundation in Johannesburg during October 1979, Leonard Mosala, of the Soweto Committee of Ten, responded to a statement by a White accountant about the inability of Africans in certain professional fields, by pointing out that there was a man who could be held as an example of great leadership and talent, that man was Sam Motsuenyane. Mosala stated that Motsuenyane had built up a great organisation which could be shown to get things done and he had demonstrated by his example that there were capable leaders in the African community.*
distributed; so the Bakwena were connected with the Tswana speaking people, the Tswana. In the early nineteenth Century, Motsuenyane's Bakwena were living in Rustenburg in the Transvaal. When the fierce Ndebele leader Msilikazi - ka - mashobane drove through the Transvaal between 1828 and 1835, pillaging and terrorising villages along his path across the Limpopo, the survivors of the Tswana people split into small groups. These groups settled in other parts of the Transvaal, the Orange Free State, and the Northern Cape. A small group of Bakwenas, Motsuenyane's ancestors, left their home Molokwane near Rustenburg, and took refuge in a cave called Lepalo at Rietfontein, not far from Potchefstroom. This was the area the Afrikaners knew as the Haartsrand mountains.

After the Afrikaners had finally driven Msilikazi's regiments back across the Limpopo to the north, they returned south, occupying Tswana territory in the area stra tching from Rustenburg to the Orange Free State. Very soon the Afrikaner farmers required farm labour and they set about enticing the Bakwena people out of the cave. They deposited food at the entrance to the cave so that the people would find the food there. Since the Africans were in dire need of food, and they were not actually hiding from the Afrikaners but the Matabele, they marvelled at the good heartedness of the people who had brought them food. Gradually they were enticed to follow these people, the Afrikaner farmers, further south into the Free State.

Consequently, Motsuenyane's great grandfather Pukwe, who was
among those that hid in the cave, raised his children Mulisi and Mokheti in the Free State.

There was another reason which made it difficult for Motsuenyane's people to stay with the rest of the Bakwena Bawani Masana further north. Motsuenyane, the leader of his group, whose name was Sefofu, meaning 'blind', was born a blind man; though heir to the chiefdom he was blind, so he could not become chief. His younger brother, Moselwayane, took over the chiefdomship and he was relegated to second place. Therefore if this small group had gone back to the chiefdom, after Msilikazi's upheavals, they would have had to occupy a secondary place.

One of the things which characterised the movement of these people in the early days was that they moved together. Therefore, though he did not actually return to his own chiefdom, Pukwe and his family did move with other families and chiefdoms as a closely knit type of group.

The debilitating years surrounding Msilikazi's violent raids resulted in starvation and insecurity for most Tswana in the Transvaal as well as the Northern Cape. Another group of misplaced Tswanas, the Baralongs, were led into the Free State by the Methodist missionary, the Reverend Archbell, where they established Thaba Nchu. It was in this area of the Free State where most of the Tswanas came together. Although both Pukwe's children, and Motsuenyane's grandfathers, were born in this vicinity, Motsuenyane's father was born near a place called Clothiwe at Vredefort (in Tswana -
among those that hid in the cave, raised his children Mulisi and Mokheti in the Free State.

There was another reason which made it difficult for Motsuenyane's people to stay with the rest of the Bakwena Bawani Masana further north. Motsuenyane, the leader of his group, whose name was Sefofu, meaning 'blind', was born a blind man; though heir to the chiefdom he was blind, so he could not become chief. His younger brother, Moselwayane, took over the chiefdomship and he was relegated to second place. Therefore if this small group had gone back to the chiefdom, after Msilikazi's upheavals, they would have had to occupy a secondary place.

One of the things which characterised the movement of these people in the early days was that they moved together. Therefore, though he did not actually return to his own chiefdom, Pukwe and his family did move with other families and chiefdoms as a closely knit type of group.

The debilitating years surrounding Msilikazi's violent raids resulted in starvation and insecurity for most Tswana in the Transvaal as well as the Northern Cape. Another group of misplaced Tswanas, the Baralongs, were led into the Free State by the Methodist missionary, the Reverend Archbell, where they established Thaba Nchu. It was in this area of the Free State where most of the Tswanas came together. Although both Pukwe's children, and Motsuenyane's grandfathers, were born in this vicinity, Motsuenyane's rather was born near a place called Clothinwe at Vredefort (in Tswana -
Thlosikwe), that is, at the confluence of the two great rivers the Vaal and the Renoster in the Northern Free State. He was born around about the year 1872. Therefore, it seems apparent that at that time the family was trying to retrace its steps back home towards Rustenburg. They had steadily moved up from Kroonstad and Thaba Nchu to the Transvaal working for various White farmers in the region.

Motsuenyane's father, like himself, was born on a farm. As a small boy, herding goats and horses, his first memories were of the First Transvaal War of Independence 1880-81, where the Africans distinguished the British by their red coats (still called the war of the Red Coats by Tswanas). One should remember that Africar were much closer to the Afrikaner, at that time, than they were to the British. Motsuenyane's father told him that they 'watched the British come in speaking a completely foreign tongue' which they had not heard before. The Africans would go to the British camps in the vicinity and pretend to speak the English language themselves, though of course they could not understand it either. What they would say would merely be 'mbrmbrmbr yes mbrmbrmbr yes', and then the British people in absolute joy would stay with them and fish and eat. Nevertheless, the African saw the British as 'strange people with red coats' and nothing more than that. Again when it came to fighting the Africans were much closer to the Afrikaners because, by that time, they spoke their language.

In fact the day to day relationship between the Afrikaner farmer and the African was much more cordial than it
has ever been. Though the Africans still lived in their traditional small huts and homesteads, when prayer meetings were held they accepted the invitation of the old Afrikaners and entered their homes with a special reverence or tradition. They spoke Dutch since Afrikaans evolved only in the 1870s. The bible was read in Hollands or High Dutch because the Afrikaans bible had yet to be published. The Africans took part in the proceedings in the boss's home, and they prayed there together, and there was a closeness between these Africans and the Afrikaners which brought about a degree of humanity and attachment between Black and White. Consequently, religion, Christianity, penetrated much deeper, much more effectively than anything else, into the minds of the people. At that level they were united before God. The Church appears to have been the great uniting link for these Tswana - nothing more than the Church.

However, Motsuenyane's father related many tales of ill treatment, despite the unifying religious link. There was harshness, the Black man was taught to be submissive, to listen to his boss, and to do just what his boss commanded him to do. Motsuenyane's father first experienced this at the age of twelve or thirteen years when he started working for his first farmer employer.

There was very little schooling for these African children though Motsuenyane's father completed what is called 'sub b' and what they termed 'step by one'. Nevertheless, he spoke very fondly of his teacher. Teachers, at that time, were so scarce that the local people in the area had to go as far
as Moriga in Basutoland to get themselves a teacher. It was Motsuenyane's people, in the Free State, who called for a man in Lesotho to come and teach them. The Africans in the community contributed cattle towards this end. When the man arrived he did not speak Afrikaans, though he spoke some English. He was an African called Usikio Mapetwa. This African became well known for his performances at the local African community concerts. During these concerts he would be asked to speak English, which was quite a novelty at that time. He would then be brought into a duo with somebody and there they would compete in the speaking of the English language. Mapetwa was able to outmanoeuvre everybody in the speaking of English and the audience marvelled at his skill.

Apart from this English teacher, the greatest educational influence on this Tswana community came from the Afrikaans language and culture.

Many words in Tswana were borrowed from Afrikaans, for example, tafolo (tafel) (table); setulo (stoel) (chair); sale (saa1) (saddle); and pare (perd) (horse). Consequently, Motsuenyane's father could not complete a single sentence in Tswana without including an Afrikaans word or phrase. Many of his older relatives were similarly influenced.

At the outbreak of the Anglo-Boer War, the family crossed the Vaal river into the Transvaal Republic. The old people still cherished the desire to return to their original home, Molokwane. During their absence they had remained in contact
with their chief, and with their relatives in Rustenburg. They had continued to pay tribal levies and in various ways had contributed to the chiefdom. Afrikaners permitted the chiefs to visit their subjects on the farms, and the workers were allowed to continue living according to tribal custom.

Motsuenyane's father who was called Solomon, had already worked for several farmers when the Anglo-Boer War started. The usual remuneration was one heifer per year. Because of his tremendous industriousness and dependability, Solomon earned much respect and goodwill from his employers. But, there was one farmer, a certain Gawie Rosseau, of the farm Rietfontein, whom he talked about a great deal. This man always carried a stick with him. When the Africans were out in the fields irrigating the wheat, this man would come very close and for every tiny mistake he would knock the African's head with his big stick. Eventually, Solomon related, the Africans evolved a trick to forestall this treatment. They kept the man at a distance by digging a ditch around their working area and filling it with water. By making it difficult for him to reach them, the workers were left in peace because Rosseau would have to jump into the water each time he wished to beat them with his heavy stick.

According to Solomon's account, Afrikaner farmers could punish any Black person with impunity. In certain cases punishment was meted out by a Veldkornet, whose position entitled him to inflict severe punishment on wrong doers.
Even so, many of the farmers, with whom Solomon dealt, were friendly and Blacks who showed obedience to their masters were often treated with leniency and compassion. This complete submission from the Black man conditioned him to a life of subservience which ran through the generations of Blacks.

Usually the father of the family was not in fact a sort of boss boy in the area since the farmers dealt directly with individuals and did not uphold the authority of the father to represent his children or his relatives. The Afrikaner himself assumed the role of father over his Black people. He instilled the feeling of fatherhood and assumed his position in terms of the bible, since he felt he was destined to lead the way and guide his Africans.

Sam Motsuenyane feels that these were good aspects since the Afrikaner wanted his Africans to imbibe his religion and the best aspects of this religion would not have supported brutality towards the Black man. Even as a small boy Sam Motsuenyane witnessed a kind of society that showed a concern in the misery of the Black man, for instance, one would not go through a farm, any farm, without receiving some token of generosity. If one was in need of food and shelter these things were given. The Afrikaner was well known for his mug of coffee, even though sometimes it would be without sugar. Usually with the big mug of coffee would go a slice of bread. If an African was in need of shelter this would be given too, though, it would have been in a 'barn huis', a store, somewhere outside the house.
Therefore, though the Afrikaner demonstrated his Christian attitude towards the African in this way, he still saw himself as a much more privileged Christian than the African. In the churches, the owners of the farms tended to sit in reserved seats and the farm workers, and other people in the parish, sat either on one side or behind them. This arrangement had nothing to do with the status of those present but stemmed from the Afrikaners feelings about the colour of the Africans. Biblically, the Afrikaner believed, at one time, that the Black man was a descendent of Ham and therefore would perpetually occupy a lesser place, even in the Kingdom of God.

Sam Motsuenyane tells of an Afrikaner joke, about a man who died and, when he miraculously recovered, some people were keen to ask him what the shape of things was like in Heaven. He replied, 'Boy, I went into Heaven and I saw everything wonderful.' Then someone asked him, 'Where did the Africans sit?' He answered, 'Well, I'm sorry I didn't go up to the kitchen.' So the Afrikaner did not feel that the African could possibly occupy the same place as he did, even in Heaven.

In 1977, when Sam Motsuenyane was attending an out of town conference, he asked the hotel receptionist to call him a taxi. As he waited at the entrance a taxi drew up and the White driver, seeing he was Black, drove past calling to him to order a Black taxi. A White soldier also standing at the entrance, said to him, 'Didn't he see the way you were dressed?' It was evident that feelings about the
colour of Africans had changed little over the years.

Formal Christianity influenced the Motsuenyane family as early as the mid-nineteenth Century, since Lutheran missionaries had already come into Molokwane. Grandfather Mulise did not become a Christian because he had three wives and he did not wish to abandon any one of them. However, Sam Motsuenyane's other grandfather, Musi, on his mothers side, abandoned one of his wives in order to become a Christian. Although, in general, the missionaries were not strict, anything which did not fit within their culture was heathenism and had to be done away with. Polygamy, which they very much opposed, was ruthlessly suppressed in some areas. The incident of grandfather Musi, who had to divorce his wife in order to become a Christian, was never really pardoned by Motsuenyane's uncle because he was removed from Musi's household and sent to live with the divorced mother, although he himself did become a Christian later. Nevertheless, the influence of the missionaries differed from place to place since their influence depended very much on what they were bringing to the community. In some cases they brought the plough. In the Western parts of the Northern Cape a story is told of missionaries, in about 1816, led by Barnabas Shaw, who came among the Griquas bearing a plough from England. It was a great mystery for the local Africans to see how this instrument, called the plough, started chewing and eating the ground. According to Sam Motsuenyane they said, 'Look how it is eating the ground.' And, in fact, they thought
that this was a man who had more powers than they had ever seen in the world before. So there was a tendency for the people to become drawn towards the missionary since he had some credibility from the word go. Some missionaries brought health to the people, doctors like Moffat among the Tswanas. There was also the Rev. Archbell who featured very prominently among the Tswanas. He found starvation and set about to correct this unhappy state of affairs. He intervened in the negotiations to persuade Mosheshe to give some land to the Baralongs in the Free State, so that again he had something that would draw the people to him. But Sam Motsuenyane's opinion is that if it had merely been the 'word of God', without other things attached to it, the missionaries would not have had such success with the Tswana people.

Some of the good things in African culture were also eroded by missionary influence. For instance, beautiful poetry that could be found in Black phrases, was condemned by the missionaries because it was often connected with heathen customs such as circumcision and these were discouraged. Consequently most Africans today, Sam Motsuenyane included,
can no longer stand up and sing phrases as well as the old people used to do.

Sam Motsuenyane's father, Solomon, started work on a farm as an ordinary labourer, looking after cattle, tilling the soil and harvesting wheat. He was a great worker and a very devoted labourer and he would throw himself completely into the job no matter what it was. Some of his fingers became bent from long hours of holding the scythe, and his hands were covered with scars from the cuts he sustained in the process. He often talked of times when he had to do three or four men's 'piece' in a day until the farmer would feel that this man had taken all the money. Eventually he received an area of land to plough for himself, although the earlier system of remuneration - a beast for a year's work - possibly a cow worth from three to five pounds, still remained. That was the sole wage together with a place to live, although Solomon had to build his own house and he was bound to work for the same farmer for at least a year. He received food for himself but he had to find food elsewhere for his family. After Solomon married he received his piece of land where his family could work and raise their own food. His marriage was delayed by the Boer War but he married soon afterwards to a woman called Mamaqua.

Because Solomon was so devoted and hard working he had little difficulty winning the respect of his employer and Sam Motsuenyane, as a child, remembers this well. The farmers
in the area called his father 'jubulla' since they could not pronounce the Tswana word 'Pulla.' Not only did Solomon work hard for his employers, but he showed tremendous attachment for them and performed many acts of kindness towards them, particularly in the distresses of the Boer War.

At the age of twenty eight, Solomon fought in the Anglo-Boer War on the side of the Afrikaners. Some Africans changed sides from time to time, but he stayed with the Boers as a Voorryer, one of the advance scouts who gave warning of the presence of British forces. He was not armed, not because he was not trusted, but so that he would be less easily detected by the British.

During the war the Afrikaner Aardt Cronje, on whose farm Solomon lived, was captured with other Boers and sent to the prisoner of war camp on St. Helena Island. While he was away Solomon worked on the farm, milked his own cows to supply milk for the house and helped to protect Cronje's wife and children. He owned horses by that time and was comparatively affluent for an African so he loaned money, usually Paul Kruger gold coins, to Afrikaners in the area. After the war, when the farmers returned home, everyone was poor and African and Afrikaner helped each other with whatever money and goods they possessed. Solomon and Cronje became close friends in the paternalistic pattern of the day. For, although genuine mutual respect existed between them it was still a master servant relationship.

The role of the Black man in the Anglo Boer War, especially
those that fought on the side of the Afrikaners has rarely been sufficiently stressed. Most Black men, particularly in the Transvaal, remained loyal to the Afrikaners and many suffered tremendous setbacks as a result. Their cattle, along with that of the Afrikaners were often taken during the British raids.

But this positive role of the African in the War often benefited the British equally. Sam Motsuenyane remembers an uncle of his who was in the British army. However, fewer Africans joined the British partly because of the language barrier. Solomon also related stories about the very superior military performance of the British army. Sometimes, he said, the Boers would be ready setting up their cannon to focus on the British and they would blow their fire right into the mouth of the cannon and blast the whole thing open. This explosion would set the Afrikaners running in all directions. This sort of thing they saw at many places. Whereas they were highly impressed by the meticulousness of the British army which was able to aim and fire so well. In terms of their own African background they understood the need for organisation and skill in warfare. They were also impressed by the stories of the resistance of the small contingency of British at the siege of Mafeking. They were amazed at how that small British contingent could hold out against a numerically overwhelming Afrikaner onslaught from all sides.

By the time Sam Motsuenyane was born on February 11 1927 at Eignaarsfontein, on a farm owned by an Afrikaner named
Herklas Malan, Solomon was able to support his family quite well and there was no shortage of basic commodities such as milk. Solomon's first wife died in 1920, after being married to Solomon for eighteen years. She was a victim of the 1919 influenza epidemic. Though she had survived the original infection it left her in such a poor state of health that she only lived a short time after it.

Sam Motsuenyane's mother was not as closely related to the tribe as Solomon's first wife, who had been his father's cousin, although she was a Tswana. She was recommended to his father because she was no longer young. She had grown up without a mother for most of her life since her mother had died when she was a child. One of her sisters, Mahunt, was blind from the age of twelve and she was given the job of looking after this sister as well as her other younger brothers and sisters. Consequently she was recommended to Solomon as someone who would be capable of looking after the orphans that had been left with the death of Solomon's wife. When she married Solomon, she also brought along a dependent blind uncle and the whole family continued to live on the farm Eignaarsfontien, near Potchefstroom.

Solomon and some of his fellow workers operated the farm for Malan, who lived on another farm, Vlakplaas, about forty miles away. Eignaarsfontein was one of Malan's many farms. During this time in the late 1920s and early 30s, in the manner of the white bywoners (sharecroppers), the Africans planted and harvested the crops. They gave two thirds of the
harvest to the farmer and the proceeds of the other third accrued to themselves, the labourers. Depending on how hard they worked, the third, in those days, constituted a good fraction of the yield. Some of the men, Solomon included, had two spans of cattle which did a good job, and that was partly why he was able to accumulate a reasonably substantial amount of assets.

Solomon could be called a leader amongst his people, because not only did he play an important part in his farming activities, but he also assumed quite a number of other roles, as Sam Motsuenyane well remembers. He founded the Methodist Church in the area. As a leader of the Methodist Church he played a prominent part in guiding it in its various local activities. He also brought education to the children of the community. However, the teachers who came through Solomon's influence, as well as others in the community, were predominantly unqualified teachers. They were people who had completed Standard four or thereabouts, who would come and teach the basics, that is the 'ABC' and so forth. As soon as the African pupils could read and write their own language, they regarded themselves as having attained a reasonable standard. Consequently, Sam Motsuenyane, and his brothers and sisters, did not have the benefits of much education at that time.

From the age of six Motsuenyane began herding his father's cattle and, at eight, he started his meagre schooling in a school that the Black parents built themselves, on land which Malan donated for the purpose.
The following year the family moved to another farm at Rietfontein, seven or eight miles away, and after that his schooling became very irregular. Again the African teachers who came to the farm school were barely literate with few qualifications. The parents struggled to pay their salaries but the school was often without teachers for many months. Even when there were teachers Sam Motsuenyane would often alternate daily with his brother, going to school one day and working in the fields the next. Added to this the school was situated about fifteen miles from their home and it meant a long walk each time. Sam Motsuenyane, has never ceased to be amazed at the Afrikaners' apparent lack of interest and insensitivity to the educational needs of the Africans at that time. Whereas they managed to provide all the necessary schools and transport for their own children, they, did little for the needs of the African's children.

Growing up on the farms, taught Motsuenyane to know the Afrikaner as his Baas (Boss). He, and his fellow workers, recognised at a very early age that if they wanted any favours done by an Afrikaner then they would be more likely to receive them if they used the word 'Baas' as often as possible. However, Sam Motsuenyane concedes that, in the 1970s, the enlightened and sophisticated Afrikaners have found this crude title an embarrassment, representing as it does, an 'unwanted relic of past Afrikaner domination to which they no longer subscribe.' But, to the ordinary Afrikaner in the street the title 'Baas' is still his prerogative. Motsuenyane states 'As a young boy and even
as an adult, I saw both the smooth and the rough side of the Afrikaner personality.' Africans for the most part were called 'kaffirs', those working on the farms were often whipped by the owner, and farm working hours were grotesquely long and underpaid.

Working hours on the farm were usually from sunrise to sunset, and payment was, for the most part, in kind. The average total income of an African farm labourer (resident on European-owned land) for the year 1949-50, was estimated at about £83. (3)

From his early experiences Motsuenyane felt that Afrikaners tried by all means to foster a false image of infallibility about themselves among the Blacks. What the 'Baas' thought or did was always to be regarded as faultless and beyond reproach.

Sam Motsuenyane was twelve when his family left the farms forever. This move brought with it his opportunity to attend school regularly. His father bought a small plot in the district of Pretoria. Solomon and his family were among the first of several families to settle on these plots. Consequently, once again, Solomon, together with other local parents, played an active role in establishing a school, with Black teachers, for their children. However, close by there was another school run by Lutherans, Wallmansthal in the Pretoria district, and Sam Motsuenyane received most of his primary school education there. Later, he attended Secondary School at Wilberforce Institute in the district of Vereeniging.
During the three years of his secondary school studies both Motsuenyane's parents worked for Afrikaners in the Pretoria district, his father as a builder earning five to six Rands per week, and his mother as a washerwoman earning seventy to eighty cents a day. With this small income they managed to keep Motsuenyane in school, as well as meeting all his requirements, until he completed his Junior Certificate. By this time Solomon was old and in ill health and he was unable to provide for Motsuenyane's education any further. Nevertheless, both parents felt that their sacrifices to give their son an education would make his life a great deal easier than their own lives had been.

In the mid-forties Sam Motsuenyane came to seek work in Johannesburg. He had hardly been in the city a few weeks when he experienced his first brush with the Afrikaners of Johannesburg. The police from Hospital Hill Police Station arrested him one morning on an alleged violation of the vagrancy laws.

He was transferred from Hospital Hill Police Station to Newlands, where he spent fourteen days awaiting trial. During those two weeks he witnessed 'some of the excessive cruelty that makes our Black kids today so resentful of Afrikaners. Every Afrikaner is seen, always, against the background of these unfortunate, brutal experiences that young Blacks have had at the hands of Afrikaner policemen.' (4)

When Motsuenyane and a large number of his fellow accused appeared before the magistrate, they were all discharged
and cautioned not to remain in Johannesburg if they did not find work within two weeks. Sam Motsuenyane was fortunate; he found work within the fourteen days. For two years he worked at various jobs in Johannesburg while he continued studies for his Senior School Certificate.

Towards the end of his second year in Johannesburg something happened to Sam Motsuenyane which completely shattered his trust in White people.

He was working for a sewing-machine firm, as a messenger and invclerk, when, one day, the German owner of the firm, who was accustomed to beating his Black employees, discovered that some pinking shears had been stolen. Though Motsuenyane was new in the firm, and knew little about the job, suspicion immediately fell upon him. The police collected him and took him to his home to search for the missing shears. To their surprise they found his room literally strewn with books and lecture notes and, consequently, they were satisfied that the allegation was completely false. Although the police returned Motsuenyane to the firm and reported their findings to the owner, he was not satisfied and devised a flimsy trick to get Motsuenyane jailed. The owner produced an anonymous note, said to have been found in Motsuenyane's jacket during the coffee-break. The letter was an acknowledgement by an unnamed person that he had received the shears that were sent to him by Motsuenyane. However, fortunately for Motsuenyane, the police were not so easily hoodwinked, though they were forced to arrest him on suspicion. They
said 'We are arresting you on sheer suspicion, but if you were a White person we would not be locking you up.'

As this arrest occurred only one month before his final matriculation examinations Sam Motsuenyane took one of his English textbooks with him to read in the jail. But he was bitter and offended at the whole process. There and then he vowed that he would never again work for a White person.

After spending yet another fourteen days in Number Four, one of South Africa's most notorious jails, awaiting trial, Sam Motsuenyane came before the magistrate. No accusation was led and he was accordingly discharged. When he returned to the firm, requesting a formal discharge together with his accrued wages, the owner not only refused both requests but he also gave him a hard clout.

So, Motsuenyane bade farewell to White employers. His own actions and ability gave credence to his resolution because at that time he passed his Senior Certificate (matriculation) and he was admitted on a work scholarship to the Jan Hofmeyr School of Social Work in Johannesburg.

As a social work student he took a course in the Social Christian Teaching of the Bible, consequently he needed a Bible. He went to an Afrikaans bookshop in Breede Street, Johannesburg, and there made the serious mistake of addressing a White lady as 'Mevrou' (madam) instead of 'Nooi' (Miss), as Blacks were expected to address White ladies. A White
Afrikaner in the store furiously chased him out onto the street. He wonders to this day what he could have been accused of if he had been caught!

While at the Hofmeyr School, Sam Motsuene and his colleagues saw many incidents of brutality involving Afrikaner policemen. He remembers one case vividly. He and a fellow student were returning home from a Sunday evening party at the school when the police stopped them at Denver Station. The student dared to speak in English and, for that, he was severely punished and brought to the court. The policeman in question was finally convicted of common assault and was sentenced to thirty days or thirty Rand fine.

During the 1950s, after graduating from the Hofmeyr School of Social Work, Sam Motsuene became involved in rural community development work. While employed with the National Veld Trust, a soil conservation organisation serving principally the White community in South Africa, he pioneered the establishment of the African National Soil Conservation Association, a Black counterpart of the Trust.

The work of making South Africa conservation-conscious was carried out by the National Veld Trust, a private, non-profit organisation which was established in 1942. In 1959 it had 7,500 members and over the years spent £237,000 on educational work, which was especially addressed to the...
youth of the country. Under the guidance of the National Veld Trust, voluntary organisations were established for the 'Bantu', African National Soil Conservation Association (hereinafter ANSCA) and for Indian farmers in Natal (INSCA). The Trust maintained contact with conservation movements throughout the world, and up to date technical information was made available to its members. During the 50s the Trust was engaged in the task of making the people of South Africa aware of the enormous problem facing the country if enough food was to be produced for a population which would increase to 30,000,000 within two generations. (5)

During the years preceding and following the establishment of this Association, Sam Motsuenyane spent nine years working in various parts of the Republic. He travelled the country districts and frequently spent nights at Afrikaner farm houses and hotels. In the 50s the farm families were usually quite hospitable, often inviting him into their kitchens and offering food. However, he was never invited into the main rooms of their houses. Although Motsuenyane felt that, some may have wanted to carry on their often thoughtful conversations in the comfort of their living rooms, they seemed afraid of being criticised by their peers for being too soft with Africans.

Sam Motsuenyane vividly recalls a time when he showed an agricultural film to a predominantly Afrikaner audience, near the edge of the Kruger National Park. The farmers were so impressed by the programme, especially by his Afrikaans commentary, that they served him tea from
their best china and, further, indicated their enthusiastic response by asking one of their number to thank him formally.

That evening, instead of sleeping in my car as usual, the farmer, at whose home the film was shown, took out his car and installed a bed for me in the garage as a favour. (6)

On another occasion, Sam Motsuenyane travelled with an English-speaking White friend into the North/Western Orange Free State to examine soil conservation projects. They stopped for a night at Potchefstroom, where the White friend made arrangements for Motsuenyane to be lodged at the Kings Hotel for the night. However, his accommodation turned out to be a dirty room, with broken window panes, at the back of the Hotel. There was no bed, not even a blanket. He went to stay with relatives in a nearby township. When he returned to the Hotel the next morning his friend apologised for what he had only then discovered. He said

Please pardon me, I did not realize that you would be given such an unsuitable place. It is certainly worse than a pigsty and not fit for human habitation. I will make sure that you do not suffer again in this way. (7)

Later that day, they drove through Bothaville to Wesselbron in the Orange Free State, where they had supper at the home of a friend of Motsuenyane's White partner. Motsuenyane was served alone in the kitchen while the rest of the family ate in the dining room.
In the early sixties, Sam Motsuenyane went to the United States as the first Black grantee under the United States - South Africa Leader Exchange Programme. Although his visit was originally planned for three to six months, he was fortunate in securing a scholarship, from the Institute of International Education, which enabled him to study for three years at the North Carolina State College at Raleigh, where he obtained his B.Sc. degree in Agriculture.

When he returned home to South Africa in the sixties he resolved not to work for the Government because he knew how strongly Government agricultural schemes were being opposed by Blacks in the rural areas. Africans, used to the traditional communal land tenure system of their tribal areas, were suspicious of schemes which tended to alter or break down this system.

He thought that his training would have a greater impact if he worked through the local African communities, rather than through Government agencies. In 1963, Motsuenyane started the Phalana Horticultural and Technical Services organisation, to function in a technical and advisory capacity, catering for the farmers and gardeners in South Africa. This organisation was to fulfil the need for an agricultural progressive movement among African people. For the first two years Phalana concentrated on horticultural projects in Soweto and the Reef areas. Gardens were designed and planted, soils from all over the Republic were analysed and a small nursery was maintained at Klipspruit.
Sam Motsuenyane's experiences of Afrikaners in the rural areas, showed him that they possessed a strong sense of family unity and were courteous and compassionate towards one another. But, during his travels he saw little change in the general civility of rural Afrikaners towards Blacks. Nevertheless, over the years, among the sophisticated and enlightened urban Afrikaners, he has seen some marked changes.

Although there are exceptions, Afrikaners were still generally afraid to allow Blacks to use their innovative powers as freely as they knew how. When Sam Motsuenyane was secretary of the African National Soil Conservation Association, a non-political body, which enjoyed support from a wide spectrum of Black leadership in South Africa, he was constantly cautioned, by Afrikaner agricultural officials in Pretoria, not to drift into politics. Finally a directive came from Pretoria, in the late fifties, suggesting that the organisation be restructured along ethnic lines in conformity with Government policy. It was an all Black organisation but they wanted separate Zulu, Xhosa, Sotho and Tswana sections. The Executive Board of ANSCA refused the directive and the Association was consequently allowed to die a natural death.

A similar directive was given to Sam Motsuenyane about the African Chamber of Commerce in 1969, but with opposite results. Then, the Chamber, protesting the ethnic ruling, split into well organised and efficient divisions thereby establishing a base for a strong united Chamber.
It was at this time, in the mid-sixties, that the National African Chamber of Commerce came into being on an organised scale. Sam Motsuenyane was co-opted onto the Executive Board as an agricultural consultant. Consequently, when in 1965, the Phalana Association contracted to distribute castor seed in all African areas in the Republic, as well as in neighbouring territories, where castor seed had not been introduced already, a circular on the growing of castor beans was distributed at the Chamber's Conference in Durban. Chamber members were asked to sell the seeds and handle the produce. Shopkeepers, especially those in rural areas, were asked to co-operate with Phalana, who assured them of the ready market in industry for the beans since they were used in the manufacture of castor oil, synthetic nylon fibres, as a base for paints and soaps, lubricant for engines etc.

The success of Phalana's Castor Bean project was revealed in 1967, when the Inkanyezi Bantu Farmers Association of Kwa Mbonambi near Empangeni in Zululand, the first agricultural organisation to join the Chamber in 1965, reported back. They experimented on planting castor beans in 1966. Their Secretary, Reverend C.S. Mtshali stated that they had reaped the castor crop for commercial purposes and had kept some seed for future planting on more than an experimental basis. Other Farmers Associations were urged to follow suit and make use of Motsuenyane's knowledge.

Through Phalana, Sam Motsuenyane succeeded in winning the confidence of a community in the Brits area which gave him
a site of approximately 200 acres to establish an agricultural training and research centre. He formed a committee to administer the project and began to organise financial and technical support from the private sector. It was stressed that it was an African organisation, run by Africans, for Africans.

However, this initiative was completely discouraged by Afrikaner officialdom and was eventually abandoned when the security police began to quiz the local community about the scheme.

Soon afterwards Sam Motsuanyane became the editor of the Chamber's quarterly magazine, the African Trader. In 1968 he was elected President of the National African Chamber of Commerce (later NAFCOC), a position he holds to this day.

In his capacity as President of the Chamber, Sam Motsuanyane was required to keep a close watch on the Afrikaner Government's policies, as they affected Black participation in the economic life of South Africa. What astonished him most was that

The Afrikaners were unhappy about having been excluded from the mainstream of South Africa's economy by the English and the Jews while those groups had power in their hands. But the Afrikaners were themselves excluding Blacks, by legislation, from full participation in the country's free-enterprise economy. (10)

It was Motsuanyane's, and the Chamber's view that a multi-racial community, such as was present in South Africa,
could be held together in the future only if some common goals or commitments existed among and between them. If social or ethnic groups were allowed to persist, or even to widen, conflict was bound to arise.

In 1969, barely three months after Sam Motsuenyane became President of the Chamber, he was forced to restructure the Chamber along the lines of the Government’s ethnic regionalisation directive.

When, in 1972, Motsuenyane, and his colleagues in the Chamber, pioneered the establishment of the Bank it necessitated a great deal of bargaining with the Government and Sam Motsuenyane was able to gain some major policy concessions relating to its institution. He was elected Chairman of the African Bank when it was founded in 1975.

Sam Motsuenyane was also personally involved in the establishment of the Chamber’s official publication, African Business. From the time of its inauguration in June 1972, he actively controlled and directed its editorial policy and wrote many editorials and articles which were published in the magazine.

As early as 1974, Motsuenyane noticed a change in the attitude of White businessmen in South Africa (this included Afrikaner businessmen). During 1974 he took the initiative of inviting the heads of various business organisations to a meeting where it was decided to undertake a study on the problems of Black businessmen in South Africa.
and to make a joint approach to the Government requesting it to amend restrictions affecting urban Black businessmen.

Before 1974 there had been little contact between the African Chamber of Commerce and its Afrikaner counterpart, the Afrikaanse Handelsinstituut. In 1976, Motsuenyane was invited by the Afrikaanse Handelsinstituut to be a guest speaker at its Annual Congress in Cape Town. This was indeed a history-making event, since it was the first time that the Instituut addressed by a Black person. Although, in his speech, Motsuenyane stressed many 'home truths', his remarks were greeted by thunderous applause. Motsuenyane magnanimously put this down to the fact that much of what is reactionary and bigoted in Afrikaner thought and actions stems purely from ignorance resulting from isolation and lack of contact with thinking Blacks. (11)

Motsuenyane's aim has always been for contact between the Afrikaner and Black people, at the right levels, because this could yield an enormous amount of good for South Africa, particularly at a time of increasing polarization. The development of mutual trust, the elimination of fear and suspicion of each other's motives, the generation of hope and confidence in the future - are the goals which Motsuenyane and his Chamber, feel contact could advance in the South African society.

Sam Motsuenyane, as the recognised leader of the South African Black business community, has, since 1968, united
Black businessmen of the Chamber of Commerce Movement, by giving them a strong voice and common aims. But, in addition, all Black businessmen in South Africa acknowledge his inspiration and work for Black business, and identify with him in the common cause for the upliftment and development of Black business in a free enterprise economy.

Sam Motsuenyane has always made NAFCOC's position abundantly clear. In 1969, it was against the splitting up of the organisation into ethnic Chambers, and, in the 80s, its policy was still for unity. Over the years NAFCOC accomplished many projects and Sam Motsuenyane indicated that,

There is indeed much that NAFCOC members have invested in their organisation - not so much in material terms, but principally in the cultivation of brotherly affinity which has enabled us to work together so harmoniously for so long, despite our ethnic and regional diversity. (12)

In 1972, Chief Buthelezi, acknowledged NAFCOC's unity by saying that, usually Blacks all want to be leaders, and that was why most Black organisations ended up as splinter groups. (13) In NAFCOC's case, Sam Motsuenyane provided responsible, effective leadership which, since 1968, guaranteed him a strong following amongst the Black business community.

As head of a non-political, national Black business organisation, Sam Motsuenyane was forced to maintain a delicate balance in negotiations between his organisation
and Homeland Government Departments. When, in 1978, the activities of local politicians caused the members of some Chambers in newly independent Black States and Homeland regions to question their affiliations to NAFCOC, Motsuenyane pointed out that, this weakening might cause the Chambers to lose momentum and effectiveness when they were under less experienced sectional and political party leadership. He stated that,

NAFCOC strongly believes that our Chambers of Commerce can become effective instruments of development only if they are kept outside the arena of local party politics. In any country where Chambers of Commerce are expected or compelled to serve as agents of the government they often lose their credibility, their neutrality and their organisational drive. (14)

Apart from being Chairman of the African Bank, Sam Motsuenyane is also a director of all the NAFCJC initiated companies, Afribank Insurance Brokers (Pty.) Ltd., African Development and Construction Company (Pty.) Ltd., Blackchain Ltd., African Business Publications (Pty.) Ltd, and S.A. Permanent Life Assurance Company, as well as other companies which include Hill Samuel (S.A.), I.C.I. (South Africa) and Via Afrika. He was a member of the South Africa Foundation and, in 1977, was President of the Boy Scouts Association of South Africa. He is an Executive Member of the Urban Foundation and was a member of the managing board of the United States South Africa Leader Exchange Programme. In 1975 he was awarded the Business Statesman Award from the
Harvard Business Club of America and selected as one of the five top Business Leaders by the Sunday Times of South Africa.

Sam Motsuenyane has been described as 'an articulate man with a puckish sense of humour which sweetened the bitterness of some of his words.' (15) More than twenty years ago, as a newcomer to the African Chamber of Commerce Movement he said,

> The habit is for Africans to say: Mayibuye iAfrica (in English - give back Africa) - and then do nothing about it ... It is an important matter to have a dam for monies from Africans as well as to have control over it. Economic independence leads to political freedom. (16)

In 1978, Motsuenyane stated

> It is time for Afrikaner-African dialogue. The White English liberals, who have often said that they speak on our behalf, are disillusioned. Some are frightened by what has happened in Angola and Rhodesia and now lean toward the Government. They still have economic power, but the issue between Black and White is essentially political. (17)
Harvard Business Club of America and selected as one of the five top Business Leaders by the Sunday Times of South Africa.

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NOTES

(1) Unless otherwise indicated the information in this section came from discussions, interviews and tape recordings held with Sam Motsueneinate between 1972 and 1980.

(2) 'This South Africa', African Business, March, 1977, p. 31.


(4) SM. Motsueneyan, 'A Tswana growing up with Afrikaners', talk given to United States South Africa Leader Exchange Programme, Johannesburg, Aug., 1978, p. 8.


(6) SM. Motsueneyan, 'A Tswana growing up with Afrikaners', p. 12.

(7) Ibid.


(10) SM. Motsueneyan, 'A Tswana growing up with Afrikaners', p. 15.

(11) Ibid., p. 19.


(13) 'Blacks can pave the way to prosperity - Chief Buthelezi', African Business, June 1972, p. 6.


(17) SM. Motsuenyane, 'A Tswana growing up with Afrikaners', pp. 20-21.
APPENDIX 2

African Bank - Total Number of Shareholders - 1676

Figure 1

<table>
<thead>
<tr>
<th>Sex of Shareholder</th>
<th>No.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>1246</td>
<td>74.3</td>
</tr>
<tr>
<td>Female</td>
<td>300</td>
<td>17.9</td>
</tr>
<tr>
<td>Unknown (Company)</td>
<td>130</td>
<td>7.8</td>
</tr>
<tr>
<td></td>
<td>1676</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Figure 2

<table>
<thead>
<tr>
<th>Type of Shareholder</th>
<th>No.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Company</td>
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<td>0.4</td>
</tr>
<tr>
<td>Black</td>
<td>1546</td>
<td>92.2</td>
</tr>
<tr>
<td>Black Company</td>
<td>15</td>
<td>0.9</td>
</tr>
<tr>
<td>Uncollected shares</td>
<td>107</td>
<td>6.4</td>
</tr>
<tr>
<td>Black State</td>
<td>2</td>
<td>0.1</td>
</tr>
<tr>
<td></td>
<td>1676</td>
<td>100.0</td>
</tr>
</tbody>
</table>

* All tables in this Appendix were based on shareholding lists supplied by the African Bank. The lists were programmed by myself for use on the University of the Witwatersrand IBM computer to extract the following information.
<table>
<thead>
<tr>
<th>Area of Shareholder</th>
<th>No.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pretoria</td>
<td>69</td>
<td>4,1</td>
</tr>
<tr>
<td>Bosveld</td>
<td>60</td>
<td>3,6</td>
</tr>
<tr>
<td>N. Tvl.</td>
<td>111</td>
<td>6,6</td>
</tr>
<tr>
<td>E. Tvl.</td>
<td>48</td>
<td>2,9</td>
</tr>
<tr>
<td>E. Rand</td>
<td>103</td>
<td>6,1</td>
</tr>
<tr>
<td>W. Rand</td>
<td>17</td>
<td>1,0</td>
</tr>
<tr>
<td>S. Tvl.</td>
<td>163</td>
<td>9,8</td>
</tr>
<tr>
<td>Jhb.</td>
<td>137</td>
<td>8,1</td>
</tr>
<tr>
<td>Highveld</td>
<td>2</td>
<td>0,2</td>
</tr>
<tr>
<td>S.E. Tvl.</td>
<td>2</td>
<td>0,1</td>
</tr>
<tr>
<td>S.W. Tvl.</td>
<td>17</td>
<td>1,0</td>
</tr>
<tr>
<td>W. Tvl.</td>
<td>14</td>
<td>0,8</td>
</tr>
<tr>
<td>N.W. Tvl.</td>
<td>2</td>
<td>0,2</td>
</tr>
<tr>
<td>Natal</td>
<td>500</td>
<td>29,8</td>
</tr>
<tr>
<td>Zululand</td>
<td>40</td>
<td>2,4</td>
</tr>
<tr>
<td>Transkei</td>
<td>48</td>
<td>2,8</td>
</tr>
<tr>
<td>Cape</td>
<td>200</td>
<td>12,0</td>
</tr>
<tr>
<td>Tembu</td>
<td>75</td>
<td>4,5</td>
</tr>
<tr>
<td>Ciskei</td>
<td>16</td>
<td>0,9</td>
</tr>
<tr>
<td>S.W.A.</td>
<td>1</td>
<td>0,1</td>
</tr>
<tr>
<td>O.F.S.</td>
<td>51</td>
<td>3,0</td>
</tr>
</tbody>
</table>

1676 100,0
### Figure 4
Leading Areas (Towns) | No. of Shareholders | % of Total
--- | --- | ---
Lusikisiki | 50 | 3,0
Madadeni | 48 | 2,9
Tembisa | 45 | 2,7
Guguletu | 42 | 2,5
Ga-Rankuwa | 40 | 2,4
Kwa Moshu | 37 | 2,2
Newcastle | 33 | 2,0
Umlazi | 32 | 1,9
Kwa Thema | 27 | 1,6
Hammaaskraal | 23 | 1,4
Flagstaff | 23 | 1,4
Langa | 23 | 1,4

**Total** | 423 | 25,4

### Figure 5
Number of Shares Held

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>Frequency</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 100</td>
<td>263</td>
<td>15,7</td>
</tr>
<tr>
<td>100 - 250</td>
<td>843</td>
<td>50,3</td>
</tr>
<tr>
<td>250 - 500</td>
<td>201</td>
<td>12,0</td>
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<tr>
<td>500 - 1000</td>
<td>163</td>
<td>9,7</td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>115</td>
<td>6,9</td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>58</td>
<td>3,5</td>
</tr>
<tr>
<td>5000 - 10000</td>
<td>14</td>
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<td>10000 - 25000</td>
<td>13</td>
<td>0,8</td>
</tr>
<tr>
<td>25000 - 60000</td>
<td>6</td>
<td>0,4</td>
</tr>
</tbody>
</table>

**Total** | 1676 | 100,0
Figure 6

Relationship between number of shares held and sex of shareholder.

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>Male No.</th>
<th>Female No.</th>
<th>Unknown (Company) No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 100</td>
<td>14,6</td>
<td>50</td>
<td>24,0</td>
</tr>
<tr>
<td>100 - 250</td>
<td>48,9</td>
<td>189</td>
<td>34,9</td>
</tr>
<tr>
<td>250 - 500</td>
<td>12,4</td>
<td>26</td>
<td>15,5</td>
</tr>
<tr>
<td>500 - 1000</td>
<td>11,1</td>
<td>14</td>
<td>8,5</td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>7,2</td>
<td>16</td>
<td>7,0</td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>3,9</td>
<td>4</td>
<td>3,1</td>
</tr>
<tr>
<td>5000 - 10000</td>
<td>1,0</td>
<td>1</td>
<td>0,8</td>
</tr>
<tr>
<td>10000 - 25000</td>
<td>0,8</td>
<td>1</td>
<td>1,6</td>
</tr>
<tr>
<td>25000 - 60000</td>
<td></td>
<td>4,7</td>
<td>6</td>
</tr>
</tbody>
</table>

Chi-Square = 120.67349 with 16 degrees of freedom
Significance = 0.0000
Figure 7

Relationship between number of shares held and the type of shareholder.

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>White Co.</th>
<th>Individual</th>
<th>Black Co.</th>
<th>Black State</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 100</td>
<td>15.0 232</td>
<td>15.0 232</td>
<td>15.0 232</td>
<td>15.0 232</td>
</tr>
<tr>
<td>100 - 250</td>
<td>16.7 1</td>
<td>51.6 797</td>
<td>33.3 5</td>
<td>33.3 5</td>
</tr>
<tr>
<td>250 - 500</td>
<td>11.7 181</td>
<td>13.3 2</td>
<td>13.3 2</td>
<td>13.3 2</td>
</tr>
<tr>
<td>500 - 1000</td>
<td>9.8 152</td>
<td>10.0 152</td>
<td>9.8 152</td>
<td>9.8 152</td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>6.9 106</td>
<td>26.7 4</td>
<td>26.7 4</td>
<td>26.7 4</td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>3.5 54</td>
<td>13.3 2</td>
<td>13.3 2</td>
<td>13.3 2</td>
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<tr>
<td>5000 - 10000</td>
<td>0.8 13</td>
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<td>6.7 1</td>
<td>6.7 1</td>
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<tr>
<td>10000 - 25000</td>
<td>0.7 11</td>
<td>100.0 2</td>
<td>100.0 2</td>
<td>100.0 2</td>
</tr>
<tr>
<td>30000 - 60000</td>
<td>83.3 5</td>
<td>6.7 1</td>
<td>6.7 1</td>
<td>6.7 1</td>
</tr>
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</table>

\[ \chi^2 = 1482.47241 \text{ with 32 degrees of freedom.} \]

Significance = 0.0000
Figure 8

Relationship between the range of shares held and areas.

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>Pretoria</th>
<th>Bosveld</th>
<th>N.Tvl.</th>
<th>E.Tvl.</th>
<th>E.Rand</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% No. %</td>
<td>% No. %</td>
<td>% No. %</td>
<td>No. %</td>
<td>No. %</td>
</tr>
<tr>
<td>0 - 100</td>
<td>23.2 16</td>
<td>13.3 8</td>
<td>24.3 27</td>
<td>12.5 6</td>
<td>12.6 13</td>
</tr>
<tr>
<td>100 - 250</td>
<td>39.1 27</td>
<td>40.0 24</td>
<td>45.9 51</td>
<td>37.5 18</td>
<td>47.6 49</td>
</tr>
<tr>
<td>250 - 500</td>
<td>13.0 9</td>
<td>15.0 9</td>
<td>10.8 12</td>
<td>29.2 14</td>
<td>12.6 13</td>
</tr>
<tr>
<td>500 - 1000</td>
<td>13.0 9</td>
<td>15.0 9</td>
<td>8.1   9</td>
<td>12.5 6</td>
<td>7.8 8</td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>8.7 6</td>
<td>5.0 3</td>
<td>5.4   6</td>
<td>2.1 1</td>
<td>9.7 10</td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>1.4 1</td>
<td>6.7 4</td>
<td>0.9   1</td>
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<td>6.8 7</td>
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<tr>
<td>5000 - 10000</td>
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<td>1.8 2</td>
<td>1.9 2</td>
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<td></td>
</tr>
<tr>
<td>10000 - 25000</td>
<td>3.3 2</td>
<td>2.7 3</td>
<td>1.0 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25000 - 60000</td>
<td>1.4 1</td>
<td></td>
<td></td>
<td></td>
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</table>

<table>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% No. %</td>
<td>No. %</td>
<td>% No.</td>
<td>% No. %</td>
<td>% No. %</td>
</tr>
<tr>
<td>0 - 100</td>
<td>5.9</td>
<td>19.0 31</td>
<td>28.5 39</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 - 250</td>
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<td>39.3 64</td>
<td>35.8 49</td>
<td>100.0 2</td>
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<td>250 - 500</td>
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<td>12.3 20</td>
<td>13.9 19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 - 1000</td>
<td>23.5 4</td>
<td>9.2 15</td>
<td>9.5 13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>17.6 3</td>
<td>13.5 22</td>
<td>5.1 7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>5.9</td>
<td>5.5 9</td>
<td>2.9 4</td>
<td></td>
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</tr>
<tr>
<td>5000 - 10000</td>
<td>5.9</td>
<td>1.2 2</td>
<td>0.7 1</td>
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<td></td>
</tr>
<tr>
<td>10000 - 25000</td>
<td></td>
<td>0.7 1</td>
<td></td>
<td></td>
<td></td>
</tr>
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<td></td>
<td>2.9 4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of Shares</td>
<td>S.W.Tvl. %</td>
<td>W.Tvl. %</td>
<td>N.W.Tvl. %</td>
<td>Natal %</td>
<td>Zululand %</td>
</tr>
<tr>
<td>---------------</td>
<td>-----------</td>
<td>----------</td>
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<td>O - 100</td>
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<td>5,0 2</td>
<td></td>
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</tr>
<tr>
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<td>35,7 5</td>
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<tr>
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<td>7,1 1</td>
<td>1,8 9</td>
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<td></td>
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<tr>
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<td>0,4 2</td>
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<td>0,2 1</td>
<td>2,5 1</td>
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<table>
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<tr>
<th>No. of Shares</th>
<th>Transkei %</th>
<th>Cape %</th>
<th>Tembu %</th>
<th>Ciskei %</th>
<th>SWA %</th>
<th>OFS %</th>
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</thead>
<tbody>
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<td>19,2 38</td>
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<td>9,1 1</td>
<td>13,7 7</td>
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<td>41,4 82</td>
<td>53,4 40</td>
<td>68,8 11</td>
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<td>14,7 11</td>
<td>18,8 3</td>
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<td>21,6 11</td>
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<td>9,1 18</td>
<td>4,0 3</td>
<td>6,3 1</td>
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<td></td>
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<td>5,1 10</td>
<td>9,8 4</td>
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<tr>
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Chi-Square = 310,27246 with 168 degrees of freedom.
Significance = 0,0000
Black Chain Company - Total Number of Shareholders - 612

**Figure 9**

<table>
<thead>
<tr>
<th>Sex of Shareholder</th>
<th>No.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>521</td>
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</tr>
<tr>
<td>Female</td>
<td>75</td>
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<tr>
<td>Unknown(Company)</td>
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<td>2.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>612</td>
<td>100.0</td>
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</table>

**Figure 10**

<table>
<thead>
<tr>
<th>Type of Shareholder</th>
<th>No.</th>
<th>% of Total</th>
</tr>
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<tbody>
<tr>
<td>Black Individual</td>
<td>596</td>
<td>97.4</td>
</tr>
<tr>
<td>Black Company</td>
<td>13</td>
<td>2.1</td>
</tr>
<tr>
<td>Unknown</td>
<td>2</td>
<td>0.3</td>
</tr>
<tr>
<td>Multiracial Company</td>
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<td>0.2</td>
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<tr>
<td><strong>Total</strong></td>
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<td>100.0</td>
</tr>
<tr>
<td>Area of Shareholder</td>
<td>No.</td>
<td>% of Total</td>
</tr>
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<td>-----</td>
<td>------------</td>
</tr>
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<tr>
<td>Bosveld</td>
<td>66</td>
<td>10,8</td>
</tr>
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<tr>
<td>E. Tvl.</td>
<td>17</td>
<td>2,7</td>
</tr>
<tr>
<td>E. Rand</td>
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<td>6,9</td>
</tr>
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<td>W. Rand</td>
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<td>3,6</td>
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<tr>
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</tr>
<tr>
<td>Jhb.</td>
<td>31</td>
<td>5,0</td>
</tr>
<tr>
<td>Highveld</td>
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</tr>
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</tr>
<tr>
<td>S.W. Tvl.</td>
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<td>4,4</td>
</tr>
<tr>
<td>W. Tvl.</td>
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<td>N.W. Tvl.</td>
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<td>0,4</td>
</tr>
<tr>
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<td>68</td>
<td>11,0</td>
</tr>
<tr>
<td>Zululand</td>
<td>4</td>
<td>0,7</td>
</tr>
<tr>
<td>Transkei</td>
<td>5</td>
<td>0,9</td>
</tr>
<tr>
<td>Tembu</td>
<td>19</td>
<td>3,1</td>
</tr>
<tr>
<td>Ciskei</td>
<td>2</td>
<td>0,3</td>
</tr>
<tr>
<td>Cape</td>
<td>28</td>
<td>4,6</td>
</tr>
<tr>
<td>O.F.S.</td>
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<td>4,7</td>
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<td>612</td>
<td>100,0</td>
</tr>
</tbody>
</table>
### Figure 12

<table>
<thead>
<tr>
<th>Leading Areas(Towns)</th>
<th>No. of Shareholders</th>
<th>% of Total</th>
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<tr>
<td>Ga-kankuwa</td>
<td>51</td>
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<tr>
<td>Katlehong</td>
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</tr>
<tr>
<td>Kwa Xuma</td>
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<td>4.7</td>
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<tr>
<td>Mabopane</td>
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</tr>
<tr>
<td>Iketlo</td>
<td>19</td>
<td>3.1</td>
</tr>
<tr>
<td>Moroka</td>
<td>19</td>
<td>3.1</td>
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<tr>
<td><strong>Total</strong></td>
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<td><strong>27.8</strong></td>
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</table>

### Figure 13

**Number of Shares Held**

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<th>No. of Shares</th>
<th>Frequency</th>
<th>% of Total</th>
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<tr>
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</tr>
<tr>
<td>250 - 500</td>
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</tr>
<tr>
<td>500 - 1000</td>
<td>64</td>
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</tr>
<tr>
<td>1000 - 2000</td>
<td>40</td>
<td>6.5</td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>18</td>
<td>2.9</td>
</tr>
<tr>
<td>5000 - 10000</td>
<td>5</td>
<td>0.8</td>
</tr>
<tr>
<td>10000 - 25000</td>
<td>1</td>
<td>0.2</td>
</tr>
<tr>
<td>25000 - 60000</td>
<td>1</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>612</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
### Figure 14

Relationship between number of shares held and sex of shareholder.

<table>
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<tr>
<th>No. of Shares</th>
<th>Male %</th>
<th>Male No.</th>
<th>Female %</th>
<th>Female No.</th>
<th>Unknown (Company) %</th>
<th>Unknown (Company) No.</th>
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<tbody>
<tr>
<td>0 - 100</td>
<td>30.0</td>
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<td>52.0</td>
<td>39</td>
<td>6.3</td>
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<tr>
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<td>250 - 500</td>
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<td>13</td>
<td>18.8</td>
<td>3</td>
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<td>12.5</td>
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Chi-Square = 73.01759 with 16 degrees of freedom
Significance = 0.0000
Figure 15

Relationship between number of shares held and the type of shareholder.

<table>
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<tr>
<th>No. of Shares</th>
<th>Black Individual %</th>
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<th>Black Company %</th>
<th>No.</th>
<th>Multiracial Company %</th>
<th>No.</th>
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</thead>
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<td>30.8</td>
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<td>15.4</td>
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Chi-Square = 641.70654 with 24 degrees of freedom
Significance = 0.0000
Figure 16

Relationship between the range of share-held and areas.

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<th>No. of Shares</th>
<th>Pretoria %</th>
<th>No.</th>
<th>Bosveld %</th>
<th>No.</th>
<th>N.Tvl. %</th>
<th>No.</th>
<th>E.Tvl. %</th>
<th>No.</th>
<th>E.Rand %</th>
<th>No.</th>
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<td>21,4</td>
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<td>21,2</td>
<td>14</td>
<td>22,7</td>
<td>10</td>
<td>23,5</td>
<td>4</td>
<td>21,4</td>
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<tr>
<td>250 - 500</td>
<td>21,2</td>
<td>7</td>
<td>21,2</td>
<td>14</td>
<td>27,3</td>
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<td>4</td>
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</table>

<table>
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<th>S.Tvl. %</th>
<th>No.</th>
<th>Jhb. %</th>
<th>No.</th>
<th>S.E.Tvl %</th>
<th>No.</th>
<th>S.W.Tvl %</th>
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</tr>
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<td>No. of Shares</td>
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<td>N. W. Tvl. % No.</td>
<td>Natal % No.</td>
<td>Zululand % No.</td>
<td>Transkei % No.</td>
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<td></td>
<td>31,3</td>
<td>21</td>
<td>75,0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 - 1000</td>
<td></td>
<td></td>
<td>13,4</td>
<td>9</td>
<td>20,0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1000 - 2000</td>
<td></td>
<td></td>
<td>50,0</td>
<td>1</td>
<td>13,4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>Cape % No.</th>
<th>Tembu % No.</th>
<th>Ciskei % No.</th>
<th>OFS % No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 100</td>
<td>14,3</td>
<td>4</td>
<td>36,8</td>
<td>7</td>
</tr>
<tr>
<td>100 - 250</td>
<td>14,3</td>
<td>4</td>
<td>5,3</td>
<td>1</td>
</tr>
<tr>
<td>250 - 500</td>
<td>39,3</td>
<td>11</td>
<td>31,6</td>
<td>6</td>
</tr>
<tr>
<td>500 - 1000</td>
<td>14,3</td>
<td>4</td>
<td>26,3</td>
<td>5</td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>10,7</td>
<td>3</td>
<td></td>
<td>3,4</td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>3,6</td>
<td>1</td>
<td></td>
<td>6,9</td>
</tr>
<tr>
<td>5000 - 10000</td>
<td>3,6</td>
<td>1</td>
<td></td>
<td>3,4</td>
</tr>
</tbody>
</table>

Chi-Square = 168.78738 with 152 degrees of freedom
Significance = 0.1668
African Development & Construction Company - Total Number of Shareholders - 60

Figure 17

<table>
<thead>
<tr>
<th>Sex of Shareholder</th>
<th>No.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>58</td>
<td>96.7</td>
</tr>
<tr>
<td>Female</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Unknown (Company)</td>
<td>2</td>
<td>3.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Figure 18

<table>
<thead>
<tr>
<th>Type of Shareholder</th>
<th>No.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Company</td>
<td>1</td>
<td>1.7</td>
</tr>
<tr>
<td>Black Individual</td>
<td>58</td>
<td>96.7</td>
</tr>
<tr>
<td>Unknown</td>
<td>1</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
Figure 19

<table>
<thead>
<tr>
<th>Area of Shareholder</th>
<th>No.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pretoria</td>
<td>6</td>
<td>10,0</td>
</tr>
<tr>
<td>Bosveld</td>
<td>7</td>
<td>11,7</td>
</tr>
<tr>
<td>N. Tvl.</td>
<td>9</td>
<td>15,0</td>
</tr>
<tr>
<td>E. Tvl.</td>
<td>5</td>
<td>8,3</td>
</tr>
<tr>
<td>E. Rand</td>
<td>1</td>
<td>1,7</td>
</tr>
<tr>
<td>W. Rand</td>
<td>3</td>
<td>5,0</td>
</tr>
<tr>
<td>S. Tvl.</td>
<td>6</td>
<td>10,0</td>
</tr>
<tr>
<td>Jhb.</td>
<td>2</td>
<td>3,3</td>
</tr>
<tr>
<td>Natal</td>
<td>6</td>
<td>10,0</td>
</tr>
<tr>
<td>Tembu</td>
<td>1</td>
<td>1,7</td>
</tr>
<tr>
<td>Ciskei</td>
<td>6</td>
<td>10,0</td>
</tr>
<tr>
<td>Cape</td>
<td>1</td>
<td>1,6</td>
</tr>
<tr>
<td>S.W.A.</td>
<td>1</td>
<td>1,7</td>
</tr>
<tr>
<td>OFS</td>
<td>6</td>
<td>10,0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100,0</strong></td>
</tr>
</tbody>
</table>

Figure 20

<table>
<thead>
<tr>
<th>Leading Areas - Towns</th>
<th>No.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gc-Rankuwa</td>
<td>6</td>
<td>10,0</td>
</tr>
<tr>
<td>Debenek</td>
<td>5</td>
<td>8,3</td>
</tr>
<tr>
<td>Witzieshoek</td>
<td>4</td>
<td>6,7</td>
</tr>
<tr>
<td>Sibasa</td>
<td>4</td>
<td>6,7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>19</strong></td>
<td><strong>31,7</strong></td>
</tr>
</tbody>
</table>
### Figure 21
**No. of Shares held**

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>Frequency</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 100</td>
<td>1</td>
<td>1.7</td>
</tr>
<tr>
<td>100 - 250</td>
<td>4</td>
<td>6.7</td>
</tr>
<tr>
<td>250 - 500</td>
<td>35</td>
<td>58.3</td>
</tr>
<tr>
<td>500 - 1000</td>
<td>16</td>
<td>26.7</td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>1</td>
<td>1.7</td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>2</td>
<td>3.3</td>
</tr>
<tr>
<td>5000 - 60000</td>
<td>1</td>
<td>1.7</td>
</tr>
</tbody>
</table>

Total: 60

### Figure 22
**Relationship between number of shares held and sex of shareholder.**

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>Male %</th>
<th>Male No.</th>
<th>Unknown(Company) %</th>
<th>Unknown(Company) No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 100</td>
<td>1.7</td>
<td>1</td>
<td>50.0</td>
<td>1</td>
</tr>
<tr>
<td>100 - 250</td>
<td>5.2</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>250 - 500</td>
<td>60.3</td>
<td>35</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 - 1000</td>
<td>27.6</td>
<td>16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>1.7</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000 - 50000</td>
<td>3.4</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25000 - 60000</td>
<td></td>
<td></td>
<td>50.0</td>
<td>1</td>
</tr>
</tbody>
</table>

Chi-Square = 36.72412 with six degrees of freedom.
Significance = 0.0000
**Figure 23**

Relationship between number of shares held and type of shareholder.

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>White Co. %</th>
<th>Black Individual %</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 100</td>
<td>1,7</td>
<td></td>
</tr>
<tr>
<td>100 - 250</td>
<td>5,2</td>
<td></td>
</tr>
<tr>
<td>250 - 500</td>
<td>60,3</td>
<td></td>
</tr>
<tr>
<td>500 - 1000</td>
<td>27,6</td>
<td></td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>1,7</td>
<td></td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>3,4</td>
<td></td>
</tr>
<tr>
<td>25000 - 60000</td>
<td>100,0</td>
<td></td>
</tr>
</tbody>
</table>

Chi-square = 74,22411 with 12 degrees of freedom.
Significance = 0,0000
Figure 24
Relationship between the range of shares held and areas.

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>Pretoria</th>
<th>Bosveld</th>
<th>N.Tvl.</th>
<th>E.Tvl.</th>
<th>E.Rand</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% No.</td>
<td>% No.</td>
<td>% No.</td>
<td>% No.</td>
<td>% No.</td>
</tr>
<tr>
<td>0 - 100</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 - 250</td>
<td>11,1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>250 - 500</td>
<td>83,3</td>
<td>5</td>
<td>42,9</td>
<td>3</td>
<td>55,6</td>
</tr>
<tr>
<td>500 - 1000</td>
<td>16,7</td>
<td>1</td>
<td>42,9</td>
<td>3</td>
<td>33,3</td>
</tr>
<tr>
<td>1000 - 2000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000 - 5000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>L.Hand</th>
<th>S.Tvl.</th>
<th>Jhb.</th>
<th>Natal</th>
<th>Cape</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% No.</td>
<td>% No.</td>
<td>% No.</td>
<td>% No.</td>
<td>% No.</td>
</tr>
<tr>
<td>100 - 250</td>
<td>33,3</td>
<td>1</td>
<td>16,7</td>
<td>1</td>
<td>50,0</td>
</tr>
<tr>
<td>250 - 500</td>
<td>33,3</td>
<td>1</td>
<td>50,0</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>500 - 1000</td>
<td>16,7</td>
<td>1</td>
<td>33,3</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>1000 - 2000</td>
<td>33,3</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000 - 5000</td>
<td>16,7</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25000 - 60000</td>
<td></td>
<td></td>
<td>50,0</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>Tembu</th>
<th>Ciskei</th>
<th>S.A.</th>
<th>OFS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% No.</td>
<td>% No.</td>
<td>% No.</td>
<td>% No.</td>
</tr>
<tr>
<td>250 - 500</td>
<td>100,0</td>
<td>1</td>
<td>83,3</td>
<td>5</td>
</tr>
<tr>
<td>500 - 1000</td>
<td>16,7</td>
<td>1</td>
<td>33,3</td>
<td>2</td>
</tr>
</tbody>
</table>

Chi-Square = 90.88570 with 78 degrees of freedom.
Significance = 0.1506
Figure 25

Chi-Square Test

1. **Null Hypothesis**
   e.g. The proportion of people buying the shares in the various ranges is similar in most areas.

2. **Hypothesis**
   The proportion of people buying shares in the various ranges differs from area to area.

3. **Statistical Test**
   Since the data are in discrete categories, the chi-square test is appropriate.

4. **Result**
   Fig. 24 - the 60 people who bought shares divided into areas. The various amounts of shares bought were grouped into ranges.
   The size of Chi-square reflects the magnitude of the discrepancy between the actual number of people who bought shares and the expected number if there was really no difference in total number of shares bought in the ranges and the area from which people came.
   e.g. In African Development Construction Company 5 people in Pretoria bought shares in the 250-500 range. The expected number would then be equivalent to the total number of people in Pretoria who bought shares = 6 * the total number of people in all areas who bought shares in the 250-500 range = 35 divided by the total number of shareholders = 60
   Therefore expected frequency = 3.5.
   If most of the differences between the observed frequency and the expected frequency are large, then the value of chi-square will also be large.
   The larger chi-square the more likely it is that the two groups differ with respect to the classifications.
   In this example the expected frequency 3.5 is close to the observed frequency of 5, therefore the value of chi-square is small and the null hypothesis can be accepted.
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9. Computer Analysis

The African Bank supplied details of shareholders in the following companies:
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African Development and Construction Company (Pty.) Ltd.

An SPSS system ('Special Packet for the Social Sciences') was used with the IBM Computer at the University of the Witwatersrand, Johannesburg, to compile Figs. 1 - 24 in the Appendix.

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