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Power, identity and agency at work in the popular economies of Soweto and Black Johannesburg.

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CHAPTER ONE



THE POPULAR ECONOMIES OF SOWETO AND BLACK JOHANNESBURG IN PERSPECTIVE

1.1 The research *problematique*

"Soweto is a metaphor for black life in South Africa." Aggrey Klaaste (2004:123)

This thesis investigates a number of practices, processes, relationships, actors and institutions prevalent in the residential areas that form part of Johannesburg that is known as Soweto, all of which have in common the exchange, hoarding, spending and risking of cash money. It describes the actual flows of monies between actors and institutions while also inquiring into the social meanings of the flows of such monies between actors and social groups and institutions. The relationships of indebtedness that result from such flows, the savings and credit practices and institutions which direct such flows of monies, and the processes of consumption and games of chance which I describe here, are analysed in this thesis in the context of what I call the 'popular economies' of Soweto and Black Johannesburg.[1]

By popular economies I denote a field of patterned yet changing 'economic' relationships, processes and practices that stresses the historically structured yet open-ended flows of money in the context of the shifting dynamics of everyday life. The notion of popular economies is employed here in an effort to move beyond the conventional distinctions between formal/informal economies and legal/illegal economies so as to explore the moral or normative dimensions of such money flows, especially in relation to historically constructed ideas about the state, legality, power, social class, identity and social legitimacy. As such the concept popular economies allows me, as an ethnographer, to take seriously questions of material *and* social reproduction, identity (in the

[1] In this thesis - as in any study of South Africa - an obligatory note on racial terminology is called for. This is not only because our society is a highy racialised society or because racial terminology is used by the state to track transformation and redress. It is also because it shapes behaviour and has become an important register of identity and reality. In this thesis I will refer to people by the traditional categories of 'African', 'Coloured', 'White' and 'Indian' given how these classficiations were used by the state to produce different experiences. I use the term 'African' in the main when writing about the past while using the term 'black' when referring to Africans in the present (but they are also used interchangeably). When I quote from materials from the period under discussion I will use older terms like 'Native' which were used in that context.

registers of class, gender and race) and meaning in understanding behaviour patterned around the exchange, risking, spending and hoarding of monies. This means that the notion popular economy is informed by both materialist and idealist definitions of the economy.[2]

Such a conception of the 'popular economies' allows me to brings into one view aspects of social and economic life that are usually kept separate (by either disciplinary boundaries, the demands of positivist legal discourse or state policies). This does not mean that the concepts of race, class and gender are unimportant when considering the shape and dynamics of the popular economies. These three axes of inquiry are important tools in understanding the political economy of contemporary Soweto and Johannesburg, the urban forms which have developed over the past century (Parnell 1997) as well as to recognise some of the cultural forms including the 'cultures of resistance' and subcultures that have developed in response. Given my reluctance to draw too neat a boundary between the domains of the political and the economic and the religious, they are also important in understanding the popular economies of Soweto. But these concepts are more than analytical tools or explanatory concepts: they are also crucial registers of identity in the voices of many Sowetans. As such they are also crucial markers of identity and feature prominently in the multiple views and narratives that many Sowetans hold and articulate about themselves as a social group, the neighbourhood in which they live as a social order of a particular kind, their 'economic' practices, and the relationship between economic practices, social networks, political structures and religious discourses – as well as how they are used in producing legitimacy.

In this thesis economic behaviour that shapes the flows of monies is not seen as reducible to the logic implied in the assumption that all actors consistently try and maximise their own interests and so only at the expense of other actors. This assumption may be feasible in certain social and structural conditions - and certain markets - and for the purpose of building certain models, but it must not be assumed to be universally applicable (or universally desirable). Such a framing of the context of my research through the use of the notion popular economies tries to avoid both the

[2] Anthropologist Richard Wilk's recent definition of the economy as "the relationships between human beings and the human-produced world of objects, ideas, and images" (Wilk 2007:36) is more idealist than Gregory and Altman's (1989:1) definition of 'the economy' as the social relations human groups establish in order to control production, consumption, and the circulation of food, clothing and shelter. In other words, it is not only the materialities of everyday life that shapes economic processes and practies but also ideas, normative evaluations of such materialities, and questions of identity and community.

economism and methodological individualism that characterises some contemporary writings in the fields of economic and urban anthropology. It is important, I believe, to offer representations of economic life that are not completely determined by our world's current predominant form of political organisation (the nation-state and by implication methodological nationalism), nor by our world's current predominant form of economic organisation (capitalism and by implication its ideological imperatives). This means that I agree with David Graeber when he suggests that at the heart of the project of anthropology is the acceptance that the world system is one that is human-made, in-the-making and that anthropologists should do more than merely reflect it: they should also imagine it and act upon it (Graeber 2007). In the same way that 'history from below' tries to capture something about the fundamental yet elusive voice and agency of marginalised and underground peoples, so the notion of popular economies in this thesis is employed with the aim of offering a critique of some of the established assumptions about economic life that developed and continues to flourish in industrial and post-industrial metropolitan centres and in our 'bodies of law and jurisprudence'.

In the following chapters, then, I describe the sociological organisation and micro dynamics that shape certain practices and relationships in the popular economies in the neighbourhoods of contemporary Soweto. Moreover, I put forward an interpretive analysis of the shape and dynamics of the popular economies by placing such practices, instutions and relationships in the context of the larger history of Johannesburg. I explore the ways in which the contemporary popular economies can be understood in relation to past practices. And how such past practices and social class dynamics were in turn shaped by Johannesburg's particular path of capitalist development, the process of urbanisation and labour migration and the policies and practices of racist segregation which developed under colonialism and apartheid. In addition to taking into account the ways in which this larger history has shaped the sociological conditions of the lives of people who live in Soweto, I also take seriously questions of racial and class and gender identities in explaining some of the features of contemporary popular economies.

Not everything I present in this thesis, or the experiences I shared during fieldwork, can be easily situated and analysed with reference to structural histories of racial capitalism (class exploitation and racist subjugation) and gendered oppression. This point my Sowetan interlocutors consistently

remarked upon in our discussions, in addition to my own efforts of trying to make sense of some aspects of everyday life. The notion 'Black Johannesburg', used in some of the literature on Johannesburg, is invoked in this thesis in order to emphasise the role of history and identity (blackness) in understanding aspects of the contemporary popular economies of Soweto; it alludes to a historical identity invoked in this thesis. Whereas my primary research was limited to Sowetan and Johannesburg, I do believe that some of my findings can be situated into a broader historical context (time) and indeed a broader regional one (space).

More specifically, which actors and institutions and processes will I be describing here? What are the main themes that will flow from these descriptions and analyses? What is the significance of this research? Firstly, I investigate the figure and practice of the small-scale neighbourhood township moneylender and the relations of indebtedness that are established and performed through the provision of small amounts of emergency cash credit to neighbours and friends. I then describe and analyse several aspects of the practice of such informal neighbourhood lenders that operate parallel to and overlap with the formal and state-regulated market enacted by a range of private and public financial services institutions. In the process I demonstrate the ways in which credit provision on a small scale forces us to rethink the legalistic and state-centred distinction between formal and informal economies, and how the state as a regulator of economic behaviour through the construction of the micro credit market, remains in some aspects a marginal regulating force in the everyday lives of some Sowetans. The social legitimacy of such illegal lenders is explained with reference to the social embeddedness of such lenders in the context of residential neighbourhoods and not with reference to their relationship to the state or law. These findings resonate with earlier arguments made by anthropologists and sociologists regarding the embeddedness of 'economic' relations and practices in social organisation (Granovetter 1985) although I theorise such embeddedness not as a condition of primitive social organisation but as an outcome of the performance of personal and social dimensions in the popular economies given the historical and social illegitimacy of the state as an enforcer of contracts.

I then move on to analyse a lottery-like numbers gambling game of Chinese origin called *fahfee*, inquiring into the organisation and meaning of this game complex and the practices and ideas that inform the continuing popularity of this game of chance, again, among certain residents. I analyse

the dynamics of small-scale risk-taking and the structuring of trustworthiness and ultimately the construction of social identities. This game complex makes us rethink the taken for granted distinction between leisure and work among sections of the urban population of Johannesburg while pointing at aspects of the contemporary political economy that produce greater insecurity and marginalisation among the unemployed, turning in the process forms of leisure into desperate efforts at money making. In my analysis I point to the importance of social class in shaping popular economic action while pointing to the importance of cultural outsiders and perceptions of identity in patterning 'economic' relations that are not immediately embedded in residential neighbourhood-based social relations.

These themes also feature in the following chapter through an analysis of a small neighbourhood rotating saving and credit association. Through my analysis of one such association over time I show how the members – all male, unmarried friends and neighbours – collectively mould their savings club and thus themselves in order to combat their struggles with social reproduction. Access to and control over money emerges as *the* crucial stumbling block in achieving masculinity for these unmarried men, who needs money in order to get married, establish a new home, and effectively become a man. This chapter and the next trace the challenges that unmarried, working class men who struggle to live up to newer formulations of masculinity. These have become hegemonic over the last decade as a new formation of upwardly mobile young men rework local status hierarchies and in the process reformulate definitions of manhood through their access and control over larger incomes, least of which is the public display of wealth. It shows how their aspirations to become adult men informs not only how they consume but also how they save. Saving then is much more than the temporary hoarding of money; it could be about achieving masculinity, and is always tied up with imagining the future and in relation to others.[3]

[3] Arjun Appadurai has argued that anthropologists should pay more attention to the role of the imagination and ideas about the future in shaping local cultural practices and public action. He writes that "in culture … ideas of the future, as much as those about the past, are embedded and nurtured. Thus, in strengthening the capacity to aspire, conceived as a cultural capacity, especially among the poor, the future-oriented local of development could find a natural ally, and the poor could find the resources to contest and alter the conditions of their own poverty." (2004:p. 59). Cf. also Weiss (2002) and Appadurai's argument that "fantasy is now a social practice" (1991:198). The also draw heavily on the philosophical writings of Charles Taylor's writings on 'social imaginaries' and the 'politics of recognition' (2002).

Concomitantly, I move on to an analysis of the signifying practices of consumption among an age cohort of upwardly mobile men, the said new social elites, and how their signifying practices made possible by their greater income, relative freedom of mobility, new residence patterns, marriage and consumption practices work to rewrite definitions of masculinity, not just for themselves, but for many other audiences. This analyses has important implications for how we interpret practices of consumption in contemporary South Africa where allegations of conspicuous consumption and materialism have become important registers in the public discourse.

The abovementioned analyses and the dynamics in the political economy of contemporary Soweto which they highlight raises a number of important questions. Why do neighbourhood township moneylenders continue to flourish today, despite the conditions of constitutional democracy and the extension of formal credit to black South Africans? The figure of the informal moneylender has long been a familiar if expensive source of informal credit for many black South Africans in rural villages and slums, towns, factory floors and urban townships – but why do such neighbourhood lenders continue to operate if their existence under apartheid, if we were to believe some commentators, was the consequence of a system than denied most black people access to formal financial services? Obtaining a loan from an informal neighbourhood moneylender, at extremely high cost, is no longer the only way for a Sowetan to access credit.

In another chapter I ask how we can explain the popularity and meaning of a mystical numbers lottery in which thousands of people all over Soweto and the city-region, twice every day, entrust small amounts of gambling money to a Chinese lottery owner in the hope of a quick return, despite the introduction of a secure, regulated national lottery? Is this mere gambling pathology? Can its popularity be explained only with reference to the low levels of financial literary in South Africa? Is this an example of occult economies described by Comaroff & Comaroff (1999)?

Similarly, I inquire into the dynamics that shape the decisions of a group of unmarried working class men to form a neighbourhood-based rotating savings and credit association consisting of male friends and neighbours. Clearly, we can no longer explain away such voluntary associations as mere adoptive mechanisms helping recent migrants to the city to function in an urban environment. Nor are such associations only about the financial functions they fulfilled under apartheid; that is to

meet the financial needs of people not catered for by formal financial institutions. What then is the meaning of saving collectively today and how is this achieved?

In my penultimate chapter I ask why groups of young upwardly mobile men who grew up in the former townships of Soweto but now often reside in townhouse complexes in the suburbs of Johannesburg would keep returning during the week and over weekends to Soweto so as to spent money and time with friends, many of whom may also no longer reside there? What do their practices of mobility and group beer consumption signify about new processes of social class and identity formation? And why are identity-making expressed primarily through processes and practices of consumption? And do the analyses provided by marketing researchers about such consumption practices - and the labels they attach to consumers - do justice to the actual practices and meaning of consumption?

Throughout my discussions of these aspects of the popular economies I relate the everyday dynamics I encountered and the historical changes I can detect to changes that have and are taking place in the political economy of Soweto and its incorporation into a globalising economy and, postcolonial political formation. Of particular import in my analysis is the changing relationship of the material and discursive field that is Soweto in terms of its relationship to the state, to its recounted past, its imagined future, the ways in which race, gender, age and social class relations and conventions are shifting and transforming. My ethnographic descriptions of actors, groups, relationships and collective practices and notions are placed against the backdrop of the contemporary political economy. But as my research was conducted and geared towards understanding the popular economies on the level of everyday life, I pay much attention to the micro-dynamics of group savings, group consumption, speculation and relations of indebtedness that are never completely determined by political economy considerations.

At the same time I and my readers should be cognisant of the fact that it has become difficult and perhaps inadequate to speak of Soweto as a singular entity with identifiable boundaries - as is often implied in political economy approaches. Treating the many former townships of Soweto as a field or space or entity or even ‘culture’ that we can somehow locate, isolate, describe and analyse with reference to itself or some inner logic, is problematic if we are trying to develop an ethnographic,

multi-layered and pluralist view that takes as its starting point understanding the lives of real people in real spaces. Part of the theoretical framework I employ in this thesis, which frames my understanding and analyses of its popular economies, is to continually insert Soweto into the history of Johannesburg and to other geographical and cultural spaces. As such, this thesis is a contribution ultimately to scholarly understanding of contemporary Johannesburg, which includes the former African municipal townships we know as Soweto and the history of Black Johannesburg, rather than a contribution to what has become known in South Africa as 'township studies'.

Part of this analytical movement of inserting our understanding of Soweto into the greater political, spatial and discursive field that is City of Johannesburg as administrative unit and the Gauteng region, is to counter some of the very strong prevailing attitudes among many South Africans regarding Soweto (least of which is a strong sense of *South African exceptionalism* and its implicated *methodological nationalism*). Many commentators continue to perceive Soweto as an urban village in the sense that they believe life in Soweto to somehow consist of the uncomplicated transferral or reproduction of an oft misunderstood community life from an imagined rural space to an urban space. Soweto represents for many outside commentators African village life, located in a city. It is this fallacy - that attributes to race and ethnicity the social organisation and characteristics of everyday life that stems more correctly from a certain political and material environment - that were evident in the question I had to field most often when talking about my research to outsiders: "Did the community accept you?" I could never answer this problematic question in a straightforward manner, so I always retorted by asking my interlocutor whether she was accepted in the community in which she was residing (that often meant some "formerly white" middle class suburb).

This kind of reasoning is based on the kind of reasoning which Bayart (2005) recently has called the 'illusion of cultural identity'. The same kind of reasoning is often also pursued by social scientists in South Africa. They assume that contemporary cultural elements of 'an African culture' can be understood by locating its function and meaning as an logical extension of how it operated in some imaginary 'pre-colonial' period in which Africans lived in a pure, undiluted state of natural culture.[4]

[4] This is illustrated by Du Toit's (admittedly dated) comment: "The major problem with which a researcher in South Africa is confronted is the fact that due to urbanization, culture change, and government policy he is unable to deal

The point is that there is no ready made 'community' or single 'culture' in Soweto that orders everyones ideas or produces some order and similarity. An individual could, if one so chooses, live a fairly suburban life - isolated and solitary - in a house or backroom in one of the many backstreets of a Sowetan neighbourhood. This would be frowned upon by those living nearby, for sure, but in many neighbourhoods your neighbours will respect your decision to live such a 'private' life. In others you may be the likely target of gossip, or worse, witchcraft accusations.

So when I do write about 'community' in this thesis, I must stress that the sense of community I write about were constantly being performed rather that having been self-evident, its boundaries were never very clear, its organisation fractured along the lines of social class, gender and age, and at times 'the community' was a source of conflict and social control as much as it was a source of comfort or solidarity or reciprocity – even if people naturalise their conceptions of community in everyday language and practice. 'Community' can best be viewed as a process of 'community-making' rather than as a product. Part of the point I am trying to make is this: Soweto is a decidedly urban space. It is not a village in a city. Economic life is not embedded in large-scale kinship or clan structures or determined by political loyalties to chiefs or 'big men'. And urban communities do not operate by themselves or have some independent agency, as if they are somehow organically linked to the language people are speaking, or their 'race' (Boonzaier & Sharp 1988); communities are produced by human agency through social and political action. Perhaps more correctly then: they are processes, always in the process of being made or unmade (at times both processes are being worked at simultaneously by different interest groups).

Soweto forms part of an urban regional area, and as such the organisation of everyday life, the social relationships of community life and kinship networks and friendship cohorts, and the symbols that express these follow the rhythms provided for by the scale, density, institutions and forms of

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exclusively with traditional institutions or grassroot participation by the Bantu concerned. In studying any aspect of the culture or any social institution he has to keep shifting the traditionally African from the changes brought by the Whites … today the White man's presence is still too clear in all aspects of life. In none is it more clear than the sphere of co-operative institutions … Dealing with those institutions which are generally seen *as co-operative institutions* and which require certain structural and functional prerequisites, it can generally be stated that they have been introduced by the White man ... These institutions should be seen as foreign super-structures imposed on the Bantu and as yet in a relatively low stage of integration. While these modes of co-operation will differ in their form from similar structures among Europeans - and even among the Whites of South Africa - due to differences of history and culture, the basic economic principles are unalterable" (p. 275).

power that are engendered by the city. This is not to say that social and economic life is completely determined by cities; it is merely to acknowledge that the urban form of cities provide a certain infrastructure against and with which human social groups mould, play, struggle, shape and form meaningful lives – *the soft city* (Raban 1974). In this thesis I take it as a given that the historical communities that were produced in Soweto as part of their efforts to reproduce socially under the conditions of apartheid, are changing, alongside the rhythms which the conditions of a liberalising economy and greater democratic and constitutional political order engender.

If the African municipal townships of the south west resembled anything under apartheid in its (or as a) *form*, it would be a temporary refugee or labour camp constructed by the political powerful for the cheap hosting of and manageable control over temporary urban refugees; a camp that have been taken over by these very same refugees, and who have constructed there, over time, under conditions not of their own choosing, lives that are meaningful. Despite the best efforts by the apartheid planners to isolate it from the rest of the world, to turn it into a terrible transit camp for unfree labourers, the story of Soweto is partly one of redemption, even only for a few, of the power of politics in the face of systematic oppression and the denial of rights to freedom and prosperity, of victory but with plenty of scars to show for it. For these reasons, Soweto's story is one of resistance and intimately political, and this extends to 'the economic'. The research undertaken for this thesis was conducted in that stage of the story of Soweto where its residents and the state - which is seeking to govern it on very different grounds - are in the process of reinventing themselves. The dynamics implicated in the popular economies play an important part in this broader processes of reinvention.

As should be evident from the above discussion, this thesis is not about the *quantifiable* flows of money that occur in and between the actors and groups that constitute the popular economies of Soweto. I do not aim to provide a quantitative analysis of socio-economic trends. For that sort of analysis to succeed I would have to treat Soweto as a system I could isolate. I would have to proceed from the assumption that there is such a thing as 'the Sowetan economy', an assumption that would reinforce the sorts of theoretical boundaries I am trying to undo. Likewise, this thesis does not seek to explain poverty or inequality of income, even though the themes of impoverishment and wealth are registered in the voices of the informants I present. While I write

about the construction and organisation of social classes, markets, status and social groups, I focus my analysis and arguments on the level of the production of meanings and symbols and legitimacy under specific material conditions: the historical representations and symbols, rational calculations or irrational desires and fears that produce and sustain such relationships, institutions and practices.

In order to address these questions, I regard the practices, processes, relationships and institutions in the popular economies I investigate as situated in specific social and historical contexts. I reason that, alongside the argument that institutions and practices take time to respond to changes in the political economy, such institutions and practices have taken on particular forms due to the meanings actors and groups have and can express through them, given the structural and regulatory conditions. These forms are not conceived here as static, eternal, idealised cultural values, but as the everyday strategies and tactics that actors and groups develop, nourish and reject in order to live under specific conditions (Scott 1985, 1990; De Certeau 1984). These meanings, tactics and strategies in turn, have been shaped, but *not* completely determined, by the embodied practices that have developed in the former townships of Soweto in response to the experiences of urban Africans under the conditions of colonialism and apartheid. The popular economies, I contend, provide spaces for actors and groups to produce community, to experiment and express a range of identities, negotiate the unequal distribution of wealth and changing hierarchies of power, to resist forms of domination, to cope, escape, fantasise and even play.[5] My aim is here to describe these spaces from the perspective of an outsider who had access to aspects of some of the insider perspectives, and to put these spaces and the responses to them in a larger analytical context. As such, I hope my thesis will be dialogical in nature, and will be true to the voices of my interlocutors as well as to my own particular experiences and bias.

Throughout the execution of the fieldwork and in the writing of this thesis a number of analytical choices and questions directed the nature of the data I collected, the nature of data-collection itself, and the interpretations I give here to that data. Firstly, there is the realisation and embrace of the idea that, in the words of Johannes Fabian (1999), *ethnography is always an exercise of power* and that is should serve the aims of critical understanding and liberation from forms of oppression. This

[5] Frankel, writing about the political culture in Soweto, noted (1981:837) that "[N]euroses are widespread in the urban black communities and there is a distinctive tendency to retreat into fantasy in the face of apartheid – perfectly consistent with the literature on social subjugation and personal psychological dysfunction."

is indeed a laudable aspect of the discipline's history in South Africa, in its efforts of 'speaking truth to power'. As such, my intention in this thesis is to 'write against' certain traditions (political, intellectual, disciplinary) within the histories of the social sciences in this country and elsewhere, in particular those that tend to 'essentialise', 'pathologise', 'criminalise', 'tribalise' and 'stigmatise' certain actors, forms of association and social spaces. I make an effort therefore to resist descriptions, concepts and categories that tend to rework difference into bounded, reified, and natural categories.

One of the consequences of the reflexive turn that came to be associated with postmodern influences in anthropology, has been the greater attention paid to the positionality of authors, practice of writing and a realisation of the power embedded in the practice of ethnography (Clifford 1988, Clifford & Marcus 1986).[6] While one of the deplorable consequences of this turn in anthropology has been the retreat from empirical fieldwork and the investigation of real people's lives, it has also turned our attention to the possible political consequences attached to the practice of ethnography. Arguably, South African anthropology have been cognisant of this dimension long before it became acceptable in universities of the Global North, given the rawness of the ways in which political inequality and power operated under apartheid (Boonzaier & Sharp 1988). As much as my own thinking is a product of my generation, training and positionality as a white, middle class, Afrikaans male, I think it important to look at the ways in which Soweto has been represented in the past. Not only to avoid the perpetuation of problematic views, but to work towards developing new, critical and pluralist perspectives that could open up even more democratic spaces, both culturally and politically, that would enable South Africans to have greater say and effect over the conditions under which they live their lives.

The most prevalent representation of the township-complex of Soweto is that despite the legislative changes that have taken place since the late 1980s and the dawn of constitutional democracy, it remains today a largely black space. While it has been incorporated into the larger political and

[6] Marcus thus writes that we should start considering that the supposedly universal logic and mathematical schemes on which Western economic models have drawn are themselves local constructions, views that have also been expressed by Marshall Sahlins (1976) and more recently by Stephen Gudeman (1986) and Arjun Appadurai (1986). Appadurai, for example, focuses his attention on some of the aspects of economic behaviour that economists deliberately bracket off, such as the role of desire and taste in the social construction of 'economic demand', as well as the cultural politics of meaning and value.

administrative structures of Johannesburg metropolis that seeks to undo the legacies of urban racial segregation, it remains in the popular imagination a space that is separate from Johannesburg, and black. In South Africa, urban African municipal townships were characterised by and perceived not only as being spaces of colour, but also by a range of shortcomings, social evils and generally as unwanted necessities. These views have been heightened by a tradition of liberal and conservative scholarly work in South Africa that has framed understandings of urban Africans in terms of 'the Native problem', of the breakdown of traditional and family values due to urbanisation, and the effects of these maladjustments in the production of social problems of crime, alcoholism, gambling and violence. Critical scholarly work in the tradition of political economy has also heaped a range of negative meanings under both the name of Soweto and the township as social form as part of its critique of the policies and institutions that produced the processes of labour migration, policies of racial segregation and economic marginalisation of working class urban Africans (see Mbembe & Nuttall. 2004).

In this tradition, and with right, urban African townships were defined in the main by its function as spaces hosting a cheap and readily available army of African labour. A favourite photograph of Soweto in this genre would have been one depicting rows upon rows of ugly, low-cost, single-storey housing units set against dusty roads lacking in any infrastructure, with the mines and the skyscrapers of Johannesburg city providing the backdrop. This tradition stressed the ways in which its geographic location is in close proximity to the gold mines on the Highveld and close enough to the industrial and domestic sources of demand for cheap labour; but sufficiently far removed from the sight of the kitchens of the white Johannesburg suburbs. A most potent symbol for the relationship between the mining industry and black labour was that during the 20th century South African gold mining shares that traded on the London Stock Exchange were colloquially called 'Kaffirs' (Houghbart 1938:36).

Another important characteristic of popular and academic representations of Soweto and its built environment is the way in which it is perceived as being closed off, closed in, and internally homogenous. Aerial views and photographs of rows of similar-looking council houses reinforce this idea. There are very few entry and exit roads, with police stations and army bases and panopticon-like lookout posts stationed at some of these points. It has been built with the aim of easily

monitoring and containting if necessary violence and uprisings, hence the similarities between its design and that of an emergency camp or prison. Contrary to the impetus behind these representations, it is important to note the openness of Soweto's cultural borders in terms of its readiness to receive new objects and ideas and incorporate it, like many urban societies do, into the fabric of their own lives. While geographically there are clear boundaries to Soweto as an administrative unit, the sense that Sowetans harbour about their own place and themselves are closely intertwined with others places, such as the city, the northern suburbs of Johannesburg, and a network of other townships stretching across South Africa.[7] The dominant associations that are attached to the urban African township, especially the link between between poverty, social class and blackness – is in fact an important reality in the life-worlds of many Sowetans and one they constantly struggle against (see chapter nine). It then becomes a question of bringing to the fore and privileging the views of 'soft' street-level city and neighbourhood spaces as much as 'hard' Soweto (Raban 1974) and the symbolic relationship between former (black) townships and former (white) suburbs.

In fact, I would contend that an ethnographic approach to the popular economies of Soweto should not isolate the physical bounded space that is Soweto as a polity from the porous social and cultural spaces it inhabits. And that social and cultural space is characterised by open boundaries, with influences from political leadership in the rural areas to the discussions taking place in the boardrooms of international gold mining conglomerates being absorbed and reworked. The openness of its boundaries is affirmed by the diversity that is a defining characteristic of its residents. It is an urban space domesticated by people of very different and multiple cosmopolitan and rural styles, status positions, religious persuasions and political opinions. In this sense, Soweto took on board some of the cosmopolitan heritage that characterised life and culture in Sophiatown during the 1950s and 1960s (Coplan 1985; Lodge 1981; Hannerz 1994; Gready 1990; Mattera 1987). While the African municipal township was perhaps "the key institution of segregation and apartheid" (Maylam 1995:35), Soweto is more than the mere victim of this history. It has a rich

[7] Thus Valentin Gorodnov (1988:8) wrote that "Sowetans are an inalienable part of white Johannesburg. They work at the factories run by whites and are servants in white households. Teh white city pays for their labour – the pay is in no instance commensurate with the expanded labour - and 'graciously' permits them to live in the ghetto laid out for them." He also insisted that Soweto should not be treated as a "separate city" but could be viewed as a "satellite-town set up for the labour force serving Johannesburg" (1988:9).

heritage of histories, spoken languages and subcultures that draws on an incredible variety of cultural sources, both local and global.

Furtermore, when writing about aspects of that sphere of life generally referred to as "the economy", I am wary of reproducing the categorisation and language implicit in analyses from the discipline of economics, with its specific modes of abstraction and specific sets of assumptions that is not only often ethnocentric, class-centric and patriarchal (Carrier 1997, 1998; Miller 1994; Waller and Jennings 1991), but constructed on assumptions about the conditions under which actors live that do not correspond to much of everyday life in Soweto. My analyses then are also an effort to free certain areas of social worlds and economic behaviour from the little-contested gaze of economic analyses, with its uncritical attitude towards processes of commoditisation and its agnostic attitude to politics and power. As James Carrier (1998:6) eloquently noted: "From the foundations of modern Western economic thought, then, there has been a tendency to construe people in their economic guise as autonomous individuals motivated by internal springs rather than interpersonal relations, to dis-embed them from the social relations and structures within which they exist". And as the influence of the discipline of economics and of neo-classical economics has grown, "more and more people and institutions have adopted the abstract economic viewpoint" that is akin to a 'virtual reality'. But that is not all: the combination of the institutional power of economics as a discipline and its tendency to slip into 'virtualism' results in " the conscious attempt to make the real world conform to the virtual image, justified by the claim that failure of the real to conform to the ideal is a consequence merely of imperfections" (1998:8).

Efforts at writing against deeply ingrained commonsense ideas and pre-theoretical notions regarding 'the economy' are often not very well received. The salience of both the language of essentialism and 'economism' in contemporary South African public culture makes this even more difficult. This 'economism' asserts itself in *inter alia* the narrow definitions of economic growth - the magical 6% GDP growth rate pursued by the ANC-led government under Mbeki in its effort to eradicate the social evils it believes originates in poverty despite strong arguments about the possible limits to such economic growth, critiques about the environmental impact of high-carbon economic growth plans, questions over GDP as appropriate principal measurement and the concomitant depletion of natural resources. Whereas (academic) theoretical views in this country

under the conditions of apartheid were shaped largely by the interlocking categories of race and class, today they are produced in the context of a liberalised and globalising economy undergoing rapid financialisation, where critical views of little contested economic arguments are regarded by many as extremely unhelpful, if not outright unpatriotic. This is the larger context for this study: aiming to increase our understanding of the ways in which so-called objective and value-free aspects of our social lives, those designated to belong to the impersonal and rational domain of 'the economy', are saturated with meanings that are generated in history and performed in the social. Within this narrative money appears, then, not as the neutral, amoral, objective and value-free instrument of pricing, market facilitation and value convertibility. Rather, it is increasingly a vehicle for the expression and configuration of power relations as well as agency, the flows of which initiates relationships of inclusion and exclusion, hierarchies and even equality, producing spaces of both alienation and belonging.

1.2 The theoretical context

1.2.1 The limits of systemic theories in understanding urban, everyday economies

This thesis is primarily located within contemporary discussions in the fields of the economic and urban anthropology, retaining its disciplinary emphasis on describing the lives and voices of real people living in contemporary worlds studied through the methods of participant observation. Anthropological studies in the sub-field of economic anthropology have contributed significantly to our understanding of markets, financial institutions, economic processes and money in some of its social, political, symbolic and moral dimensions. Prior to the incorporation of post-structuralist notions of culture, subjectivity and praxis into anthropological studies, economic anthropologists as a matter of fact conceptualised their field sites, units of study and analyses as fairly straightforward and systemic wholes ('societies', 'cultures', 'the economy', 'markets', 'peasants', and 'the working classes'). These studies helped construct critical understandings of the dynamics of social change and the encroachment of capitalist forms of production and exchange in the so-called Third World and the forms of resistance they engender among workers and peasants (Ong 1987; Scott 1976; Taussig 1980). The historical focus on the Third World and small-scale societies have led to important micro-studies in small societies on the economy (Firth 1939), class in primitive society (Terray 1972) the operation of credit markets (Firth 1939); and how non-monetary economies deal

with the introduction of 'modern' money and new forms of accumulation and production (Meillasoux 1981; Shipton 1989).

For a large part of the twentieth century, however, the deployment of systemic definitions of *inter alia* the 'culture' concept framed debates in economic anthropology in a particular way. The division that became known as the formalist and substantivist debate took place in a conceptual world littered with what we today would call meta-narratives and concepts steeped in 'foundationalist' thinking and formulated as dualist (or binary) categories (primitive vs. modern; gift vs. commodity; rural vs. urban; body vs. mind). Consequently, these debates were restricted to theorising 'the place of the economy in society', to pondering the applicability (or not) of formal economic theory to the economic processes of 'primitive' societies, or, the suitability of 'primitive' societies for investigation by the methods of formal economics. Much of this came down to a rather ethnocentric questioning of whether or not *Homo Economicus* or Maximizing Man exists in 'primitive' societies.

More recently, scholars have pointed out that both the so-called 'substantivists' and the 'formalists', unsurprisingly, share some of the very same premises, or epistemological assumptions (Narotsky 1997). As such, recent writings on economic anthropology have been instrumental in pointing out these shared premises and in suggesting new paths for investigating and theorising money and the economy. For one, the dichotomy that was accepted as premise by both sides of the substantivist-formalist debate - and by much social science thinking in general - that there is a qualitative difference between *modern* and *primitive* (or sometimes by extension also capitalist and non-capitalist, monetary and non-monetary) societies or economies, have been challenged. In the case of money this premise and the accompanying overly simplistic depiction of increasingly complex worlds has led scholars to argue that money and its existence or operation in any society can somehow be taken as an index for modernity. But several scholars have demonstrated that money (or monies) has been around for centuries in various (primitive) contexts, and that money can not therefore, in no necessary sense at least, be directly related to the capitalist mode of production (Fuller 1989; Guyer 1995). Nor can it be taken as an index of modernity, when the latter is defined in terms of the capitalist mode of production. As Fuller (1989) points out for the case of India, Indian scholars have for decades blinded themselves to the historical fact that money has been

around in the subcontinent for a long time, and Fuller attributes this willing ignorance by historians and anthropologists alike to the strong belief in the assumed chasm between the modern and the primitive.

This assumption has also framed a large part of the debate on the definitions and functions of money (Dalton 1956, 1968; Polanyi 1957 [1944]). George Dalton (1956) argues that money in industrial (largely western) societies is suited and shaped according to that society's economic character as integrated market systems. In these, money has both the qualities of a medium of exchange and a standard of value; i.e., money is all-purposed. In non-western economies, so Dalton argues, money is special-purposed, in that it mediates certain transactions but not others; it is used for social exchange but not for redistribution and reciprocal transactions. According to Dalton then, 'real money' is impersonal, and, since in primitive economies exchanges are rarely impersonal, "real money" is not prevalent in primitive societies. The same functionalist argument, which again tries and differentiates 'primitive' from 'western' in terms of function, is encountered over and over again in earlier anthropological writings. In his study of the Tiv, Bohannan (1955) argues that 'real money' does not exist in Tiv society because it, the 'money' they do have, does not move freely to exchange all things. Rather, it moves in spheres, certain media exchanging only for certain things. Likewise, Mary Douglas (1967) sees 'primitive money' as coupons. In a (western) market economy the medium of exchange is free to flow where it will, like the people in that society. In 'primitive economies' money (as a medium of exchange) is not free, hence it operates more like coupons. 'True money' only emerges as the market develops and as the society becomes less communalistic. The distinction between primitive and modern economies, which easily morphed into a metaphor for western versus other economies, turned out to be a false one – the question rather is about the conditions under which the characteristics of different economies become possible (Narotsky 1997).

In their path-breaking edited volume Parry and Bloch (1989) try to rescue the history and study of money from its association with capitalism or modernity. They argue that the stark contrast that is made between modern and primitive economies follows from a deeply entrenched notion about the transformative potential of money. This often-unconscious entrenched belief has it that, somehow, money acts as an incredibly powerful agent of profound social and cultural transformation; it is credited with an intrinsic power to revolutionize society and culture. This is a notion that runs deep

in the history of European and North American theology and philosophy. The Christian New Testament's famous adage that "the love of money is the root of all evil" has been very influential in the ways in which social scientists, including economists, have interpreted money. This notion is evident in the writings of Simmel, who saw money as crucial in the development of the cognitive world of modernity, for it helped promote rational calculation in social life (Simmel 1978). Money thus has the ability to transform worldviews. Marx linked this transformative power more to the phenomenon of production for exchange than money itself, but he also associated money with the growth of individualism and the destruction of solidary communities (Marx 1961). In this tradition of thinking about money, money is seen to have various effects, such as the growth of individualism (Marx 1961, Douglas 1967), the destruction of bonds of solidarity between persons and households, a change in people's cognitive systems (Simmel 1978), a greater separation between persons and things (Mauss 1990), and increasing alienation and impersonality. Underlying all these views is a certain objective perspective of what constitutes a society or community as well as a normative perspective on what a good or bad society should look like.

The idea of the impersonality of money, of its transformative power, however, is very peculiar to European and North American culture (this is not to say that money can not produce these effects, but rather that we should not assume that this is the way money will necessarily be represented in all societies). This is so because in these societies money signifies, and serves as a symbolic referent to, a sphere of economic relations that are viewed as impersonal and amoral. Polanyi (1957) demonstrated how in industrial society the economy has been constructed, ideologically, as a sphere that seems independent and autonomous, with its own "natural" laws, while in non-capitalist systems the economy is embedded in society. It follows - and this is a crucial point missed in the substantivist-formalist debate - that in those societies where the economy is not experienced as a separate domain, monetary relations are unlikely to be represented as the antithesis of bonds of kinship and friendship (cf. Dumont 1977). Indeed, this is precisely what a closer attention to money in recent ethnographies has revealed (cf. Akin & Robbins 1999; Parry & Bloch 1989; Gudeman & Rivera 1990; Guyer 1995; Van der Geest 1997; Znoj 1998).

The categorisation of money as either primitive or modern depending on the sort of function it fulfills in either 'modern' or 'primitive' contexts is limiting on a theoretical level. This argument

has been bolstered by ethnographic work on money in the United States. The dominant Euro-American view of money that anthropologists have come to criticise has rightly also come under scrutiny, and recent work by the sociologist Zelizer (1997) shows that the views we attribute to 'the west' is as fraught with ideology and misunderstanding.[8] Her work has shown the extent to which money in advanced industrialist economies such as the USA function like 'primitive' money. She demonstrates the various ways in which people identify, classify, organise, segregate and even decorate different monies (1997:1). She neatly juxtaposes the ideology of money as a single, interchangeable, absolutely impersonal instrument with the actual experiences of people, who assign meanings and separate uses to particular (multiple) monies. While money may well corrupt values and convert social ties into numbers, she argues that these values and relations in turn also transmute money by investing it with meaning and social pattern (1997:18). In effect, she illustrates that what anthropologists and economists have been calling 'modern' money, is, in fact, very 'primitive' in practice.

But does this mean an inevitable retreat into cultural relativist positions where we can only theorise money according to what it does and means in entirely isolated social and cultural contexts? Bloch and Parry's influential introduction to the edited volume *Money and the morality of exchange* (1989) tries to move beyond such a cultural relative position in order to try and understand processes of *transactional systems* that might have a more widespread social and economic validity. Through their detailed ethnographic work they produce a hypothesis concerning the problem of social and cultural reproduction. They argue that all societies must make space, ideologically and pragmatically, for two related but separated transactional orders: on the one hand transactions concerned with the reproduction of the long-term social or cosmic order, and on the other a sphere of short-term transactions concerned with the arena of individual competition. Morality comes to the fore in the dynamics of the *conversion*, of say money, between these two cycles. One example of the moral dilemma this may involve is the possibility that the individual in the short-term cycle will become an end in itself and no longer subordinated to the reproduction of the larger cycle.

[8] I would in fact side with Graeber (2006) who finds very little use at all in the misleading, historically inaccurate and homogenizing category of 'The West'.

Parry and Bloch, however, do not go far enough in their efforts to rethink money for they retain a strong sense of societies as organic wholes. Important as I think they are, the arguments of scholars like Bloch and Parry proceed from a perspective that sees cultures as bounded wholes, a view that tends to regard issues related to political economy and identity as peripheral. A recent body of literature on the question of modernity has tried to grapple with exactly these questions (Akin & Robins 1999; Appadurai, 1995; Comaroff & Comaroff 1993; Geschiere 1997; Miller 1994). While these discussions have been very stimulating, it often remains steeped in a framework that, by seeking to narrow the (representational & political) gap between the 'modern' and the 'primitive', does not do away with it. The question of modernity, as an anthropological lens on contemporary lives, is useful if it is a reality in the vocabularies and imaginaries of real people; otherwise it easily becomes just another reworking of older meta-narratives such as modernisation or civilisation (Englund & Leach 2000). Like Parry & Bloch (1989) they also retain a focus on rather closed exchange *systems* (Guyer 2004:19).

An interesting contribution to the study of cultural economies and modernity has come from Lee & LiPuma (2002), who argue that processes of circulation should not merely be seen as the *transmitters* of meanings, but as *constitutive acts in themselves*. That means that we should treat circulation as a cultural phenomenon, and expand the notion of *performativity* to be able to develop cultural accounts of economic processes. They apply the notion of performativity outside of its usual speech-act context, in order to understand systems of circulation and exchange. For Lee & LiPuma circulation should be seen as a cultural process, with its own forms of abstraction, evaluation, and constraint, which are created by the interactions between specific types of circulating forms and the interpretive communities built around them. Although similar ideas are not novel in anthropology (cf. Bohannan & Bohannan 1968), what differs in their argument is the incorporation of the perspective that there is no transcendent view from anywhere on these cultures of circulation. In other words, the objectivity some people see in such processes is a function of their participation in the totalising (and objectifying) project of capitalism.

In the process they distinguish, following Gregory (1982), rather uncritically between modern industrial societies and gift-based societies (cf. Parry 1986). They argue that in social systems dominated by gift exchange, there is no transcendent view of the social totality constituted by

exchange, unlike what happens in capitalist systems. This is because underlying western imaginaries of the market, the public sphere and the citizen-state, which are the basic ingredients of capitalism, there lurks a Hobbes-like notion of the social contract, which by definition annuls the temporal separation of giving, receiving and exchanging that is at the heart of gift-giving (Lee & LiPuma 2002:203).

The oft-made distinction between gift-based societies and industrial societies, one that has stimulated much research and debate in anthropology (Gregory 1982, Mauss 1990; Sahlins 1972; Strathern 1982), is not helpful in this study. As one of the most able commentators on postcolonial African economies have noted, the distinction between gift and commodity is one that seems more appropriate to the ethnographies of Melanesia (Guyer 2004:xiii). In Africa, she argues, one cannot so easily focus on specific transactions, nor can we lift them so readily out of their historical context so as to make particular analytical or comparative points. Even though Lee & LiPuma seem to rely rather too easily on some clear distinction between capitalist systems and gift-based systems, they do address, as they themselves note, some very important issues in current anthropological thinking: self-reflexivity, performativity, indexicality, metalanguage, objectification, and foundationalism. They started out their discussion by pointing out that Lévi-Strauss's use of phonology, as the model for structural analysis, was not the best way forward. Likewise, I would suggest that their over reliance on notions such as indexicality and metalanguage might also lead us into the wrong alleys. Underlying these notions are certain assumptions about the relationship between (and similarities between) culture and language, and an over reliance on language might just form part of the very same (Eurocentric) processes of fetishisation and objectification they are trying to overcome.

The question for a micro-level study is how to use a notion of performativity to elicit the sort of knowledge and meanings that are not expressed explicitly in language. How to study everyday monetary practices - including local regimes of transaction, the economic and political contexts of money use, the rules and expectations of money use - without having to rely too heavily on linguistic models or systemic conceptions of culture. In this thesis, I do not place much emphasis on language as an object of study and as a metaphor for culture. The theory that underlies my deployment of the notion of culture, when I do use it, is one that does not privilege verbal language or knowledge over embodiment and bodily praxis (Bloch 1998; Jackson 1989, 1996).

As many recent commentators have noted, the very idea of 'a society' is one that is not particularly helpful in the study of contemporary worlds, including the context of an urban world such as Soweto (Ingold 1996). Rather than focusing on the fields of kinship, political organisation, or organic communities, my focus is on a number of institutions, relationships and practices which allows actors and groups to direct and deflect money flows and which assist in the production of different kinds of social identities and communities in everyday life. I am in agreement with a more general trend in contemporary anthropology which has been characterised by its discomfort with theoretical meta-narratives and a return to the strength that anthropology brings to the study of economic life: its focus on real actors and the rootedness of their pratices in everyday life.

1.2.2 The legacy of cultural and structural explanations of poverty

> "Perhaps in South Africa the time has come to abandon the claim to specicity and to look to beyond the end of apartheid and, among other places, to the restructuring of the world economy in order to explain patterns of urban change. Few would take issue with the general statement that cities reflect changes in the world economy. Many urban theorists take this impact to be a primary determinant of urban form. The physical infrastructure of the city is seen as the spatial imprint of a global division of labour (Friedmann, 1986; Sassen, 1994). But does this global economic perspective have any value for the peripheral and semi-peripheral urban centres such as those in South Africa?" Parnell (1997:900)

Another set of studies in urban anthropology on culture and the economy requires further discussion here. Debate in anthropological studies on economic life and poverty has for long been framed in terms of the relationship between structure and culture, reflecting similar broader theoretical arguments concerning the relationship between structure and agency (Giddens 1979; Bourdieu 1977, 1990). One part of this debate, which has been particularly central to discussion in North America, has focused on refuting the '(sub)culture of poverty' hypothesis or model put forward by Oscar Lewis in the 1960s (Lewis 1959; Goode 1988; Goode & Eames 1996; Bourgois 1989; Stack 1974; Wolcott 1997).

Lewis asked, following extensive fieldwork in Mexico City and Puerto Rico, important questions about the existence of poverty in industrialising countries. He argued that poverty has a cultural component in that society routinely marginalises certain groups, which then, by forming oppositional subcultures, reject dominant cultural forms. The result is that children raised in poverty and into these subcultures defy social norms by dropping out of school, abusing drugs and alcohol,

engage in criminal behaviour and generally being opposed to the institutions of the dominant culture. The resultant social characteristics of the culture of poverty, to name but a few, are matrifocal households, children growing up unsupervised while mothers are earning an income, and ending up 'on the street'. Through this 'culture of poverty' concept, Lewis attempted to show that poverty is not just a matter of economic deprivation - it also involves behavioural and personality traits he likened to a 'culture' (static and fixed) that are then passed, unproblematically, on to subsequent generations through a natural process socialisation, leaving people are the victims of culture rather than the generators thereof. While Lewis' original formulation did mention the larger context of cash economies characterised by wage-labour employment, profit-oriented production, and high levels of unemployment and underemployment, his theoretical sloppiness and lack of precision resulted in many conservative commentators seeing in Lewis' model evidence that the problem with the poor is their culture. Such an appropriation of Lewis suited many commentators and fitted neatly with a long history of "psychological reductionist and individualistic interpretation of the persistence of poverty" which "resonated with US popular blame-the-victim discourse" (Bourgois 2004:11904).

Subsequent studies rectifyied some of the views that resulted from Lewis' model by showing for example that matrifocality is not a pathology induced by culture, but rather a by-product of economic and social forces (Stack 1974). In her study of African-American families in Midwestern town, Stack agrees that matrifocality reproduces poverty, but not because it was part of their 'culture'. Rather, the institution reflects underlying economic inequalities and functions as a coping strategy (cf. Eames & Goode 1977). Urban sociological studies conducted by the so-called Chicago School, with their innovative ethnographic studies combined with sociological surveys, unwittingly ended up reproducing notions of sections of the urban poor as 'worthy' or 'unworthy' and as 'pathological' (Wolcott 1997:48). Studies on informal economic practices in these 'urban ghettos', if not neglected for the most part, were relegated to unimportance by functionalist argumentation, labelling them as pathological or mere mechanisms for urban survival or adaptation.

This body of literature and the debate about the 'culture of poverty' is important in the context of this study because of the prevalence of 'blame-the-victim' discourses in our public culture. These types of arguments are continuously made with reference to the behaviour of poor people by all

types of elites and by the state. For example the City of Johannesburg has made this argument post 1994 when poor people refuse to install pre-paid water and electricity meters or when they cannot settle municipal accounts. The City has accused the township poor of having a 'culture of non-payment' of municipal services which the City says dates back to the municipal rent boycotts under apartheid. This excuse has legitimised, in their eyes, the City's efforts at privatising water provision and the introduction of pre-paid water meters in poor township communities (see Bond 2004 and Ruiters 2007). But the same 'blame-the-poor' arguments are also made by wealthier residents of former townships and these debates have become an important part of the normative evaluation of wealth inequities.

An important contribution to this debate was made more recently by Phillipe Bourgois' *In search of respect* (1995), where he argues that drug abuse in the inner city of the United States is both a symptom and symbol of deeper dynamics of social marginalisation and alienation that inner city dwellers face. Echoing Lewis, Bourgois paints a picture of an inner city street culture - a complex web of beliefs, symbols, modes of interaction - that have emerged in opposition to exclusion from mainstream society (1995:8). This street culture offers inner city dwellers a space for autonomous personal dignity and resistance to mainstream culture. The illegal enterprise in substance purveying and abuse provide the material base for this street culture, while at the same time leading to the destruction of the participants of this street culture and the community harbouring them (1995:9). While Bourgois is rightly dismayed at the "profoundly elitist tendencies" of many postmodern approaches, he does see the value in its questioning of ethnographic authority, the importance of politics of representation and self-conscious reflexivity (1995:13-14). Bourgois also criticises the culture of poverty thesis in that it focused almost exclusively on the pathology induced by intergenerational transmission of oppositional values. His approach of *cultural production theory*, he argues, is useful not only in avoiding reductionist structural interpretations, but in showing how street culture's resistance to social marginalisation is the contradictory key to its destructive impetus (1995:28). In particular, Bourgois shows how the politics of representation - the "culture of terror" picture of the inner city - is used by the mainstream media and the inhabitants to various ends (1995:34-35). In this thesis I similarly argue that the way in which Soweto has been represented in the mainstream media has had a determining effect on how Sowetans view themselves and their participation in popular economies, and that this 'representational consciousness' was exacerbated

by the fact that black South Africans had very little control or the possibility to contribute to how they were represented. They are acutely aware what lack of ownership over the 'means of representation' feels like. Concomitantly, I agree with Bourgois that a structuralist approach does little justice to the complexity of understanding street level urban life. He does however include much more statistical data in his study of inner-city life than I have done here, mainly because of the lack of reliable quantitative data - from state, city and research resources - available for researchers on Soweto.

Bourgois explains inner-city substance markets and its use in both cultural and structural terms, no longer retaining the idea that these are opposite and mutually constitutive. His theory of cultural production however works really well because it explain a single, small and relatively homogenous group of actors who participate in the same economy within one neighbourhood. It is difficult to utilise all of Bourgois' theoretical tools in a context such as the popular economies of Soweto that is characterised by much greater diversity and differences in scale. A number of other North American scholars have taken such directions further and have revisited both past and contemporary practices and institutions in popular economies as cultural practices (Kelly 1999; Wolcott 1997). This has meant placing such practices, institutions, processes and relationships in popular economies within the wider social-economic contexts and against the internal dynamics of these communities (Wolcott 1997: 48). As Kelley (1997:18) so aptly points out, "while culturalists insist that the behaviour of the urban poor explains their poverty, the structuralists argue that the economy explains their behaviour as well as their poverty". Echoing Bourgois, Kelley (1997:10) argues that 'pure' structural economic explanations do not adequately acknowledge the influence that human agency might have in manipulating economic circumstances. To a large extent, however, these studies regard popular economies as less important than the more obviously political and objective processes of industrialisation, political empowerment and associations such as women's clubs and neighbourhood groupings. This Kelley (1997:9) notes is unwarranted as culture has become an important 'terrain of struggle' – as I have noted above in my discussion about the relevance of this debate to South Africa.

The debates between structure and agency, and between culture and economy, are of great import to this study. However Bourgois' formulation tends to work well with small group of rather

homogenous actors who share characteristics such as social class, education, employment and leisure (cf. Willis 1977). It becomes more difficult when trying to relate rather divergent groups, institutions and relationships. For this we require ore open-ended, multi-layered and diverse theoretical lenses.

1.2.3 From looking at systems to exploring practices and processes in everyday life

An inspiring example of an approach that is multi-leveled and which pays attention to everyday life is Caroline Humphrey's study of 'everyday economics' in Russia after the collapse of socialism (Humphrey 2002). According to her, anthropologists have no need (or inclination) to define an abstract category of 'the economy', or to make predictive statements. Rather, we conceive of our objects in terms of meaning, and such objects are both discovered and created. Moreover, we pay attention to the dynamics of power in the ordinary or mundane, fishing for the unconceptualised or even unconscious relations between power and the everyday (Humphrey 2002:ix). She writes that while 'the economy' as an abstract notion might seem to dissolve with an anthropological approach that focuses on meaning, mutation, process and scapes, this does not make the decisions, actions, relations and institutions that make up 'the economy', to disappear. The task of such an anthropology of everyday economies would be "to make a situation intelligible by means of general observations while revealing the spaces observable to individuals to make particular decisions among a range of conceivable actions. This approach, which attempts to convey the sense that the actor has some freedom to think and speak, differs from the one that would see him or her as "acting out a Durkheimian system of meanings" (Humphrey 2002:xix). She views cultural dispositions not only as hindrances, but also as enabling. The task is to understand what they enable. With regards to her theorising of everyday economies she writes that it is not necessary to reify 'Russian Culture' in order to accept that some combinations of previous ways, beliefs, and habits of minds, produce repertoires by means of which people make sense of their activities. While these meanings do not determine how people will act, they do condition how an act is perceived and enable people to construe whole social fields or emerging institutions (2002:xxi).

Another attempt to rethink anthropological considerations of money and the economy has comes from Jane Guyer, who argues for an *anthropology of transactions* (2004:4). She argued that the focus on transactions will reveal the extent to which flexibility, negotiability, innovation and

entrepreneurship can be seen as characteristics of the economies of Africa, alongside the dangers of extraction and marginality. Guyer rightly points out that in Africa people's exchanges are no less market orientated or money mediated that in for example the United States (2004:4). What differ are the experiences of people in these different markets. In the West, she argues, *actors' repeated market experience is closely and constantly disciplined through the work done by institutional structures*. In Africa, the formal disciplines of banking and the state are more intermittent and less ideologically coherent. The result is that *local constructs in the popular economies are not derived from modular principles, but from experience* (2004:6). This means that conventional system approaches to the study of economic life are not sufficient and even unhelpful in studying such popular economies.

In this thesis I have no need to construct an abstract entity called the Sowetan Economy, but rather focus on another level: a number of *institutions, process, relationships and practices* that have developed around which actors and groups can direct the flows of money. Nor do I see the need to categorise these institutions as either 'primitive' or 'modern', or to find some final meaning in the functions these institutions perform. Rather, I focus on the social classes, identities and communities these practices are an expression of, or the meanings these institutions perform in contemporary Soweto. I believe this effort at writing from below, or taking the practices, experiences and concepts of real people in real contexts as potentially important, forms part of a pressing need to rethink the relationship between everyday life and that distant, seemingly solid domain called 'the economy'.

Furthermore I argue that while the popular economies in Soweto has been shaped by urban African's experiences of everyday life under the conditions of colonialism and apartheid these popular economies are today changing in response to contemporary socio-economic transformations, state directive and the financialisation of everyday life (Martin 2002). While these popular economies may have developed and to some extent remain out of sight from state institutions and policies, these responses have become part of the *habitus* or collective discourse and praxis among Sowetans. The experiences that inform the popular economies are not only those that respond to or resist the abstract systems of colonialism and apartheid: the subjectivities of Sowetans were never completely determined by those social formations. People's aspirations for a

better life, their imaginaries of political freedom, their relation to others within African municipal townshpis and their fantasies about consumption also shape their subjectivities.

I do not aim to solve the theoretical dilemmas concerning the relationship between structure and agency, but rather to explore the changing relationship between structure and agency under the conditions of everyday life in Soweto. And it impels us to take seriously – following both Humphrey (2002), Guyer (2004) and De Certeau (1984) – the domain of everyday experience as a potential generator of meaning in everyday economic life, rather than privileging in our analyses the views represented by state structures, policy directives and commercial banks.

This is why I have found elements of the theoretical framework of 'practice theory' particularly useful (Ortner 1984) in thinking about the popular economies, and indeed in framing the notion of the popular economies. Practice theory is more a set of propositions about the relationship between semi-autonomous actors and social, economic and symbolic structures in a society than a coherent theory. Practice theory acknowledges the role that structures play in constraining and limiting semi-autonomous actors and thus agency but at the same time it allows us to treat such actors as actors with agency: to confront, resist, manipulate or consent to the structures within which they operate. The question of legitimacy is central to 'practice theory' in that it aims to understand how actors create and contest forms of legitimacy. It sees legitimacy not as something tangible 'out there' but as a product of the complex set of interactions between actors with divergent and sometimes agreeable interests and the structures within which they operate. Practice theory thus takes on board some of the elements of social constructivism in that it sees society or culture as the product of a process of complex interactions between actors and groups. Such a process is not necessarily characterised by balance, integration and consensus but may be characterised by conflict and contestations. As such practice theorists are be more interested in how either conflict or integration is achieved, both materially and symbolically, rather than assuming that society is either based on conflict or consensus.

As mentioned above, in this thesis I read the practices and institutions in the popular economies of Soweto as practices and institutions that were formed under certain structural conditions. I also draw inspiration from Johannes Fabian's work on popular culture in Africa. Fabian argues that we

need to make a clear theoretical break with the classical modern concept of culture, steeped in ontological realism, that sees culture as real and existing as tradition outside the minds of individuals (1998:x). Today, he writes, culture is seen in two ways: firstly as non-personal, deconstructive and non-ontological, and secondly as a constructive notion embodying praxis. Such a definition of culture favours processes and movements over entities; it contests integrative and normative conceptions (with its lexicon of systems, beliefs, values) that obliterate freedom and power; and it is embedded in historical conditions (1998:2). It also asserts the existence of spaces of freedom and creativity in situations of oppression and holds that there are spaces of freedom under conditions of supposedly passive mass consumption. According to Fabian, urban anthropology is too often focused on networks, relations, and classes in which urban people are *caught*, and not on what these urbanites *create*.

A focus on popular culture or popular economies is dissimilar to social theories that are concerned with order and identity. Such systemic theories are at a loss when it came to dealing with the anarchic disrespect for rules and self-mockery in language and practices that have been described among urban Africans (Fabian 1998:8; Mbembe 2002). In Africa, Fabian writes, popular culture that emerged under colonial domination demanded freedom both politically and theoretically:

> Not mere exposure to power and oppression, but transformation of experience into communicable expressions, is at the origin of popular culture as resistance to colonial and postcolonial domination. (Fabian 1998: 18)

Here Fabian is in agreement with a range of scholars working on postcolonial Africa who have focused their research and analyses on questions of agency and freedom rather than structure and oppression (Berry 1993; Bayart 1991; Guyer 1994; Mbembe 2002). This means a renewed focus on how agency within these practices helps to create viable communities under duress. It is not surprising that most of this scholarly work have focused their work on music, dress, art and consumption – areas of popular social life that renders easier the sort of theoretical work these authors want to do. This has meant, however, that the more traditional domains of anthropological study have remained in the grip of theoretical frames that favour structure over agency, binary models of thinking (for example the modern vs. primitive; gift vs. commodities; etc), theories of order, social control and social contract.

In South Africa, studies on cultural performances of music (Coplan 1985, 1994; Erlmann 1996; James 2000) have been important in doing exactly that. The domain of economic life, however, has for the most part been excluded from these theoretical insights and has remained under the disciplinary gaze of mainly economists, development experts and statisticians. This neglect is unwarranted, especially in the light of the increased importance of the circulation of money and consumption not only in survivalist strategies for social reproduction, but also in terms of the expression of identities and the insertion of the global in the local. As Bloch & Parry point out, this neglect on behalf of anthropologists might be linked to assumptions about money, markets and processes of commercialisation and monetisation that have long histories in European scholarship. Linked to this is a particular view of 'the economy' as being separate from the social, religious or other aspects of cultural life-worlds (Dumont 1977).

1.2.4 The rapprochement between political economy and cultural economy

Scholarly work that draws on models from the *dependistas* school of thought (Frank 1978; Wallerstein 1979; Wolf 1982; Mintz 1985) and the tradition of political economy in athropology provide an important point of reference in situating the South Western Townships in a historical and global structural context. However, such abstract and general models provide us with little scope in understanding the lives of actors and how they respond to or live within abstract, historical structures. Writing about popular economies as sites of identity and the expression of popular agency is not to ignore the historical structures that produced them in the first place. On the contrary, such a theoretical knife tends to expose another side of these practices which in turn highlights an element of agency and creativity to the lives of the actors I describe, as well as the limits to such agency (Scott 1985, 1990; MacGaffey & Bazenguissa-Ganga 2000; Stoller 2000).

A number of recent anthropological works have approached the study of economic life, institutions and networks from agent-centered and praxis theory perspectives which combine political economy approaches with cultural economy approaches (Humphrey 2002; MacGaffey & Bazenguissa-Ganga 2000; Stoller 2002; Ortner 1984, 1995, 2005). These works combined ethnographic work with recent debates on the nature of processes of globalisation and localisation. The argument that Africans in urban contexts, both in African cities and elsewhere, are 'redefining the boundaries of

urban economic and social practice' despite their marginalised position in terms of local and global economic and political structures is a 'comforting' argument to make for European-based scholars (MacGaffey & Bazenguissa-Ganga 2000; Scheld 2003; Moyer 2005), but can easily fall into the trap of romanticising their 'agency'. Fabian (1998:26), for instance, warns that, inasmuch as anthropology assisted in the colonial creation of its subject, through the question of alterity and modernisation, constructed the native as 'disappearing', we should ask to what extent the 'creative native' has now replaced the 'disappearing native' in postcolonial studies. Is the notion of a creative popular culture once again just a foil for construing an Other against a perception of the Western self caught up in inauthentic mass production and consumption?

The same questions have been raised in the body of literature which is developing in response to the writings of De Certeau (1984) and Lefebvre (1984) and which has been influenced by cultural geographers such as Ray Hudson. Hudson (2004) argues for a rapprochement between political economy perspectives and cultural economy perspectives in conceptualising economies and their geographies. In order to achieve this he begins with two theoretical questions:

1. How do we best conceptualise the production of social life in general, in terms of relations between structures/practices/agents and between people and things?
2. How do we most appropriately conceptualise 'the economy' in capitalism, its temporalities and spatialities, its circuits and spaces and the links between them?

The economy he provisionally defines as those processes and practices of production, distribution and consumption which are simultaneously discursive and material constructions through which people seek to create wealth, prosperity and well-being and so construct economies; to circuits of production, circulation, realization, appropriation and distribution of value. Value, he argues, is always culturally constituted and defined (see Comaroff and Comaroff 2001). What counts as 'the economy' is, therefore, always cultural, constituted in places and distributed over space, linked by flows of values, monies, things and people that conjoin a diverse heterogeneity of people and things." (Hudson 2004:448). He defines capitalism as "a particular mode of political-economic organization defined by socially produced structural relations and parameters, which are always – and necessarily – realized in culturally and time/space specific forms" noting that capitalist

economies are “constituted via a complex mix of social relations, of understandings, representations, and practices.” (2004:448-9)

Hudson develops six axioms that steer his conceptualisation of the economy:

1. He argues strongly that we need to develop concepts at a variety of levels of abstraction, or what he calls “theoretical variety”, which would allow us to describe and account for diverse individual and collective practices and their varying temporalities and spatialities (2004:449).
2. He argues that the economy should be conceptualised “in such a way that these diverse practices are seen as necessarily related” so as to avoid “fragmenting the economy into dislocated categories such as production and consumption, seeing these as unrelated or as sealed and self-contained” (2004:449).
3. Echoing the dissatisfaction with systemic theories of too high a level of abstraction, he writes that “knowledgeable and skilled subjects, motivated via various rationalities, undertake *all* forms of economic behaviour and practices. Although people are certainly not the all-knowing one-dimensional rational automatons of neoclassical theory, what they do, how they do it and where they do it are the outcomes of purposeful behaviour, underpinned by knowledge and learning. People are not cultural dupes, not passive bearers of structures or habits, norms and routines” (2004:449). Continuing, he notes that “the economy is performed and (re)produced via meaningful and intentional human action but knowledge does not translate in any simple one-to-one relationship to behaviour….What people come to know and do depends in part upon their positionality in terms of class, ethnicity, gender and other dimensions of social differentiation and identity and the powers and resources available to them by virtue of their position within a given social structure, its organizations and institutions.” (2004:450)
4. Following from his third axiom, he writes that “the economy is social constructed, socially embedded, instituted in a Polyanian sense (with institutions ranging from the informality of habits to the formal institutions of government and the state…)”. The economy as a relatively stable social system of production, exchange and consumption with institutional stability, but this stability is always conditional and contingent (2004:451).

5. He also posits that individual and collective behaviour is both institutionalised and enabled and constrained by structures. Structures he understands as "stable yet temporary (albeit very long-term) settlements of social relationships in particular ways" (2004:451). Echoing Bourdieu, he assumes that structural relations specify boundary conditions and parameters that define a particular mode of political organisation as *that* mode. And, "economic agents behave in instituted ways that are shaped by, and at the same time help reproduce, such structural relations" (2004:451).
6. "'The economy' then is "constructed via social relations and practice that are not natural and typically are competitive. Consequently, they must be politically and socially (re)produced via regulatory and governance institutions that ensure the more or less smooth reproduction of economic life. These range from very informal governance institutions such as habits and routines in a variety spheres, including those of civil society, community, family and work, to the legal frameworks and formal regulatory mechanisms of the state." (2004:451).

Hudson distinguished between three levels of abstraction when it comes to further his conceptualising of the economy. Firstly there is the Braudelian "messy practice of everyday life" (*La Vie Quotidienne*), then there is the formal and informal institutional forms and lastly the structures (or *longue duree*). The formal economy is simply defined as the legal activities governed and regulated within the parameters of legislation (2004:453) whereas the informal economy are those legal activities that are regulated by customary mechanisms and practices that fall outside the legal framework. The illegal economy consists of activities that are illegal but nonetheless form part of the economy. What is clear is that the boundaries between formal, informal and illegal are fluid and vary over time/space. Whether we look at the informal or the formal economy, we find the need for "a degree of institutional structural stability [that] reflects the need for a degree of predictability in the outcomes of economic practices and transaction". Following a line of argument familiar in cultural economics (cf. Thrift 1999), he argues that such stability "is a necessary condition for required degree of predictability in performing the economy", because of the "dynamic character of the capitalist economy, the constant becoming of the economy" given that the capitalist is "performative, a practical order that is constantly in action" (Hudson 2004:454). As this thesis demonstrates, it is not only the workers and banks in the formal economy who require a degree of predictability so order that "the transaction and practice of the economy can be performed with

some certainty as to outcome over varying time horizons" (2004:454). And as Hudson notes, there "is an unavoidable tension between process of institutionalization that seek to create a degree of stability and predictability and the emergent outcomes of practices that seek to disturb this, either deliberately or inadvertently" (2004:454).

It in the context of the popular economies of Soweto that we can analyse the contemporary tension and conflict between the process of institutionalisation driven by the state and business and historically produced practices of opposition that seeks social legitimacy not in the state but in social relationships.

1.2.5 Rethinking community and identity as praxis and process

In these ethnographies of everday economies in the context of globalisation, questions of community and identity are crucial to anthropologica theorising. Paul Stoller's recent ethnography of West African traders in the city of New York, *Money has no smell*, presents West African traders as savvy entrepreneurs who build effective and cohesive transnational trading networks (Stoller 2002:10). While these traders are culturally alienated from American life and state securities, they have created, in response, an array of community forms that provide the potential for economic, political and cultural integration. At the basis of these forms of community lie a collective moral framework - Islam - that establishes trust in credit relations and rejects all forms of speculation, monopoly and usury, for these are seen to undermine commercial and social relations. But Stoller argues that it is not only this common moral framework that creates the conditions that make it possible for these traders to be entrepreneurial. It is also the way that they exploit the power of simulation as part of their economic practice - through Braudillardian-like practices of cyberfaking and brandnapping - as well as "Afrocentric marketing" that they negotiate their way around the life of business and the various boundaries of legality and regulation. Men like Issifi, the main character in Stoller's book, "may seem mere pawns in the scheme of global economies, national politics, and local confrontation. But they are quietly redefining the boundaries of urban economic and social practice. Their stories demonstrate the dynamic tensions that make the linkages between the global and the local vibrate with creative energy. They have much to teach us about life in contemporary North America" (2002:9).

Stoller notes the strong desire among West Africans for fellowship, which in a foreign country entails the construction of communities that offers "a sense of belonging and a buffer against the stresses of cultural alienation." (2002:164). Here Stoller (2002:164) makes use of Sherry Ortner's ideas on various types of communities. A *postcommunity*, for example, is a community constructed in an era when people rarely spend their entire lives living in one neighbourhood. A *neocommunity* refers to one that has expanded slightly beyond the space that originally bounded members, but retains some density in social relations among members. The *invented community*, on the other hand, is constructed far from the original bounded space and the highly clustered social contracts are based on common experience. *Translocal communities* refers to the type of communities that form where demographic or economic forces have broken up the original group, where ties are maintained through some affiliation (religion, social club or ethnicity) and which is characterised by the periodic ebb and flow of social contracts and networks. Lastly, she talks about the *community of the mind*, one that is reinforced through commemorative ritual in which the values of the original community are relived or remembered.

Stoller applies these ideas to illustrate the various sorts of communities that these traders construct and belong to. For example, there is a sense of an invented community of African brothers to which they all belong, something which finds a more concrete form in the translocal communities that consist of the circuits of African American and "Third World" cultural festivals they attend. And, importantly for their success as traders, there exists a community of the mind that centres around family and economic networks, all steeped in the practice of Islam. "Seen in this light", Stoller (2002:169) argues, "community, however defined, or typified, produces a framework, both abstract and practical, within which members struggle to make their way. The struggle is easier in known environments, more difficult in alien settings." (2002:169).

Questions of community and identity are important also in the ethnography I present here. Under apartheid, urban Africans were viewed and represented by the state and ruling elite as 'naturally' rural, as temporary urban dwellers. As Alf Stadler (1987:103) put it: "The notion that Africans were essentially rural people who must enjoy civil and political rights in the reserves was to have tremendous implications for position of urban African communities". Similarly Sue Parnell (1997:901) wrote that "Colonial discourse excluded concentration of African settlement from the

definition ` urban' and thus perpetuated the myth of Africans' inherently rural, traditional and uncivilised position". Though the state and its policy promised urban blacks very little in terms of finding spaces of belonging in cities - through a barrage of legislation restricted their places of work, residence, their movement, and entertainment - urban African municipal townships such as Soweto became spaces of intense belonging, in which urban men and women could, even with severe limitations, embrace city life and create their own spaces of belonging and self-expression. And these sites of expression were not limited to spheres of sports, religion, politics and entertainment. Participation in popular economies in urban townships was not just about survival given the lack of opportunity for participation in formal institutions or in flows of money or about the mere satisfaction of material wants. These spaces and the popular economies they produced and allowed for became sites of belonging, of politics of struggle and resistance, of self-expression, and a desire to belong to more global economic world, which they were allowed to enter mainly through the selling of their labour. Directing consumption practices and processes in urban spaces such as Soweto, in particular, have for long been acts not only of resistance, but also of self-expression, the fostering of community, sociality and the performance of social differentiation (or status boundary-making).

By emphasising the spaces of self-expression within the sphere of popular economies in Soweto I do not pretend to ignore the larger structural forces that shaped and continue to shape everyday life. Under apartheid these forces were primarily responsible for the economic underdevelopment, structural marginality, low wages, lack of basic services, forms of surveillance and policing that came to define African municipal townships before the 1980s, and after that the overpopulation, increased unemployed, crime, police brutality and state of war that characterised such townships. We cannot ignore the political and economic structures that produce marginality and impoverishment in Soweto, but in this thesis I focus on the responses of groups and actors to these structures, how these responses were expressed and shaped through patterned economic practices and institutions, and how they are expressed today in shifting contexts. And an analysis of such responses must take into account more than the socio-economic and demographic transformations taking place.

1.3 Methodological and ethical considerations

This thesis is the product of field research which was conducted between September 2003 and December 2005. For a period of 24 months during this period I resided in one of the neighbourhoods in Soweto from where I conducted my research. My research was conducted through qualitative methods which included participant observation, structured and open-ended interviews with residents and as well as lots of 'hanging out' in order to familiarise myself with the context of everday life. Such 'hanging out' in public spaces allowed me to enter into and participate in several networks and to meet and be introduced to residents who were willing to be interviewed about saving clubs, gambling, money lending, social classes, questions of identity, postapartheid politics, and so forth.

The method of participant observation, in conjunction with what has become known as the interpretative approach in social sciences, was used because it is a method that potentially allows the researcher to grasp subjective meanings and rationalities underpinning social and meaningful action. While such an approach has its strengths and weaknesses, it was appropriate for addressing my research questions because I aimed to understand the social meanings involved in certain aspects of economic practice. Where appropriate, and where I was granted permission from interviewees, I made use of a voice recorder to record interviews. Furthermore, I kept detailed field notes, used a camera where allowed and kept a field journal. All of these were employed during all the stages of my research.

Every research problem and site require specific sets of methods and techniques, and the practice of participant observation must be shaped and reshaped for every particular ethnographic task, and these can in no way be completely predetermined. Participant observation requires the researcher to (1) engage in activities appropriate to the situation and to (2) observe the activities, people and physical aspects of the situation (Spradley 1980: 54). Unlike most ordinary participants, the researcher must become explicitly aware of the things usually ignored or accepted, and must keep record of both 'objective observations' and 'subjective feelings'. Typically, the ethnographer is interested in understanding and describing a social situation from the insider's perspective(s). This implies trying to understand any given situation or experience from the perspectives of the participants. This model for ethnographic research requires what Fetterman (1998:5) calls an

‘phenomenologically oriented paradigm’ and is was well-suited for the purposes of this research. It allowed me to bracket my own assumptions and to be open to ‘multiple realities’, treating subjective realities as no less real than realities that can be measured and objectively defined. Such an approach can be called inductive; i.e. one that makes few assumptions about sets of relationships before understanding them from the insider’s perspective. This process of reasoning and analysis is more like ‘riddle-solving’ than like the discovering of statistical relations between ‘variables’ such as in quantitative analysis (Alasuutari 1995: 7).

Documentary analysis also played an important role in my research, especially with regards to media understandings about and representations of actors in the popular economies. Documents such as pamphlets, lending guidelines and advertisements detailing the operations of informal lenders were used. State and regulatory agencies were also consulted, including: the numerous bills, acts and exemption notices on usury, saving and credit; minutes of and submissions to parliamentary standing committee meetings; research conducted by state ministries; general policy discussion documents such as from the Law Commission; transcripts of court cases dealing with usury and illegal moneylending; research commissioned by the Micro Finance Regulatory Council and various other local and international non-governmental organisations, research institutions, policy institutes and academics.

As to ethical considerations important for this research, I can note that I ensured that my research was conducted according to accepted principles of professional anthropological associations, such as that informants’ interests, rights and their safety were always regarded as very important. Also, I conducted my research in a transparent manner, in that my research objectives were communicated clearly to informants and with their consent. Because several of the practices in the popular economies I wanted to investigate were strictly speaking illegal, although social acceptable and legitimate, I gave potential informants the assurance that I will use pseudonyms when writing about them and that I will not disclose the real name of the neighbourhood in which I resided. It is for this reason that I call that neighbourhood ‘Standville’ in this thesis.

I was introduced to Soweto by a colleague who took a number of non-Sowetans one day for lunch and few beers to a restaurant. The introductions he made opened up several doors to me and I

remain indebted to him for that. For a few months prior to finding a room in Soweto and for a month or so after, I hired the services of a very capable research assistant who is also an anthropology graduate and good friend. But as I became more confident about finding my place around the public-housing complex, and as I became part of networks which included the Standville Club and the Castle Light Crew I described in subsequent chapters, I did my research on my own. For the remainer and majority of my fieldwork period I did not use an assistant or an interpreter, despite not having mastered either Zulu, Sotho or Tswana in the way I would have liked to. Instead, I relied on friendships I made during fieldwork for directions, making connections, getting 'hooked up' and so forth. I made a point of not paying people for such assistance, but to reciprocate in other small ways such a typing a *curriculum vitae* buying a beer or or teaching someone how to drive or taking a relative to the clinic in my motor vehicle.[9] Throughout this thesis I try and write myself into these fieldwork situations and thus hope to give a sense not only of the ethnographic context of the popular economies but also the method by which I studied it.

It took me many months to learn how to live in Soweto. Because I lived there full-time, and did not have a second home in the city, it became more than a field site. My positionality as a white, Afrikaans and middle class man of course impacted on my research, but perhaps in ways I did not anticipate. These are aspects I hope to explore in greater detail elsewhere. Suffice to say that an important part of this process was to experiment with friendships and meaningful relations across the boundaries which have historically been created by the apartheid state. This has meant fighting the apartheid mentality which is so embedded in our institutions.[10] And it has meant overcoming the "barriers of distrust, suspicion or forthright antagonism" that apartheid has erected "*between people who would normally be drawn to each other*" (Andre P. Brink 1970:35). And it has resulted in a severe disruption between the seemingly separate domainds of 'work' and 'play' in my own life. These disruptions have been an immensely rewarding and satifsying process, even more so that the completion of this thesis.

[9] One such friend who helped me initially in getting to know Soweto was closely linked to the local ward committee and local ANC branch. He introduced me to the local ANC ward councillor in order to get his 'blessings' for my research but I had the sense that it was more about keeping tabs on my research than about granting permission in a 'chief-like fashion' for me to conduct research. But this is a story for another day.

[10] Andre P. Brink (1970) has written that **"**apartheid is not merely inhuman but anti-human: it does not seem preposterous to me ascribe [sic] even our high death rate on the roads to the apartheid mentality: a mentality which must deny the humanity of another person in order to survive itself; once another person's humanity is denied, he can be destroyed, because he is no longer a *person*" (1970:38-9).

1.4 Structure and outline of the thesis

This thesis consists of eight chapters, of which this introduction is one. The second and third chapters are constructed in such a way as to give the reader an introduction to the historical development of the South Western Townships, the relationship between the South Western Townships and Black Johannesburg, and how historical structures and statecraft has shaped the social and economic character of urban Africans. Following on the theoretical points I made earlier in this introduction, I pay attention to both 'hard Soweto' and well as 'soft Soweto' in these chapters. Moreover, these chapters are crucial in setting the scene for my description of everyday life in Soweto, in fleshing out the historical dimensions of the popular economies, and in contextualising contemporary Soweto. The second part of this thesis, specifically chapters four, five, six and seven provide the reader with data on the number of institutions, practices and processes in the popular economies I investigated.

Specifically, **chapter four** deals with the figure and practice of the small-scale neighbourhood moneylender. Such lenders have been important sources of credit for urban Africans in the past given the barriers which prevented Africans from accessing consumer and productive credit. In this chapter I discuss these neighbourhood-level lenders' continued existence despite the greater opportunities which now exist in terms of accessing formal credit. In my discussion I make reference to how informal credit practices on a neighourhood level are embedded in social networks, how intensely personal these practices tend to be and the role that questions of social class and identity play in shaping credit practices and discourse about debt and luck in the popular economy. I then situate my empirical findings within the context of the efforts to create a single, formal credit market and public debates about informal money lenders.

In **chapter five** I move to a discussion of a Chinese lottery which remains hugely popular in the former African municipal townships and discuss the The sociological organisation of *the lottery*, *the* profiles of runners and player, the gender and social class dynamics which shape the meaning of playing the game, as well as the range of strategies which runners use and talk about in playing this lottery. While the lottery is not embedded in the context of the neighbourhood in the way that neighbourhood-level lenders are, it does play a role in shaping community while being embedded in

larger constructions of identity, specifically around the figure of the Chinese outsider who is the 'banker'. Surprisingly, the operation of chance in this lottery game then seems more mundane and even prudent in comparison to the risks associated with collective saving in a *stokvel*, which is the theme of the next chapter. And whereas the *stokvel* is evaluated much more positively in public discourse as safe, collective, desirable and responsible, in practice a *stokvel* can require a much more riskier approach to money that the everyday forms of speculation involved in *fahfee*.

Chapter six then deals with the organisation and transformation of one *stokvel*, in which I was invited to become a member. I analyse the transformation of this club - Standville Club - on several levels: the organsisational setup, questions of masculinity, social class, and social resproduction. In this way I link the microcosm which is this savings club to larger economic processes and identity formations which are curently taking place in the political economy of Soweto and Johannesburg. I end the chapter by discussing the changing evaluation of the *stokvel* in the public culture of South African while pointing to the importance of understanding changes in the consumption of alcohol as an important symbol for the the social consequences of growing inequality and feelings of emasculation.

In my last data chapter, **chapter seven**, I discuss in greater detail the question of signifying practices of consumption among new social elite groups and what these public practices achieve socially in terms of reformulating ideals of masculinity. Through my ethnography of one such group, the Castle Light Crew, I argue that we should be wary of hegemonic interpretations of black wealth and consumption. I show how the consumption of beer can be many things: a rite of passage, a way of practicing sociability and reciprocity, celebrating upward mobility, and of smoothing over emerging divisions in the lives of said social elites such as those between work and leisure and 'township' and 'suburb'. I use my analysis of the Castle Light Crewto critique dominant and marketing-oriented labels which tend to represent members of the black middle class as conspicuous consumers.

This brings me to my concluding chapter, **chapter eight**, in which I draw some analytic conclusions based on the materials and arguments I have made in the preceeding chapters. Specifically, I make arguments about the changing nature of the popular economies of Black Johannesburg and Soweto

by discussing questions of power, identity, agency in the context of everyday life, questions of social legitimacy and state sovereignty.

CHAPTER TWO



FROM MUNICIPAL TOWNSHIPS TO SUBURBAN RESIDENTIAL AREAS: THE DEVELOPMENT OF THE SOUTH WESTERN TOWNSHIPS AND AN ETHNOGRAPHIC SKETCH OF A CONTEMPORARY SOWETAN NEIGHBOURHOOD

2.1 Introduction

This chapter has two aims. Firstly, it deals with historical aspects of the development of the South Western Townships. Secondly, it introduces the reader to aspects of everyday life in contemporary Soweto. The first aim is achieved by constructing an account of the historical development of the South Western Townships in light of the research *problematique* of this thesis – with emphasis on the local impact of gold mining, the regional-wide migrant labour system, the urban struggle for adequate housing, local state policies of rehousing and relocation and the creation of municipal townships. In other words, the structures which shaped the dynamics of the popular economies. Attention is therefore paid in this account to the historical structures of power as well as the ways in which larger processes, conditions and forces have moulded the sorts of institutions, practices and identies which urban Africans initiated, appropriated and experimented with. The second aim - that is, to introduce the reader to the primary space in which fieldwork was conducted - is realised through an ethnographic account of everyday life in a contemporary neighbourhood. In that section I introduce key spaces, actors, institutions and processes that feature promimently in the subsequent ethnographic chapters of this thesis. In order to effectively bridge the two different sections in this chapter – and the differing theoretical perspectives which they as different genres and styles represent – I given an account of the recent past and present dynamics of one neighbourhood in which I resided for the duration of my field research.

Contemporary Soweto, now part and parcel of the greater city-region of Johannesburg, is a conglomerate of close to thirty former public-housing (or municipal) townships. The name Soweto

derives from the acronym South Western Townships (Pirie 1984, Bonner & Segal 1998).[11] The sprawling public housing areas was named thus in the 1960s after the City of Johannesburg had launched a public competition asking the residents of Johannesburg to suggest a new name. Sections of contemporary Soweto are more than 100 years old while the largest part of the existing housing stock dates from the 1950s and 1960s. Soweto is no longer a separate political and administrative entity with its own administration, legislative regime, mayor, and so forth.[12] Soweto is now incorporated into one of seven regions (Region D) of the City of Johannesburg. The residential areas that is known as Soweto today is no longer refered by the City of Johannesburg as a complex of public-housing 'townships' but as 'suburbs'. This process of incorporating former African municipal townships into the City has been a long and complicated process. Since 1994, there have been four changes in the city's political and administrative structures and Soweto has moved several times from one region to another.[13] Moreover, this process of integration that seeks to overcome a long historical of racial segregation - as well as much of the built environment, commercial development and infrastructural context of Soweto - have been shaped by forces and processes that are in the first instance historical and structural. While the relationship between capital, labour, the state and the mining industry changed over time, it is useful to try and give an overview of the primary historical and structural forces and interests which shaped the development of the South Western Townships.

The creation of the South Western Townships was the product of a combination the often contradictory processes of capitalist development, pressures brought on by urbanisation and by

[11] In this thesis I use 'South Western Townships' when writing about the history of this group of municipal-built housing areas prior to 1963 when it was named by the local city authorities as 'Soweto'.

[12] The tendency to treat the South Western Township as 'separate' and 'apart' from Johannesburg has a long history. It has, for example, been described as a "dormitory township supplying labour to Johannesburg" (Kane-Berman 1978:56) and an "unwanted city" (Kane-Berman 1978:56), a "ghetto" (Beavon 1997), a "satellite-town set up for the labour force serving Johannesburg" (Gorodnov 1988:9). More recently Heidi Holland had described it as "a vast, impoverished and violent city that epitomises downtrodden black South Africa" (Holland 1994:1). The current city authorities no longer refers to the former municipal residential areas as 'townships', but prefer to speak of them as 'suburbs'. Whereas the term 'township' has a legal dimension to it that refers to a legally proclaimed residential area, in popular talk in South Africa the term has become associated with 'blackness': in popular discourse white people lived in suburbs, and African, Coloured and Indian populations (historically) lived in 'townships'. In this thesis, I will use both terms as well as the more sociological term 'neighbourhood' when referring to the different sections or townships in Soweto. While there is merit in referring to some sections of contemporary Soweto as suburbs in public discourse and thus to stress some of the material changes which have occurred – and which would no doubt better the image of Soweto in the eyes of property developers and general 'market sentiment' – the full impact of such a change is symbolical.

[13] One result of this administrative process has been that surveys purporting to survey only 'Soweto' has been open to challenges as they do not take into consideration historical changes in the borders of administrative regions.

conflicting state institutional goals. Its existence flowed from the need for unfree, cheap black labour to support the growing mining and industrial economies of the Reef region (owned in the main by white capital). The needs of capital were both bolstered and frustrated by a range of fears of racial mixing, crime and health – articulated by both white residents of the city as well as sections of the settled urban African elite (Bonner 1995). The need for cheap labour was partly fulfilled through the emergence of an exploitative migrant labour system that provided mines with cheap and unfree black labour. This labour system worked on two fronts: pulling poor Africans from rural lands to the City of Gold on temporary contracts with the promises of work (while enticing wealthier Africans inspired by missionary education and ideals with promises of greater freedom, work and the practice of modernity); while pushing many Africans off their rural lands through a range of taxes and the destruction of an African peasant economy through land dispossession, coupled with the unpredictable collusion of droughts and animal epidemics like the rinderpest and East Coast fever (Bonner 1995; Bundy 1970).

From the beginning of Johannesburg this need for cheap labour, and the rapid urbanisation of African peasants this process affected, created massive problems for the political rulers of Johannesburg and subsequently for the national bureaucrats as it sought to centralise the management of urban Africans nation-wide. The political elite obviously had the interest of the white mine owners and financiers at heart. It was in the context of the demands for cheap labour, and the inability and unwillingness on behalf of the successive city and national governments to provide for sufficient housing and care for African labourers, that the history of the South Western Townships unfolded. It was not only a fear of the 'poor masses' that confronted the city leaders, still very much aware of the limits to their 'right to violence' in the context of inner city slums and working class neighbourhoods ; the 'poor masses' were also African and black. In other words, race as well as class played a role in shaping the development of the South Western Townships, even if not in ways that were pre-determined or entirely functional to the larger system (Maylam 1990, 1995).

In a recent article by two urbanists, Sue Parnell Alan Mabin, criticised the 'racial fetishism' inherent in much South African urban studies (Parnell & Mabin 1995). Noting that "South African writing is burdened with the concern for race" (1995:48), they railed against the widespread and

often implicit "acceptance of race as a legitimate and primary category of inquiry" (1995:39). They wrote that "the racialisation of urban history and historical geography is a pragmatic approach to documenting the complexities of the urban past" and that even social history studies have been guilty, by focusing on community culture and resistance from below against apartheid, of the racialisation of history (1995: 41). They do acknowledge that one reason for this is the paucity of established secondary literature on cities, which forces researchers to limit the scope of their research to often narrowly defined cultural and spatial contexts. The result is that "in practice, the long history of racial partition means that local area studies are inadvertently also racially defined" (1995:41). In order to overcome this 'racial fetishism', in which "urban development is explained with reference to the ideology of the ruling parties" (1995:46), they argue that urban scholars should pay more attention to the local state as "urban gatekeepers" in "mediating conflicting ideological and material imperatives" (1995:46-47). State policies, they argue, do not always translate neatly into state practice. If we pay more attention to questions such as urban growth, urban design and urban management, we may find that race was not the most important issue in urban development – rather, race became a part of the intricate development of modern urban society as city officials and scholars and urbanists struggled with the growth of the city (1995:61; see also Posel 1991).

The views articulated by Parnell and Mabin are important: they suggest we should ask why race became an important category in state practice rather than uncritically accepting race as a primary category and a sort of 'reason of origin'. In the context of this study, the implication of their argument is that more attention should be paid to the local City of Johannesburg as a gatekeeper of sorts that had relative control over the fortunes of the South Western Townships and Soweto and other locations in relation to the reaches of the national state. No historical study of Soweto within the context of Johannesburg have as yet taken the views of Parnell and Mabin on board. As this is not in the first instance a historical study, I have limited space to devote to the historical development of the South Western Townships. In this chapter, however, I make a start in that direction by pointing out – based on a rereading of secondary literature – something of the character of the local state and the role the local state played in shaping Soweto. The secondary literature I use include writings by historians, political scientists and former city administrators on the historical development of the municipal- and state-controlled townships (Hirshon 1979, Kane-Berman 1978, Gorodnov 1988; Carr 1990; Lewis 1966; Mandy 1984; Bonner & Segal 1998). In

this chapter I do not want to summarise these writings; rather I want to present some of the main arguments made about the development of these townships, point to the most prominent tropes used to describe and understand 'Soweto', and point to a few new lines of thinking about contemporary Soweto and Black Johannesburg. These new lines of thinking would, I argue, help us to interpret some of the contemporary dynamics in these residential areas in the context of the history of Black Johannesburg. While I do present in the main a historical account based on the writings of historians and city administrators, I include some of the perspectives of second and third generation Sowetans I interviewed, as well as views articulated in fictional writings.

The first point I want to bring to the fore is the *need to see the neighbourhoods that make up the public-housing complex that is Soweto as part of a larger city-region that has always been connected not only to the political and administrative structures of the local city authorities and the national state but also to a world economy*. As such, we need to situate Soweto in the context of a structural history of inequality in South Africa, one that illuminates the historical and changing relationship between capital, state, land and labour in southern Africa as well as how these were shaped by a world capitalist economy. This is perhaps more accurate when applied to Soweto than many other African townships, given the rather more direct ways in which Black Johannesburg were linked to the global economy through the mining industry. Nevertheless it is correct, as Terreblanche (2002:5) has argued in his seminal study on inequality in South Africa, that we are in desperate need of more structuralist accounts of South Africa's history if we really want to understand the 'systematic character of our socio-economic problems'. This need is all the more important given the pervasivenenss not only of 'racialised history' but also of the predominance of essentialised culturalist readings of South Africa's history and its emerging contemporary culture. Elements of this culturalist discourse were actively promoted by the apartheid regime as it sought to naturalise categories such as race, ethnicity and culture and to employ those in the service of cultivating Afrikaner nationalism and its policies of segregation (Boonzaier & Sharp 1988). Similar culturalist discourses are deployed in post-apartheid for similar insidious ends. Terreblanche posits that structural accounts of South Africa's history is a possible antidote to such culturalist arguments. Terreblanche thus writes that any "attempt to re-examine South African history can do no better than to do so from one of the following three perspectives: firstly, the perspective of white political and economic domination; secondly, the perspective of land deprivation; and thirdly, the

perspective of unfree black labour" (2002:6; cf. Wolpe 1972). Likewise, a structuralist account of the history of the council-housing projects that became known as Soweto could do no better that to point to the 'special relationship' that existed between power (exercised by the local and national state and capital), land, and labour. This public-housing complex, which resembles in many ways a 'labour prison', represents among other things the relation between power, land, and labour in an urban, capitalist context.[14]

There are indications that African urbanisation in Johannesburg and the Witwatersrand has always had a regional dimension to it. For example, Bonner (1995:125) has argued that a "distinct occupational and regional ethnic geography" existed among African society on the Witwatersrand during 1930s to the 1950. While this was in part due to the fact the migrants used ethnicity as a way to create new forms of solidarity and support in the city, it was also the result of business practices and local city regulations. For example at the time flat cleaning and hotel work became largely the preserve of migrants from Zululand and Natal Reserves. Builders were drawn disproportionately from the Transkei whereas municipal workers came mainly from East Griqualand and Tembuland. The majority of Africans who worked in commercial industries came form the Orange Free State farms whereas heavy industrial workers were recruited from Basutoland. Likewise, migrants from the Western Transvaal and the central areas from Zululand dominated the north and north-westerly districts of Johannesburg (Bonner 1995:125). Both Kuper & Kaplan (1944:33), Brandel-Syrier (1971:48) and Bonner (1995) mention the existence of regional networks consisting of kinspeople, friends and voluntary and sporting associations which operated across the Witwatersrand. The existence of such regional-wide networks were brought home to me in the course of my research when Sowetans referred to other towns and cities in the region not by their 'official names' but by the names of various African municipal locations or informal names.[15] It is this regional context which I want to evoke with the phrase "Black Johannesburg", a phrase which has been used in the literature by for example Crankshaw (2005) and Coplan (1985) and Rogerson and Hart (1986) but

[14] In South Africa, the debate regarding the relationship between class and race that was waged in the 1970s and 1980s between 'liberal' historians on the one hand and revisionist historians on the other, attest to this (Posel 1983).
[15] Sowetans typically talk about the region of Gauteng and the rest of South African with reference to a geographical map that was very different from the one I had learnt as a child in school: cities and towns were referred to by the names of their primary African municipal locations and these very connected to each other by means of primary taxi routes including national routes.

which has not sufficiently been theorised. It is also an example *pace* Humphrey (2002:ix) of how anthropologists bring into being the very objects they study.

The relationship between Black Johannesburg and the rural areas has been well-documented through studies on the migrant labour system, the labour reserves and the 'homeland system' (Murray 1981; Bundy 1979; Moodie 1994; Wolpe 1972). Deborah Posel's work has demonstrated the complex and evolving relationship betwen local and national state, the urban African municipal locations and the apartheid-era 'homeland system' (1991). The literature on the immediate Gauteng region is less well-developed (cf. Rogerson 1996). The nature of Johannesburg's connection to the world was for a long time dominated by the global demand for gold. This connectedness to the world economy was not limited to the mining and selling of gold on global markets and the selling of labour to capital. It resulted in the arrival of migrants from all over the world who brought with them new materials, ideas, commodities and values which in turn created new markets and productive forces. In other words, Johannesburg was connected to the rest of the world also through the realms of production, consumption and exchange. Recent scholarly works on consumption and intercultural flows of ideas and commodities have emphasised the interconnections that existed between Johannesburg and Europe, Harlem and Black America (Hannerz 1994; Fenwick 1996; Nixon 1994; Mooney 1998). While some of this literature falls into the traps associated with strong culturalist analyses, and its concomitant denial of power and political economy, it has implications for anyone who is interested in 'history from below' and in the spaces that existed under apartheid for the range of subjectivities that urban Africans could express and take on board.

The second point I want to emphasise is *the role that the state, on both local and national level, played in both the production of the space and built environment that is today Soweto and the subjectivities of its residents*. While the state has never been a unitary and uncomplicated entity, and while there has never been a neat fit between state policy and practice (Posel 1991), the local and national states have been important agents in 'producing' the public-housing complex. But what drove national politicians in formulating policy and what drove city-level officials and planners in managing the city is not always clear. We know that white and black middle class fears about African urbanisation and racial mixing impacted on city officials. We know that the mining industry's need for cheap labour and its influence in city politics shaped local policies and

practices.[16] The state, in both its city and national reaches, figures largely not only in the development of Soweto as a product of the contradictions between capitalist development and apartheid policies. It also sought to control the black urban population through a barrage of legislative measures. This was affected as a 'control over space' and a denial of African's 'right to the city'. In fact, urban Africans at the time were most probably one of the most policed and state regulated groups of people anywhere in the world. Martin West refers to P. Lewis who noted that "no fewer than ninety acts of Parliament passed between 1945 and 1966 that affect the administration of Soweto and other African townships" (West 1980:130). These included the regulation of mobility, housing, land tenure, brewing of beer, marriage, transport, building, trespassing, settlement of labour disputes, and so forth. Leo Kuper (1965:61) articulates the same aspect of urban African living by writing that "controls over Africans affect not only the elaboration of life. They are embedded at the very root of living. They govern subsistence, survival. At the gateway to employment, residence, domicile, movement, freedom, stands the Government, like St. Peter, admitting to Heaven or consigning to Hell. The analogy to Heaven is no doubt misleading".

The third point relates to the *prominence of culturalist explanations of the social and cultural life of urban Aficans*. In the public discourse Soweto is often represented as an 'urban village' in which a romanticised, organic rural life had been transplanted unproblematically into an urban setting. This is a misleading metaphor. Even if we accept the problematic assumption that life in rural, pre-colonial Africa was 'organic', it is important to stress the unfree nature of many Africans in urban areas and the fact that the greater part of Soweto was at the end of the day constructed as a temporary council housing project.[17] The point is that Soweto is not only a public-housing project but an incredibly urban and modern space. By modern I mean the way in which its social and economic organisation has been shaped by the modern state, global capital and labour movements. This is an important point to make because some scholars and commentators persistently try and explain the politics or culture of urban Africans with reference to institutions and cultural forms that

[16] As Kane-Berman (1978:56) noted, "In terms of its design Soweto is conceived of as little more than a dormitory township supplying labour to Johannesburg. Far from simply failing to evolve into a city with the infrastructure and facilities befitting the size of its population, it has never been allowed to do so. Indeed, as a glance at its history shows, Soweto is an unwanted city."

[17] And there were resistance from some residents of the older sections of the South Western Townships when they were lumped together with other municipal-controlled locations into the same category and name 'Soweto'.

existed in 'pre-colonial' and pre-capitalist black communities.[18] Underlying this effort is the assumption, or the illusion as Bayart (2005) calls it, of cultural identity and its unproblematic continuation across time and space and forms of political organisation. Working from Bayart's notion of the illusion of cultural identity, I want to contest the view that continuities are supposed to exist between cultural life under non-industrial economic conditions and life in a modern, urban space located at the heart of a regional and international capitalist system of production and exchange and consumption. While I may risk overstating the point, I do think we need to posit the possibility of a discontinuity between rural life in tribal or pre-colonial state form of political organistion life in a city structured by a state and by the demands of a capitalist system of production. All of this means simply that we need to take more seriously the nature of Soweto as being part of a city; and one that was called, already a mere forty years after its inception in 1886, a 'world city' (Beavon 1997). And it means a closer examination of those mid-level institutions of social and economic life that complicates and contradicts arguments that want to slot Soweto or Black Johannesburg into some or other meta-narrative or meta-category. While Soweto may be an important symbol, even for many audiences, symbols do not stand for something by themselves – they need to be theorised. Moreover, the challenge of anthropology remains to analyse the way in which such symbols are operationalised and to ask what they achieve, materially and symbolically.

2.2 City growth, inner city slums and the African municipal township

> Soweto is not a ghetto. It is a government planned, and government implemented project, designed so that the Blacks will always be at the mercy of their White masters. In the event of a major uprising or disturbance, food and amenities such as water, electricity, communications and transport can be cur off, and the entire Black township easily surrounded by the army...To the average White person, Soweto and other Black locations are enigmas. They have never been to a location, never mind having seen the servant's shanty or his place of abode.
>
> Lily Changfoot (1982:93-94)

The history of the city of Johannesburg is firstly the story of the discovery of gold here in 1886. Prior to the discovery of deposits of gold in 1886, Johannesburg was "no more than an unwanted south-sloping remnant of ground lying between three highveld farms" (Beavon 1997). A mere forty years later the area that became known as Johannesburg, despite its obvious lack of agricultural

[18] The best reference, though dated, to this sort of argument is the very popular book by Peter Becker, *Tribe to Township* (1974).

potential, was heralded as a 'world city'. The discovery of gold not only resulted in the rise of the cuty but of an entire urban industrial region dotted with towns and mines along the golf reef, later to become known as the Witwatersrand Reef. The discovery of gold in Johannesburg followed similar discoveries and gold rushes elsewhere, notably the California gold rush of 1848 and the Australian one in 1851. Initially, Johannesburg was little more than a 'mining camp' – unlike most other world cities it is not located on a major trade route or situated next to a sea port or river. As a result, its growth rate was fast and phenomenal. Within 10 years since the discovery of gold, the original mining camp population of 3000 dwellers had increased to over a 100 000. But it had retained its makeshift character.[19]

The arrival of the bubonic plague in the slums of Johannesburg soon after the end of the South African War, no doubt brought about by the influx of people from all over the world and the ravished country sides, sparked fears about public health in the city. The War had severely disrupted gold production and had destroyed many farms. Initially there was a reduction in Johannesburg's African labour force as many workers returned to their rural homes following the closure of the mines (Bonner 1995). After the War some 10 000 poor Afrikaners streamed to Johannesburg while many impoverished Africans streamed to the city to escape poverty and huger in rural areas. Both white and black immigrants moved to the crowded inner-city slums. The conditions which prevailed in these slums were generally unfit for human habitation. Amongst other things, inner city slumlords charged excessive rates. But there remained a shortage of cheap labour in the aftermath of the war. So the new British Administration of the Transvaal in 1904 imported thousands of indentured Chinese labourers to work on the mines. By 1907 nearly 58 000 Chinese people were working on the mines. However, political opposition to this move proved too powerful and, following repeated protests by the citizens of Johannesburg, nearly all of them were repatriated by 1909. In this context, the outbreak of the bubonic plague in some sections of the inner city slums

[19] It looked like a mining camp with people living in tents and later on in corrugated iron structures. Its population was overwhelmingly male (12:1) and their residence temporary. It was only in 1900, after it had become clear than there were huge reserves of gold underground, that Johannesburg acquired a more stable and settled character. To give a sense of the sudden importance of Johannesburg: SA gold production went from zero in 1886 to 23% of the total world output in 1896. At the time, around 60 000 Africans were employed on mines. They were working on short-term labour contracts for between 6-18 months. As part of their labour contracts they had to leave their families behind in rural areas and were forced to carry an identity document which detailed their work contracts and enabled authorities to exert control over their movements. Life in the mines was tough and men lived in tightly controlled single-sex barracks. Control over movement and residence were part of the forms of social control initiated by mining complex and later implemented by the state and its bureaucracies (Bonner 1995; Moodie 1994).

gave the recently established Johannesburg City Council (JCC) the justification to initiate its first post-war programme of control over the increasing African and poor sections of the population. The JCC condemned the slums as breeding grounds for disease and places of interracial mixing, which was condemned because it would 'dilute the white race'. Such views were echoed by sections of the African elite (Bonner 1995). As a result the so-called Coolie location - in today's Braamfontein area - was burned down and around 600 Indian and 1300 African residents were removed to Klipspruit Location in what today is known as Pimville in Soweto (Carr 1990:11-13).

The creation of Klipspruit Location was the first step in a series of programmes aimed at curbing the influx of Africans to the city and controlling (or 'managing') the residence and movement of those who were already in the city. These steps were not always clearly planned and seems to have been implemented on a rather ad-hoc, and in some instances pragmatic, basis: in other words, there was no pre-existing script which determined the direction of urban develoment (at least up until the onset of 'high apartheid'). The JCC took a lead in experimenting with various 'rehousing programmes' and segregationist legislation. An important step in this direction was when the JCC initiated a series of slum clearance programmes during the 1920 and 1930s and instituted proclamations prohibiting the residence of Africans in (proclaimed) white residential areas while launching a competition among architectural firms for the establishment of a "modern and property planned African township" in Klipspruit (Carr 1990:21); one that was eventually won by the firm Kallenbach, Kennedy and Turner.

The promulgation of the Native (Urban Areas) Act in 1923, which came into operation on 24 January 1924, had a most drastic effect and impact on the development of the South Western Townships. Prior to this Act, "there was no legislation, nor indeed any local municipal regulation, dealing specifically with the problems caused by the large numbers of Africans living in urban areas, the majority of whom lacked any form of housing, and who were for the most part casual or unskilled labourers" (Carr 1990:16). Only in 1917, more than a decade after the establishment of Klipspruit Location, did the JCC appoint Mr CW James as superintendent of Klipspruit Location

and the other ex-mining compounds. The provisions of this Act shaped much of the subsequent legislation, prior to the second phase of apartheid between 1959 and 1961 (Posel 1991).[20]
The JCC's Non-European Affairs Department (NEAD) was to take a third important step, subsequent to the promulgation of the Native (Urban Areas) Act in 1923, with with the construction of Orlando Township in the 1930s (Carr 1990:21-25) and the construction of hostels for single men at Wolhuter Gold Mine to the east of the city centre. In line with the 1923 Native (Urban Areas) Act, the JCC in 1933 started a small brewery which was later expanded to a larger one in Langlaagte in 1965 (Carr 1990: 33). The Native (Urban Areas) Act gave local authorities a monopoly on the brewing and selling of African beer, all of which had to be placed (together with all fines and rents raised in the townships) in the 'Native Revenue Account'. While "many people contended that the municipality had no moral right to engage in the liquor trade, with its deplorable social consequences", city official Carr (1990:33) argued that the JCC "would have been unable to finance the housing schemes which it did, or to subsidise the medical, welfare and recreational services in the townships" without the revenue raised from the (monopolistic) sale of African beer.[21]

With the coming to power of the NP in 1948 the growing influx of Africans and the question of what to do with the existing urban African population became an even more vexed issue. There was no straightforward solution to this problem and many other competing demands. Local city leaders often clashed with the national state officials about these matters. Severe battles took place between the 'more progressive' Johannesburg city leaders attached to NEAD and the national government's newly established Ministry and Native Affairs Department (NAD, later Bantu Affairs Department or BAD). Among other things, the shift in power to the power-obsessed Native Affairs Ministry

[20] The Act promised 'improved conditions of residence for natives in or near urban areas' while demanding 'better administration of such natives' through registration, sharper control of contracts of service, the regulation of inflow of natives to urban areas, clearer regulation of residence, restriction and regulation of use and production of African beer, restricting the acquirement of land in urban areas by Africans as well as providing for the relocation of Africans to locations (Carr 1990:16-18). In addition, local authorities were to set up 'advisory boards' for any location built and to make provision for an 'officer for the management of African affairs' (Carr 1990:16-18). In effect, the Act divided South Africa into 'prescribed' (urban) and 'non-prescribed' (rural) areas and allowed for the strict control of the movement of black males between the two areas. As a result, towns became almost exclusively white as Africans were pushed out to outlaying municipal townships or to the rooftops of the 'locations-in-they-sky'.
[21] This is another way of saying that white taxpayers and industry in Johannesburg were unwilling to support the infrastructural development of the African townships – the residential areas of the labourers which enabled their very profits. The local city were willing to risk turning the city's African labourers into alcoholics rather than fund ways of developing municipal locations and building houses.

under Verwoerd resulted in the forced removals of Africans from Sophiatown, although this was agreed to in principle by the JCC before 1948 (Carr 1990:86). But it was the Native Resettlement Board (NRB) which was responsible for the ultimate destruction of Sophiatown (Lodge 1980). It was the NRB which bought and developed the township of Meadowlands which was to serve as the new location for the forcibly removed population of Sophiatown. Similarly it was a trade-off between the Verwoerd's Native Affairs and the JCC NEAD that resulted in the construction of Dube Hostel in the South Western Townships so as to house many of the African domestic servants from the 'locations-in-the-sky' in Johannesburg flatlands, whom Verwoerd wanted out of the proclaimed white areas of the city at all costs (Carr 1990:81). As Posel (1991) demonstrated in her seminal study on the making of apartheid, the state was not unitary in its purpose and the consequences of state practice were often unintended and contradictory.

During the next decades the JCC took a series of further steps which solidified its efforts at 'managing' the urban African population and its relationship to the city and the city's proclaimed white areas. It launched a series of 'rehousing programmes' in Prospect Township, New Doornfontein, Denver and Malay Location, which meant the forced removal of the African populations to the newly developed municipal townships (notably Orlando East in today's Soweto). The fact that the JCC had an office dedicated to the administration of urban Africans meant that it also started producing annual reports and conducting surveys. These reports suggest that in 1927/8 there were 136 000 Africans within the municipal area of Johannesburg, while 53 000 were working on mines (Carr 1990:19). By 1933 the African population had increased to 187 917 (53 000 on mines). The importance of reliable statistics was obvious, given the nature of the state's efforts to control the urban black population. For example, the JCC recorded that during 1927/8 a total of 1068 licenses had been awarded to 'white houses' to house their African employees on their premises (Carr 1990:19). Between 1921 and 1936 the urban African population had increased by more than 100% to 219 893. At the time the total population of Johannesburg was 510 630 - consisting of 22590 Coloureds, 10138 Indians and 258009 Whites according to the racial categories used at the time (Carr 1990:25). In 1940 90 000 Africans were housed in municipal accommodation (Carr 1990:36) while in 1946 the African population totalled 506437, up 72% over the 229122 in 1936 (Carr 1990:41).

Local state control over the residence of African urban populations was given effect by an important provision contained in the Native (Urban Areas) Act in 1923: the proclamation of residential areas as 'white areas'. Such proclamations meant that any African living in a proclaimed white neighbourhoods had to obtain a license from the local authories so as to remain living there. Otherwise, Africans were serve statutory notices, forcing them to move to designated African locations. According to Carr (1990:21) 79 white townships had been 'proclaimed' by February 1930. This had affected the residence of some 1300 African families. By June 1933 the whole of Johannesburg had been proclaimed, except for the three privately owned residential areas of Sophiatown, Martindale and Newclare where registered title had been given to Africans in respect of 538 properties (valued at an average of £123 each). These areas were privately owned and racially mixed residential areas and this fact was to become hugely problematic for NAD in years to come (cf. Lodge 1981). According to Carr (1990:28-30), statutory notices were served on 21 168 Africans in 1938 by local authorities. Many of the affected lived in Sophiatown, Newclare and Martindale, as well as on the farm Alexandra that then lay outside of the municipal area. Two other pieces of legislation had a substantial impact. The first was the Natives' Services Levy Act of 1952 which forced the employers of African labour in Johannesburg to pay 2s 6d every week to the JCC. This money was spent by the JCC - through the Native Revenue Account - to cover the costs of the construction of infrastructure associated with the development of new municipal locations. Thus it helped fund a new railway line to New Canada via Meadowlands as well as schools, church sites and open spaces (Carr 1990:48). The second was the Native Building Workers' Act of 1951 (and amended in 1953) which revolutionised the construction industry by making it possible for constructors to employ African labour to do everything including skilled work (which was opposed by white trade unions at the time).

As the NP came in power the ways in which urban African populations were controlled and 'managed' by both the local and national state bureaucracies became increasingly centralised yet complex. Posel (1991:227) has argued that the policies of the late 1960s during the time of high apartheid centered on the development of the homeland system to transform reserves into 'self-governing homelands', growing industrial decentralisation, the establishment of labour quotas in urban areas and massive population forced removals. It also saw a 'onslaught on the concept of residential rights which had been fundamental to the influx control legislation of the 1950s'. Posel

(1991:235) argues that the homeland policy created "the possibility for new forms of control over the townships in the white areas". She writes that after 1960 the national Bantu Affairs Department resorted to "more drastic methods to reduce the urbanised African population", particularly attacks on the principle of residential rights (Posel 1991:228). So whereas the reserves were treated during the 1950s as reservoirs of African labour, the "commitment to separate development was largely the ideological means to legitimise the denial of the franchise to Africans living in the country. The reserves were defined as the permanent political home of all Africans, as a means of excluding them from the polity of white South Africa. By the 1960s, however, separate development was vaunted as a means of allocating the right to self-government in 'their own' homelands. The notion of 'separate development' was thus redefined within a new ideological discourse of 'multi-nationalism' and 'ethnic self-determination'" (1991:231). There was also much debate in the Nationalist government regarding the cultural differences between urban and rural Africans and how these differences should play out in terms of policy and control.[22]

In other words, the homeland system became central to the forms of control that Africans in urban areas were subjected to. Bonner (1995) has argued that it was fears over African urbanisation which propelled the Afrikaner Nationalist government of 1948 into power and which underlay most of apartheid programmes. At the same time it assisted the rise of a new African nationalism. Concerns over the rapid increase of the African population and the effectiveness of existing forms of control were also central to the homeland policy and the new ideological discourse of ethnicity and self-determination the state adopted in the 1960s. Whether these concerns and fears were the result of the functional requirements of the system of capitalist development or whether it was an expression of a racist and white supremacist ideology is a relevant question. Whichever explanation holds ground, one consequence was that the colonial and apartheid state sought actively to control the

[22] Posel (1991:232) explains the different position taken by the national government as follows: "The basis of the influx control policy of the 1950s had been the rigid ideological and administrative differentiation between rural and 'detribalised', 'urbanised' Africans. Recognising that 'detribalised' Africans had lost their 'tribal identity' and connections, the NAD conceded that their permanent home was in the so-called white areas. But by the 1960s this 'practical' premise was overturned, inaugurating a new commitment to levelling the status of all Africans inside and outside the 'urbanised' group...the very notion of 'detribalisation' was scorned." Furthermore she quotes then Deputy Minister Coetzee and BAD Minister Botha as saying: "The Bantu in the white urban areas cannot be dissected from their national relatives in the homelands, not even if they were born in the white area. The Bantu in the white urban areas and those in the Bantu homelands are linked together into one nation by bonds of language-perhaps the most important ties-descent, kinship, tradition, tribal relations, customs, pride, material interests, and many other matters" (Posel 1991:233).

movement of African workers and to segregate African municipal locations through a barrage of legislations, state institutions, research surveys and the setting and collection of rents for municipal-owned houses. These forms of control took a decidedly more authoritarian turn as resistance to high apartheid developed in the 1960s through to the 1980s. The national state increased its control by constructing army bases on nearly all the entry and exit points (Diepkloof and Lenasia), by actively recruiting and planting informers (*impimpis*) in communities, severely restricting possibilities for the accumulation of capital and establishing temporary property regimes on council houses.

Such state practices engendered all sorts of forms of militant resistance against the system and the city officials. They boycotted rents, workers organised themselves illegally and targeted municipal buildings during riots. Residents developed forms of resistance involving flattery, deceit and violence when dealing with the state, its officials and the police. While this process of state production of a docile space geared for the extraction of cheap, unfree labour has never been straightforward and has engendered a 'history and culture of resistance', *the role of the state has been central to the political subjectivities which have developed in Black Johannesburg* (cf. Frankel 1981).

One implication of this statement is the recognition that Soweto is a most modern project of capital and state power in South Africa. This view has implications for how urban Africans saw themselves, the state and the workings of capitalism. The workings of capital and statecraft penetrated right into the heart of the everyday lives of urban Africans in Black Johannesburg. State practices and policies directly and drastically influenced the lives of Africans. Policies which restricted the possibilities for the accumulation of capital by Africans residing in urban municipal locations meant that urban African were to a large extent dependent on the state for employment and residential stability. While the formal labour market (mining and secondary manufacturing) and to a lesser extent the informal economy provided some income and avenues for financial stability, state practice could direcly and drastically determine the fortunes of actors and households and entire population groups. Furthermore, the city used various measures to keep urban Africans dependand on the state, most notably through controlling funds. From the very beginning of the local state's efforts at managing the 'urban African' dilemma, the question of funding loomed large (Maylam 1995; Stadler 1979; Bonner 1995. Who was to fund all the instruments of control and

their bureaucratic and political consequences: the building of new locations, funding forced removals, rehousing programmes etc? The question of housing shortage was the most pressing - the question of financing the housing shortage for Africans runs, if not like a river, through the very heart of the history of its urban development. In 1930, for instance, the NEAD calculated that housing needed to be provided for about 45 0000 African people. The ways in which the state sought to deal with the housing shortage question was closely tied up to its own forms of raising revenue from the townships, the reluctance of the white-controlled JCC to fund the construction of new housing schemes with white residents' taxes and rates, and the connection between the regional economy and global political and economic developments. Carr (1990:34-36) noted how often the plans of the NEAD to attempt to address the housing shortage were scuppered by the JCC and by global events. Or, alternatively, how global events were used as an excuse by the JCC not to tackle the housing shortage.[23]

This is not to deny the impact international events and processes had on the local political economy. The outbreak of the Second World War direclty impacted on Johannesburg and the employment opportunites of those living in the South Western Townships. According to Bonner (1995:120) the Witwatersrand economy was transformed by a burst of industrialisation that was brought on by the War. As a consequence of the industrialisation, more and more African miners moved from labouring in mines to towns and working in factors as the rate of urbanisation of African workers slowed down. The move from mine work to factory work resulted ultimately in a more settled urban African population. Bonner's analysis of the employment figures from 1936 to 1944 suggests that African migrants' attachment to urban life during this period was very conditional. The African population during this time was predominantly migrant, a point illustrated by the fact that the African male population of the labour force basically replaced itself every 20 months. With the move to factory work the workers were no longer as likely to send back as much money to rural families as they did when working on the mines. Also, factory wages were paid weekly and not monthly like mine wages. These payment of weekly wages was a "standing temptation to neglect

[23] It would be too straightforward to see this struggle as the mere conflict between different racial groupings. Many examples show that not even the white community was a monolithic interest group. Carr (1990:19) noted for example how the Depression impacted drastically on many working class whites, some of whom were renting out backrooms to Africans. When the JCC's Department of Native Affairs tried to remove 2000 Africans who were living illegally in white-owned rooms in slum yards in Denver South, the white owners fiercely resisted. They took their case to court but eventually the Appellate Division ruled against them and the JCC was allowed to continue with its slum clearance.

sending remittances homes", and was likely to have accelerated the "final rupture" of establishing a new relationship with another women in town (Bonner 1995:120). On top of this the housing shortage created huge demand and inflated rents. The War also had another influence and that was the development of new subjectivities among Africans who had served in Italy and North African during the war. Thus Carr, the administrator, that he had to content with a "new type of African leader" who had acquired "new horizons" during service and who were "not prepared to accept the subservient role traditionally played by Africans" (Carr 1990:51).

It is not surprising that some of the first explicitly politcal resistance movements among urban Africans were responses to the desperate need for housing (Stadler 1979). Thus during the 1940s the City saw the rise of various squatter movements demanding, in various ways, affordable accommodation and their 'right to the city'. These forms of resistance included squatting, negotiations with city officials, court battles and rent boycotts. One on level this was a consequence of the change from mine to factory work as men now summoned their wives to come and live with them in the towns (Bonner 1995). Increasingly, women also came out independently from rural areas and squatted near urban areas. This produced a "radical shift' in state policy under the new Nationalist government who now moved to establishing family units and family accommodation to supply labour to the towns (cf. Posel 2006; Bonner 1990b). This included the construction of new site and service schemes and the erection of matchbox houses in the newly built townships. At the same time, the housing shortage was not helped by the destruction of inner city locations and the freehold townships which had had housed many migrant subtenants.

What was the *social character of Black Johannesburg* as more and more Africans started to settle down as a result of the industrialisation of the economy and the weakening of African migrants' ties to their rural kin and homesteads? Many authors have remarked on the multiracial character of this new urban society (Bonner 1995; Bonner & Segal 1998; Coplan 1985). Between the 1930s to the mid 1950s "this urban culture was being swamped by repeated waves of immigration to the Reef" with immigrants streaming to the city from every corner of Southern Africa, "bringing with them a breathtakingly diverse set of experiences and cultures which repeatedly remoulded the urban culture that had been formed" (Bonner 1995:123). The emerging culture of Black Johannesburg was also shaped by the interracial character of early Johannesburg during the 'Marabi period' (Bonner 1995;

Coplan 1985). The 105 000 Africans who were living in the inner city slums of Johannesburg by 1919 had, despite the bad living conditions, developed an "exuberant urban culture" (Bonner 1995). The conditions for this culture during the Marabi era included the incredible racial mix which existed in the slums of the time. The slums saw Africans, British miners, Boer farmers, Lebanese traders and East European Jews living side by side. They borrowed from each other's language and customs and social institutions. In this manner the term Irish word for drinking hole, *shebeen*, was transported from Ireland to the Cape and then introduced to slums of Johannesburg, most likely via the diamond mines of Kimberley. The slum yard dialect of *flaaitaal* and the major musical genre of the time in the slums - Marabi music - blended African, black American, Eastern European and Afrikaans musical styles. The Marabi culture would have an important influence on Black Johannesburg and on life and culture in Sophiatown and eventually Soweto. But the threat of infection, the racial mixing and the lack of control worried and frightended the upright citizens and leaders of Johannesburg city. Sections of both the white and black communities called for segregation and for the clearance of slums. The destruction of the inner city slums were effected by the local city before the Native (Urban Areas) Act of 1923 and afterwards. It also informed the later treatment of Sophiatown and other locations and freehold areas around the City (Coplan 1985).

During this period we observe the emergence of several other *social institutions* within Black Johannesburg. These include religious sects, squatter movements, gangs and migrant associations. According to Bonner (1995), the squatter movements tried to address the housing need but they also offered order and stability in the context of the city. In some of the African areas street and neighbourhood-level ward committees and courts operated. Voluntary association such as rotating credit associations flourished as migrants experimented with new forms of solidatiry and frienship (this is looked at in more detail in the following chapter). Migrant associations such as the MaRashea (or Russians) gangs played an important role in 'encapsulating' migrants from city life and protecting them from the enticements of urban living (Bonner 1995:126-7; Kynoch 2000, 2001, 2002). The Russians, for example, consisted of Basotho ethnic gangs that were formed as more and more migrants left the employ of the mines and took up jobs in the heavy engineering sectors. Using ethnicity as a means of mobilising groups for support and protection, the members of the Russians staged large fights, sometimes consisting of small armies of up to 1000 men, in the areas of Benoni, Newclare and Soweto. Mainly, they fought with the city-oriented youth gangs or *tsotsis*

(city-based small-time gangsters and thiefs). According to Bonner (1995:127) these fights were about protecting themselves from theft by urban *tsotsis*, as well as control over housing, squatter camps and over Basotho women. I have already mentioned the importance of ethnicity in the regional wide occupational and social networks which developed in Black Johannesburg.

The majority of African population remained new immigrants who struggled for survival. As a result, there was little space for Africans to organise themselves into effective political organisations with long-term goals over and above the migrant and voluntary associations. Bonner (1995:127) described the society at the time as "highly heterogeneous and fragmented", with immigrants trying hard to establish "islands of security" in the hostile context of the city. However, the levels of political awareness and effective organisation in Black Johannesburg were raised in the following decade when Verwoerd came to power. In the mid 1950s, Verwoerd imposed economic rentals on all municipal housing which meant that rentals rocketed by 75%. At the same time, transport costs doubled which resulted in an intense economic squeeze (Bonner 1995). These conditions of deprivation resulted in a growing impetus to forge new political organisation over and above the fragmented struggles lead by charismatic figures such as James Mpanza. Thus we see the manifestation of bus boycotts and the 'one pound a day' campaigns. The new pass legislation that was passed in 1953, which aimed to obstruct further migration and to slow it down, also fired up the emotions of those living in Black Johannesburg.

It is evident then - admittedly in a rather cryptic and abstract formulation - that the political economy of early Johannesburg was shaped by the need for cheap labour by the mines and that the city and its residents' reluctance to finance the construction of housing schemes for Africans shaped a large part of the struggle for control over various groups' 'right to the city'. Both profit, comfort and racial ideologies played their parts in producing the South Western Townships. If the demand for cheap labour and the housing shortage were two crucial structural factors which lead to the development of the South Western Townships, it was subsequent forms of political subjugation and economic impoverishment which came to shape the contours of everyday life for those who were eating and sleeping in the then South Western Townships and who participate in the popular economies.

2.3 The legacies of political subjugation and economic impoverishment

> 'It is obvious that wages and incomes are generally inadequate for the purchase of even the basic necessities of life. The almost universal poverty of the urban Native, coupled with the scarcity of accommodation and high rentals, make it essential for him to supplement his income. In practice the income deficiency is met by one or more of the following methods: (1) people subletting their accommodation with resultant overcroweing; (2) the housewife going to work; (3) the brewing and sale of alcoholic concoctions; (4) prostitution; (5) gambling; (6) begging. One of the major economies almost universally adopte by urban Natives is economy of diet. There is abundant evidence that Natives generally are underfed, badly housed and poorly educated. In these circumstances they can hardly be expected to play a proper role in the development of the country nor achieve that degree of well-being which organised society aim to provide for its members." Venables (1948:6-7)

> "The monthly income of £4.6.8. earned by the average Native male adult wage earner in the Municipal Townships is insufficient to meet the stated charges for rental, transport, and taxes, and to provide food for his family on the minimum basis necessary to keep them in health." Phillips (1938:2)

My aim in this section is to sketch in rather broad terms some of the changing conditions which have shaped the popular economies of Black Johannesburg. The assumption I work with here is that the changing political and economic structures of Johannesburg as a city and primary site of capitalist development have impacted on the sorts of patterned economic relationships and practices that Africans have been able and allowed to establish in their places of residence and in relation to the broader society and the state. I do not propose to argue that the economic lives of those who lived in the South Western Townships have been completely determined by their participation in a capitalist system. Nor do I think the shape and form of such economic relationships and ideologies have been determined by 'pre-colonial' cultural attitudes and practices. Moreover, both can easily existed side by side in practices as they were presented to actors as different options rather than different normative or ideological systems. A closer look at the historical shape and form of economic practices and relationships may enable us to differentiate between the new from the old and thus delineate better the sorts of impact the current political economy has on the dynamics of the popular economies of Soweto and Black Johannesburg. I discuss this in greater detail in the next chapter with reference to a number of specific institutions and practices.

What are the broad outlines of the primary forces which shaped the sorts of 'economic' relationships, practices and institutions which residents in the South Western Townships - and in the

rest of Black Johhanesburg - could establish? What role did the state play in shaping the dynamics of black economic lives? Separating the economic from the political and social dynamics of the day is a difficult exercise, if possible at all: evidently, the economic lives of Africans were directly shaped by the political-economic structures of the day and by changing state policies. Thus, in a 'Businessmen's Conference on the Quality of Life of Urban Communities' in November 1976, chaired by Harry Oppenheimer, Bishop Manas Buthelezi said: "You ask me to avoid politics, but I cannot.....For us politics is not just a profession or academic discipline. It is the totality of the black man's experience" (West 1980:157).[24]

The onset of what has become known as 'high apartheid' can be dated to the promulgation of the Native Laws Amendment Act of 1952. Through this Act the national state extended influx control to all urban areas. Also, for the first time, it included women in its provisions, which resulted in the famous march women's pass march to the Union Buildings.[25] The Act also empowered central authorities to remove Africans deemed to be undesirable from urban areas – in more draconian ways than before. It also introduced the concession of a 72-hours visit to urban areas. The full impact of 'high apartheid' was further felt with the introduction of several other laws and regulations. The political administration of the South Western Townships for example was drastically altered with the Urban Bantu Councils Act of 1961. This particular Act abolished the earlier Advisory Boards and allowed local authorities to establish Urban Bantu Councils (UBCs) in their place. According to this Act the UBCs were to include elected and appointed members. By 1970 all the members of UBCs were elected and by 1975 24 such Councils were operating (West 1980: 132). The act provided the UBCs with some local government powers but when it came to finance their role was limited to an advisory one.[26]

[24] This conference saw the launch of the Urban Foundation which, as a lobbying group, has a considerable impact on apartheid policies in urban areas in the latter years of apartheid.
[25] There are previous attempts to extend forms of pass control to women, as discussed by for example Eales (2001).
[26] The UCB was very unpopular in Soweto and were referred to, in typical quirky fashion, as the 'Useless Boys Club'. The 1977 Community Councils Act empowered the government to constitute Community Councils in urban areas which were to replace Advisory Boards or Urban Bantu Councils. These Community Councils were granted a wider range of administrative powers than the UBCs but their actions remained subject to approval of the responsible national minister. Subsequent to the 1976 Uprisings, elections were held in 1978 in Soweto for the Community Council (West 1980:132). West noted that only two out of the eleven wards were contested by more than one candidate and that resistance to these 'scam' elections were very effective: only 5.6% of the eligible voters participated. Because the elected council did not constitute a quorum a by-election was held later in 1978 for the elections of 19 additional seats. Again there was a low voter turnout: only 6% of the eligible voters voted and only ten of the 33 candidates received more than 100 votes (West 1980:132).

Until 1972 control over and responsibility for African urban areas rested with white local authorities. These local authorities had to administer their areas in accordance with a mass of legislation regulating the lives and movements of urban African populations. Before 1972, local authorities - such as the JCC - had some flexibility on how to 'administer the Natives'. As a result there were some differences between how Africans were controlled between various urban authorities. This situation of latitude - or relative control exercised by local authorities - was changed by subsequent legislation which passed control over African urban areas from these local authorities to a (more centralised) system of 22 Bantu Affairs Administration Boards (BAABs). The members of these Boards were appointed by and directly responsible to the (national) Minister of Bantu Education and Development (West 1980:133). It was expected of these Boards to be self-supporting – that is, to generate their own revenue so as to deliver services, maintain and develop infrastructure. Given that these Boards were expected to provide services formerly provided by local authorities, they quickly encountered financial difficulties. The Boards responded to this situation by trying to increase revenue by increasing rents they charged on council properties as well as through the profits they generated from their monopoly control of liquor sales. By July 1975 the situation was so bad that the Boards were allowed to retain 80% of the profits they generated from liquor sale profits so as to better their financial situation (before that these profits went to local authorities).

The implementation of these acts shaped the popular economies of Soweto directly. Prior to the 1976 Uprisings, Soweto was administered under the Bantu Affairs Administration Act of 1971. Prior to 1972/3, the townships areas of Soweto were administered by the JCC. As mentioned, one of the provisions of the new Act was that urban townships had to finance themselves. Prior to this arrangement, Soweto received some subsidies from Johannesburg's rates. In 1971, this subsidy amounted to R2 million. This subsidy disappeared as Soweto's administration was taken from the city (West 1980:64-65). The results were dramatic: during the first year under the new regime there was a budget deficit of R3.4m which the Boards sought to recover by raising rents.

An important part of the story of the development of Soweto is how its development (or underdevelopment) was financed. The history of the relationship between Soweto and the "structure

of the city's finances" (West 1980:57) remains to be written. With the onset of 'high apartheid' in the late 1950s came a severe curbing of industrial and commercial development in Soweto (West 1980:57-62). These restrictions were not only based on fears of racial *mixing*: white businesses feared *competition* from African businesses, especially those white business who operated in townships or who relied on the black consumer market. For example, severe restrictions on traders operating in urban townships were imposed. Small industries had to relocate to 'Bantustans' and there were given various forms of support. Business people in the townships who wanted to open new businesses had to lease their stands from the city council. Limits were placed on accumulation and economies of scale in that business people could not open more than one shop. Moreover, residents of urban African municipal townships were prevented from utilising financial institutions and forming partnerships and wholesale enterprises. Even doctors and lawyers were prevented from opening consulting rooms and office-accommodation in African residential areas and had to operate from sections of the city (West 1980:62).

Subsequent to the 1976 Soweto Uprisings, called the 'Era of Reform', some of these restrictions were lifted. For example, traders were once again allowed to build their own premises. Also, partnerships and companies could be formed. But in order for such companies to be formed, partners and shareholders were required to register as citizens of 'their ethnic Homeland'. The same requirement applied to residents who wanted to obtain a traders' license in townships. Moreover, such prospective traders had to prove that they were born in the area where they wanted to trade or that they have lived there lawfully and continuously for 15 years (West 1980:62). Under high apartheid, the situation in the urban African municipal townships was directly impacted by the Homeland system policies the state was implementing. In these policies, the state followed a 'stick and carrot approach' (West 1980:137; Posel 1991).[27]

West (1980) provides us with some useful statistics on the economic lives of Sowetans during this time. He writes that traders in Soweto struggled under these conditions, despite the lifting of some of the restrictions. For example, traders' operations were often too small to enable them to buy in

[27] The Status of the Transkei Act of 1976, for example, made it possible if not easy for Africans to lease and own houses in that Homeland. All they had to do was to become a citizen of 'their' homeland. The state also removed several of the restrictions on trader licenses and the use of professional offices in the homelands which were forbidden in the cities.

bulk and to store goods. As a result, prices of goods in Soweto were always higher than those in supermarkets in the city. This resulted in the situation that 75% of the groceries that Sowetans bought at the time were bought in Johannesburg. Over and above groceries, nearly everything else was also bought in the city, given the "restrictions imposed on the range of other goods allowed to be sold by township traders" (1980:62). Only 10% of the money Sowetans were spending was spent in Soweto itself.[28] The result was, in West's words' that the "bulk of the spending power of township Africans thus flows into the coffers of white-owned businesses, since Africans are prohibited altogether from trading outside the townships" (1980:62). No wonder the comrades singled out white business owners in the city during the Consumer Boycotts and tried to control African consumer spending in the cities.

The City also did not spend money in Soweto. Most of the money that was used for the development of Soweto and the maintenance of its meagre infrastructure had to come from Sowetans themselves. The City made no provision for the construction of a central business district in Soweto. Such a district and the rates which could have been levied on the businesses operating there could have helped to finance the development of Soweto. Instead, the City's sources of revenue for Soweto were limited to rents from trading sites, houses and beds in municipal hostels (West 1980:63). Instead of making provision for the development of a local entrepreneurial class which could have bolstered the tax base, the City experimented with other forms of revenue collection. For example, the City raised taxes through the Bantu Services Levy Act from white employers who had in their employ black workers. In this way some of the new infrastructural developments in Soweto such as New Canada railway section were funded. And the long history of financing basic municipal services in the townships through the sale of municipal-brewed liquor to the residents, remained in place.

The greater social differentiation within Black Johannesburg and Soweto that resulted in the boom period of the early 1960s (Bonner et al 1998) lead to more work opportunities within Soweto. Farber (1974:chapter 3, p. 5) mentioned that some of the poorer women washed laundry for richer households somewhere else in Soweto but that these women went to great lengths to keep the nature

[28] While this situation has changed somewhat today, as recently as 2004 it was estimated that 80% of the income of Sowetans is *not* spent in Soweto (Claassen 2004).

of their work secret. There were also large economic disparities between migrants and townspeople as migrants tended to be worse off than township residents. The following picture of Soweto prior to the 1976 Uprisings emergers based on figures recorded by West (1980). Soweto was extremely crowded at the time. West notes that in 1975 there was a waiting list for housing of 17 725 families in Soweto (1980:143). At around the same time, Mayer (1978) estimated that 800 000 people were living in Soweto. West mentions the findings of an official survey in 1967 which established that 68% of families interviewed were living below the estimated monthly income for a family of five. In 1976 in Johannesburg, the household subsistence level for a family of six was calculated to be around R135 per month. At the time the average monthly income of African workers in Johannesburg was R52. The estimated average monthly income for single households was R95 whereas for multiple households it was R189 (1980:145). Evidently, many households were struggling to get by, to put it mildly. West also noted the existence of a small but growing middle class which was represented by skilled employees, white collar workers and professionals. A year after the Uprisings, the *Financial Mail* (1977:10-11) estimated that fewer than 2% of Soweto's population were likely to be earning the estimated R500 per month required for a 'modest middle-class lifestyle'.[29]

A re-reading of the earlier literature on Black Johannesburg points to aspects of the economic lives of urban Africans in the slums, locations and African townships under colonialism and 'low' and 'high' apartheid which were structurally possible and which were to become important practices, institutions and types of relationships. The relationship between slumlord and tenant(s) for example has always been an important one in the organisation of the inner city slums and the backrooms of Orlando and other municipal townships. The demand for housing in and around the city has and continues to provide economic opportunities for those who either own or rent land, a stand, a shack or has access to one. Hellmann (1935) described this in the case of the slum of Rooiyard. The City's failure to provide housing for urban Africans and the resulting high demand for housing has also lead to the issue of housing becoming a site for political mobilisation, as was the case with James

[29] West also drew a link between such high levels of impoverishment and the prevailing levels of crime: a 1969 survey reported that 30% of those interviewed had been assulted on the street at some time; 22% had been robbed on the street; 15% robbed on the trains; and 14% had had their homes burgled. The figures for 1974 included 854 murders, 92 cases of culpable homicide, 1282 reported cases of rape and 7682 assaults with intent to commit grievous bodily harm (West 1980:146). Everyday exposure to such violence - not to mention the structured violence the state heaped on urban Afircans - had by then become an everyday phenenon among Sowetans.

Mpanza and the independent black city of 'Masakeng' he had tried to create. The relationship between landowners and tenant was also an important part of the social and economic organisation of life in the freehold areas of Johannesburg, such as Sophiatown (Lodge 1981, 1983). The emerging class differences also influenced the political organisation of Black Johannesburg (Lodge 1981, 1983) as well as the social and cultural life (Coplan 1985). In Soweto, the construction of back rooms and shacks on council properties has always been an important source of income for many township dwellers (Crankshaw et al 2000).

In the same way that a shortage of houses and housing opportunities have led to the development of huge demand for housing, inflated rents all sorts of markets around housing and rooms, so the lack of spaces of entertainment in the city slums and locations have made possible the conditions for every event to be used to earn an income. One of the greatest hurdles to the development of a black middle class in urban contexts, and a hurdle to capital accumulation over the past century, has been a consequence of the racial segregation of cities. That is, urban municipal townships were often laid out and constructed relatively far away from the city and white suburbs. As the city often did not invest much in transport other than trains, and certainly did not cater for the development of middle class residents who did not want to travel by train, a niche market in transport had developed which was filled by the taxi industry. Sowetans have always spent an incredible amount of money on transport and rent. The policies I have described above directly impacted on the popular economies of the South Western Townships and Soweto. The impact of such policies and ideas on the development of specific histories remains to be written. In the next section I make a start in such a direction by recounting elements of the historical development of the neighbourhood in which I resided as researcher, before offering a more personal sketch of everyday life in this neighbourhood as I observed it and participate in it.

2.4 Local histories: Situating the neighbourhood of Standville in time

The urban historian Peter Maylam has described the urban black township as "the key institution of segregation and apartheid" (Maylam 1995:35). While this is no doubt true, *Soweto is more than the mere victim of this oppresive history of segregation and apartheid. The compelling narratives of labour exploitation by capital and racial dominantion often prevent us from acknowledging that there were spaces under colonialism and apartheid in which urban Africans could express their*

agency, even if this was severly restricted in political terms. Looked at differently, the South Western Townships has a rich heritage of local neighbourhood histories that needs to be explored, an incredible repertoire and archive of political resistance, artistic traditions and hybrid subcultures such as the *pantsulas*, *amaIvies* and *amaCats* that draws on a variety of local and global sources.[30] Yet despite its diversity, the South Western Townships (or contemporary Soweto) is too often talked about in the singular in a way that erases the incredible inequalities and dazzling diversities that exist within and between the different neighbourhoods or townships that thrive in the sprawling public housing complex. These singular descriptions are problematic because they so often denigrate into stereotypes. They inevitably smooth over much of the incredible heterogeneity that characterises life in the former township neighbourhoods.[31] On neighbourhood-level, there used to be few visible boundaries between the different neighbourhoods. Accordingly, most visitors would not enter a neighbourhood knowingly. It is only by chance of a recently erected sign indicating the name of a clinic, police station or shopping mall carrying the name of the neighbourhood that the uninitiated would know its name. Municipal boundaries between different neighbourhood are of importance in how residents demarcate neighbourhoods and in how they imprint their social life onto the physical landscape. For Sowetans, this name that binds them together as an administrative unit and in terms of collective identity, fragments easily into diverging accents, styles of dress, distinct *kasis* (neighbourhoods), landmark *spaza* shops or malls, gambling dens, histories of street battles, subcultural enclaves, popular *shebeens*, known thug hangouts and drug dealers, large homes of the famous and the rich, petrol stations and taxi ranks and routes.

Residents also 'socially demarcate' township spaces by continously marking off those who belong (insiders) and those who don't (outsiders). Such boundary-maintenance may take place along the

[30] The best example of the incredible hybridity that characterises 'Soweto' is the local lingua franca (*iscamtho*) which combines several languages (Zulu, Afrikaans, Sotho, English) into a form of slang that thrives on creativity and the play on forms.

[31] For example, I found ethnicity too limiting a category in describing and later explaining an urban and cosmopolitan world that draws its inspiration from cultural and racial melting pots such as Sophiatown in the 1950s, with long-standing working class cultural sensibilities and political militancy, with successful business entrepreneurs and well-paid sport stars, men-only mine hostel life, and of course far-away, in distance and/or memory, the village life of ancestors, coupled with the sorts of invented histories and traditions and psychological attitudes that city life spawns. Ethnicity was an important principle by which early residents mobalised themselves in groups – the history of the Basutho Russians is a case in point (Bonner 1993; Kynoch 2000, 2001, 2002). Today, no doubt in large part due to subsequent resistance to the state's use of ethnicity to segregate and divide and rule, ethnicity is a footnote in the everyday lives of most Sowetans and features most prominently in the production of stereotypes about 'ethnic' groups, the historical demarcation of particular townships and the circulation of political conspiracy theories.

lines of municipal boundaries or may cross them or split into smaller street sections. As a rule, residents make much of which neighbourhood you are from and where you belong. This is not surprising as subsequent to the forced removals, residents had to make use of ready-made concepts and categories such as street, neighbourhood and "Location" ('loxion' or 'kasi') to 'turn strangers into friends'. The demarcation of places and people into either insiders or outsiders does not neatly correspond to ideas about safety and danger or purity and pollution. Often, I found, the perception was that the greatest danger would lurk on the inside, while the outside is often seen as a potential source of inspiration and resolution. I return to this point in my discussion of the role of the Chinese banker in the numbers lottery, the use by gambers and money lenders to symbolically cleanse money through the formal financial system and my own participation as an outsider in a savings club. The disjuncture that exists between residents' demarcation of the residential landscape into decidedly social categories and the lack of reference to categories employed by the state (such as 'municipality', 'ward', etc.) can be read as further evidence of the lack of legitimacy and 'penetration' the state still suffers from – a theme to which I continually return in the following chapters.

Each of the neighbourhoods that today constitutes Soweto has for its residents its own distinctive history and forged reputations. Looked at from this level, the internal heterogeneity becomes not only evident but substantial – to such an extent that it should at last raise a question about earlier representations of Soweto as an 'independent city'.[32] Sections of contemporary Soweto are more than 100 years old, especially the area of Klipspruit Location which today forms part of Pimville, while the largest part of the existing housing stock dates from the 1950s and 1960s. For one, sections differ from one other in terms of when they were built and which state agent - local or national state department - oversaw its creation and administration. A look at how the neighbourhoods differ from each other in terms of their political-legal histories will help us understand the role of the state in the shaping the subjectivities of residents. For this reasons I want to continue my discussion of the historical development of the South Western Townships within the context of Black Johannesburg from the viewpoint of one neighbourhood.

[32] One should not only ask whether such a representation is factually 'correct', but also what such a representation achieves. For example, are we perpetuating the same categories of the past, or should we forge ahead with new categories and newer conceptualisations that look to the future instead of being chained by the past? If we use new concepts and categories, how do we track social change, transformation and the redress which is such a large part of statecraft today?

For the duration of my two-year residence in Soweto, I rented a 'backroom'[33] in a neighbourhood I will call here Standville. Standville's history, its residents and contemporary social configurations are at once unique and general to the broader Soweto. Standville was designed and constructed as part of the most violent and expansive phase of the development of the South Western Townships. It is typical of the group of townships in 'Old Soweto' that were constructed in the 1950s and early 1960s by the apartheid and local government in response to residential struggles by informal settlers around the earlier township of Orlando (lead by the charismatic James Mpanza). At the same time, it is also unique in that it consists of different sections that each highlights a different aspect of the often contradictory processes involved in state policies and class formation. Standville was built in order to house families which were forcibly removed from Western Areas neighbourhoods of Johannesburg which were declared as white areas in the 1950s, such as Sophiatown and Western Native Township.[34]

Geographically, Standville is nestled neatly in the heart of Soweto, and this partly explains why it is regarded by residents as part of 'Old' or 'Deep' Soweto. Moreover, this area is regarded (socially) as 'old' and 'deep' so as to distinguish it from both informal settlements that have become a part of the South Western Townhips since the late 1980s as well as from the so-called 'middle class' neighbourhood (often called Extensions) that were built during the early 1980s on the outskirts of the ever-expanding Soweto (e.g. Protea Glen, Diepkloof Extension, etc). Standville is therefore regarded as 'Old' and 'Deep' because it is located in an older section and because the majority of residents of Standville are 'long-time urban residents' of Johannesburg. Many of the older Standville residents were forcibly relocated from Western Native Township and Sophiatown and are keen to distinguish themselves, for both material and symbolic reasons, from the new arrivals who settled mainly in the newer parts of the South Western Townships in the 1960s. This meant that they - especially in comparison to newcomers who settled in informal settlements and many of the rurally-inclined hostel dwellers who tended to encapsulate themselves from city life through the development of migrant cultures (Mayer 1961, Bonner 1995) - had access to relative securer forms

[33] A 'backroom' is the term used in local parleance to refer to a formal (brick) structure such as a room or garage built on a council-owned yard that the household rents out to outsiders (or which an older and/or married son may lay claim to).

[34] As such we can classify it as a council housing township, as opposed to the single-sex hostels built in order to house temporary male migrant workers on city-owned, privately built and owned houses and informal settlements and informal backyard structures on private and publicly-owned land.

of employment, had been able to amass some assets, had denser social networks in the city, and higher levels of education, skills and savings. And, they were proud to proclaim that they had embraced city life more eagerly so than the rural greenhorns and had acquired an urban outlook and witty urban-based dialect (*tsotsitaal*) they explicitly cultivated. All of these served to differentiate them from the rural newcomers to Johannesburg they disparagingly called *baris*[35] or *moegoes* ('country bumpkins' or 'greenhorns') or *mafikozolo* ('those who arrived yesterday') or those who isolated themselves from city life by retaining their links to rural areas and limiting their social networks to rural-orientated migrants (Bonner 1995).[36]

The establishment of Standville and its neighbouring townships was part of the *third phase of developments* that played a role in the formation of the public housing product we today call Soweto. The *first development*, as I described above, occurred at the turn of the 19th century as the town of Johannesburg began the process of transforming itself from its makeshift mining beginnings into a proper town. As part of this process, especially after the realisation of the seemingly unlimited amount of gold deposits underground, an outbreak of the bubonic plague in 1904 was used by the town administrators as justification for destroying some of the inner city slums. The Johannesburg City Council (JCC) proceeded to burn down the so-called 'Coolie Location', which was seen as the origin of the plague and generally regarded as a nest of 'inter-racial mixing'. They subsequently moved approximately 2000 black and Indian slum dwellers away to the newly established location of Klipspruit, 13 kilometres to the south west of Johannesburg.

[35] According to Leo Kuper (1965:87) African students from the then Transvaal called Zulu students "amabari", which derived from the English term 'barbarians'. Wilson & Mafeje (1963:22) suggested that "iibari" may derive from the film The Barbarians which was shown in Johannesburg and made a great impression. The tsotsis subsequently took over the word and applied it to the new generation of countrymen.

[36] Since the 1980s, being part of Old Soweto has also taken on another meaning that seeks to differentiate these urbane old-timers from the newer middle class township extensions such as Diepkloof Extension, Pimville Extension and Protea Glen. These newer residential areas - with their larger yards, privately owned and self-designed houses - were constructed during the 1980s as part of the apartheid government's efforts to appease the black middle classes. The state named many of these new areas 'Extensions' to neighbouring older areas but Sowetans jokingly changed these names in everyday talk to 'Expensives' instead of 'Extensions', thus inferring that their middle class inhabitants were snobbish and 'white' and consumerist. Lastly, it is regarded as part of Old Soweto so as to differentiate it form the newer townships that were built in the western areas of Soweto in the 1970s, often referred to as the Wild West (e.g. Zondi, Zola, Naledi, Tladi, Emdeni, Moletsane). These townships were even further from the city and its residents were regarded by the old-timers of Standville and Dube and Meadowlands as 'too rural', 'too wild' and 'too poor' for their liking. Thus Leo Kuper (1965) noted that Dube Village was also known as 'Parktown' or 'Sunset Boulevard' (1965:107). This practice of naming was in effect ironic because while it recognises the aspirations of the bourgeoisie it effectively deflates those aspirations by comparing them with the fashionable rich white suburb which completely out of reach of the African bourgeoisie.

The *second phase in the development of Soweto* was marked by the establishment of the township of Orlando, a few kilometres away from Klipspruit. While it was marketed by the JCC as the 'biggest and finest township in the Union of South Africa', black residents were reluctant to move from the city to the newly built township. Not only did prospective occupiers complain about the poor building standards of the identical houses, but no provision was made for recreational facilities, electricity, tarred roads and a sewerage system. More importantly, a move would have increased greatly the costs of transportation to and from the sources of employment in town, not to mention the breakdown a move would have caused in the social networks of support and friendship that residents of the slums had developed (Bonner & Segal 1998:18). Even though Orlando Township was built and the houses eventually occupied, it was a far cry from the fine township the ambitious city planners had envisaged.

The *third phase* was precipitated by radical political struggles lead by amongst others the flamboyant and messianic-like James Sofasonke Mpanza, who in 1944 led a group of subtenants in and around the overcrowded township of Orlando to establish a new shantytown called Masakeng (Stadler 1979; Bonner & Segal 1998:22). Within five days of the initial occupation, there were more than 1500 residents in the new shantytown, all of whom had to pay an admission fee to Mpanza's party in order to join the new settlement. At the height of this self-governed black town, Masakeng ('place of shacks/tents') had over 4000 registered shacks. The JCC was alarmed at this development and set about to construct more permanent shelters made of ash, sand and cement in an area that became known as Jabavu. This type of house design - popularly known as 'elephant houses' or 'dumplings' because of their design - is still visible today in Jabavu, White City and Mzimhlope township (not to be confused with Mzimhlope hostels). The construction of these houses by the JCC fractured the solidarity that existed amongst the Sofasonke dwellers of Masakeng as some families decided, against the ruling of Mpanza, to move to Jabavu. This divide and rule strategy employed by the JCC ultimately resulted in the downfall of Mpanza's political formation. In August 1944 the JCC took control of Masakeng and proceeded to tear down the shacks. By October that year Masakeng was completely abolished (Bonner & Segal 1998:25). Not so easily defeated, James Mpanza led a second movement of subtenants of Orlando into occupying a section of Orlando West where the JCC was in the process of constructing more spacious houses. Several court orders, evictions and further protests later the JCC agreed to establish Moroka

Emergency Camp as a place of refuge for the more than 30 000 people who were squatting west of Orlando. By June 1947, 10 000 new sites were made available but the conditions in Moroka were horrendous and dangerous. The emergency camp was supposed to have been temporary, but was only dismantled 13 years later, at which point 60 000 people were squatting there (Bonner & Segal 1998:27; Stadler 1979).

During this time the NP came to power in part through its campaign of playing on white fears of rapid urbanisation and their utopian plans for complete racial segregation. Even though business and government at that time agreed on the huge need for increased housing for Africans in Johannesburg, only 7 000 houses were built during the first three years of the Nationalist rule (Bonner & Segal 1998:28). Then in the early 1950s, the government developed its site-and service programmes and laid out plans for more African municipal townships. By the end of 1956 they had demarcated more than 30 000 new plots to the west of Orlando and Kliptown, each 12 by 22 metres. It was expected of squatters to erect their own shanties on these plots. It was only with the assistance of a R6 million loan from Sir Ernest Oppenheimer that formal public housing took of so that between 1954 and 1959, 24000 houses based on the 51/6 design developed by the Council for Scientific and Industrial Research (CSIR), were built (Mandy 1984:179; Bonner & Segal 1998).

Standville was one of the many townships that were constructed during this time together with Molapo, Moroka, Dlamini, White City, Jabulane and Senoane Townships. At the same time Meadowlands and Dube Townships were also laid out but they did not fall under the control of the JCC but under a Board administered by the national Native Resettlement Board. Together with Meadowlands, Diepkloof, Dube and Moroka, Standville was earmarked to house the African families who were forcibly removed from the western areas of Johannesburg. Dube in particular was set aside for wealthier African families, such as Sophiatown's famous ANC president Dr Xuma, who could afford to build their own houses. According to Bonner & Segal (1998:31), 2500 houses were paid for and built by Africans themselves in Dube by 1954, indicating the early existence of a middle class stratum in Soweto (cf. Crankshaw 2005:385-6). Importantly, this occurred before the policies of the 'high apartheid' era were introduced in the 1960s and which saw the state no longer differentiating between 'working class' and 'middle class' or 'civilised' or 'rural' urban Africans (cf. Crankshaw 2005, Kuper 1965:90; Parnell 1997). Between 1955 and

1960, thousands of families were removed from locations such as Western Native Township, Sophiatown, Martindale and Newclare to the newly established townships of Standville, Diepkloof, Meadowlands, Moroka and Dube (Lodge 1981).

Today's residents of Standville thus includes African families from both the Western Native Areas of Johannesburg, in particular Sophiatown and Western Native Township, as well as families that were settled there from squatter areas such as the Old Pimville location, Orlando and the Moroka Emergency Camp. Together with surrounding townships such as Molapo, Dlamini, White City, Jabulane and Senoane, it is also this shared history of forced removals that in part qualifies it as being part of Old Soweto. Several residents I interviewed recounted to me the hardships they faced in trying to forge a sense of community in the new, dusty and unsafe townships they found themselves in after being forcibly removed. In the process of being relocated, they lost contact with friends and relatives and had to find their way around the new and alien environment. Once families were allocated houses, some applied to the local administrators to swop their houses with other households' houses so they could live closer to relatives and friends. Unsurprisingly, it took several years for these relocated residents to form local networks of friendship and a sense of neighbourhood identity (Glaser 1998, Bonner & Segal 1998:16-18). In later chapters I argue that institutions such as neighbourhood-level gambling games, savings clubs and even money lenders were important social institutions - over and above their economic functions - in that they assisted residents in producing senses of community amidst these alien and uncertain spaces. Money did not so much destroy communal bonds as allowing residents to form communities and groups around the control over money flows. Today, Standville is also home to more recent families from other parts of and outside of Soweto who bought properties there in the late eighties and early nineties after the government eased legislative restrictions on African property leasehold in urban areas. However, today it is very hard to find a property for sale in Standville as houses are prized family possessions and because it is regarded as a safe, quiet and 'progressive' or 'modern' neighbourhood.

Given that many of the residents of Standville came form the Western Areas, what was the influence of Sophiatown and the Western Areas on the emerging and contemporary culture of Standville? The older residents of Standville today remember the times of Sophiatown as an era of freedom from racial segregation and a police state. In our discussions and interviews Sophiatown

was remembered with marked nostalgia.[37] Sophiatown was, together with Alexandra Township, one of the few neighbourhoods in Black Johannesburg where Africans could own freehold stands and build their own houses. The Sophiatown middle classes that were forcibly removed during the late 1950s included religious ministers, lawyers, doctors and other clerks: people who were landowners and who were economically more secure than more recent arrivals to the City. Together with the singers, song-writers, journalists and writers who also came from Sophiatown, this 'old bourgeoisie' of Soweto excerted a strong and lasting influence on the popular culture of Soweto and Black Johannesburg. The 'old bourgeoisie' of Sophiatown were also most bitter about the forced relocations as they lost more during the forced removals than their tenants. The tenants could now occupy their own (yet government owned) houses, rather than renting from landlords (Lodge 1981). The owers, on the other hand, lost their homes although some were apparently compensated.

It is widely agreed that the popular culture of Sophiatown had a marked influence on the forms of urbanism that developed subsequently in the South Western Townships (Bonner & Segal 1998). I have already noted how the very conceptionss of certain areas of Soweto as 'Deep' and 'Old' was socially constructed on notions of urbanity and indigeniety that derived from the days of Sophiatown. But this was not only the case of a popular or 'bottom-up'notion. Making explicit one's links to Sophiatown was not only nostalgic and part of the romanticisation of life in Kofifi: your and your parents' places of birth could determine your right to the city in terms of residence and pass and to work. The destruction of vibrant interracial and cosmopolitan neighbourhoods such as Sophiatown did result in several decades of cultural and social isolation for residents in the new townships in the south west. It was much harder in that large, expanded and removed space to consume popular media, to practice urbanism and to feel part of the City. Whereas Sophiatown was close to the heart of social life in Johannesburg, and closer to Alexandra Township. The isolation these residents felt as they were trying to put together their lives in the unfamilar bleak streets were exacerbated by the greater isolation of South Africa from the rest of the world at the time, through

[37] This is true for some of the scholarly literature on Sophiatown as well. Fenwick, for example, has written how the Sophiatowners' exuberant appropriation of the city and city life was exemplified by the way in which black journalists of *Drum Magazine* used the American movie gangster-figure as an "effective subject-position from which to resist the white state" (1996:624). Their urbanism and the transnational, cosmopolitan aesthetic they embraced in the 1950s has been characterised as "a form of local, cultural resistance against the government's doctrine of separate development" (Hannerz 1994:624; cf. Gready 1990). In order to do so they borrowed from Harlem and Hollywood to resist Pretoria's ideas of racial purity and segregation (Hannerz 1994; Nixon 1994). Similarly Tim Couzens has remarked on the sway that American writers had on the writings of Peter Abrahams (1985:108).

strict state censorship and economic and cultural sanctions. It was during this time of isolation, and during the manufacturing boom of the 1960s, that some of the new social hierarchies of status and power within the South Western Townships crystallised (Bonner & Segal 1998). It was as if the energies of Black Johannesburg, which earlier had been channelled into music, entertainment and writings, were now in the midst of the isolation being directed internally at themselves by way of a cynical, destructive competition for status and belonging. It is possible, however, to see even such internally-directed social competition as an expression of belonging rather than of alienation (see chapter three).

The *fourth phase in the development of Soweto* was initiated during the late 1970s and early 1980s, by which time the township-complex had formally acquired the name Soweto. In the years between 1968 and 1976 the central government's approach to housing for Africans in urban areas was characterised by a radical decline in expenditure, which dropped from R14.5 million to R2.7 million (Crankshaw 1993:43). This led to severe overcrowding in the established municipal townships and patters of residential displacement to informal settlements to the south of Soweto. The fourth phase did not alleviate these conditions as government efforts were then focused on establishing a private housing market for the black middle class. These efforts precipitated and followed the famous student revolts of 1976 that were initiated in response to the introduction of Afrikaans as a medium of instruction in certain subjects in some of the secondary schools in Soweto (Ndlovo 1998).

The Soweto Uprisings had a dramatic effect on the fortunes of Soweto, not only in how a younger generation challenged the authority of their parents and the state, but in how the City and national governments treated it subsequently. According to Bonner & Segal (1998:104) Soweto was earmarked for special attention during this period of government relaxation of stringent apartheid laws exactly because of its volatile history of discontentment and uprisings. As part of a broader 'Era of Reform' that included granting rights to black trade unions and introducing some privileges to urban black workers, the government of John Vorster set about 'creating' a black middle class. As part of this process of wooing the black middle class away from its alignment with the radical liberation movement, the government (after lobbying by the Urban Foundation) reintroduced 99-

year leaseholds that allowed Sowetans to buy rather than rent township houses.[38] Residents were allowed to renovate their houses and, as Bonner & Segal (1998:104) points out, "a new class of residents, concerned with the safety and value of their property, began to emerge". The encouragement of the growth of a black urban middle class was not without conflict, but had interesting consequences. As Sowetan journalist and newspaperman Aggrey Klaaste (1985) has noted, these "ostentatious middle-class districts in Soweto" were given pejorative tags, such as 'Selection Park' and Prestige Park' by the masses as response to the undercurrent of stress and hostility "unwittingly created by the white establishment that dreamed up the concept of a black middle class". Klaaste noted that the creation of this "black buffer middle class", and the concomitant anger expressed by poor Sowetans against the black middle class, had a surprising unintended consequence in that it radicalised some sections of the black middle class "almost in self-defence". In other words, social class considerations shaped political action as well as sentiments in the popular economies.

The newly propertied class, who were "under constant watch from the masses" (Klaaste 1985), remained very small as few residents could afford to buy stands and build their own homes. In most cases it was financed by employers and restricted to clerks, professionals and managers (Crankshaw 1993:44). The housing shortage in the townships remained acute and yet the government and the private sector set about constructing only 5000 houses in the next six years. These were built mainly in the new middle class areas such as Diepkloof Extension. At the same time conditions in terms of employment also changed, especially with the adoption by multinational companies in South Africa of the Sullivan Code which prohibited racial discrimination in appointing and dismissing employees (Bonner & Segal 1998:105). As many of these multinationals were located in Johannesburg, Africans in Black Johannesburg were able to take advantage of these new employment opportunities. Moreover, the government of PW Botha singled out Soweto for preferential treatment by cancelling R11.5 million of debt owed by the Soweto Community Council (SCC). It also initiated a 10-year plan to electrify the township-complex (Bonner & Segal 1998:106). Their intentions were made clear when the then Minister of Plural Relations and Development (formerly

[38] Other reforms, such as the expansion of secondary schooling, occurred before the 1976 Student Uprisings and resulted in pushing up the enrolment rates among African children in urban townships. In Soweto, this process saw an increase in the construction of secondary schools from a mere eight in 1972 to 176, effectively tripling the total number of students. By 1985, there were twenty-five secondary schools in Soweto (Hyslop 1999). The resulting new urban youth identities created by this expansion are described by Clive Glaser (1998, 2000).

the Bantu Administration Department) promised to turn Soweto into "the most beautiful black city in Africa" and when his Deputy Minister declared Soweto to be "a showpiece to the world" (Bonner & Segal 1998:106). Soweto was to become a symbol of 'reasonable reform'. The singling out of Soweto by successive national governments as a showcase of some sorts, often accompanied by short term inflow of monies and writing off of municipal and household debt, is one that continued with the democratic national government and city authorities since 1994. The abovementioned changes brought about during the 'Era of Reform' allowed for the emergence of new business opportunities in the townships and over the next few years there was an increase in black owned businesses, such as the establishment of restaurants, night clubs, liquor stores and the legalisation and expansion of the taxi industry.

In the previous sections I discussed some of the broad outlines of the structural dynamics that have shaped economic life in Black Johannesburg and the South Western Townships. I also discussed the development of these municipal residential areas with reference to the local history of one such neighbourhood. So far my discussion has been predominanly historical. I now want to switch my discussion from the past to the present by offering a sketch of everyday life in the neighbourhood I introduced above before concluding this chapter with an argument about the growing importance of the neighbourhood in the everyday production of social class, community and identity.

2.5 'Soft Soweto': An ethnographic sketch of everyday life in the neighbourhood of Standville

The section of Standville where I came to reside in is colloquially known as 'The Stands'. It is one of three sections in Standville, the other two are called 'Zulu' and 'Sotho' sections. While there are other neighbourhoods with similarly demarcated Sotho and Zulu sections, the apartheid planners preferred to declare entire neighbourhoods as either 'Zulu' or 'Sotho', according to their logic of shaping the relationship between space and place according to what they believed were natural categories of ethnicity. As was the case with the construction of the intended middle class township of Dube in the 1940s (Bonner & Segal 1998), the section known as The Stands in Standville is characterised by a somewhat different history than the central apartheid urban planners' modernist predilection for straightforward and ethnic categories and for their refusal to accept and plan for class differences among the growing urban black population (cf. Crankshaw 2005). The Sotho and Zulu sections of Standville were the first sections to have been laid out. The houses planned for

those yards were designed and built according to the standard 51/6 house format that became the most widely used through the South Western Townships. This design made no provision for inside toilets – toilets were constructed in tiny zinc sheeting rooms on the one corner of a yard. Subsequent to the development of these two sections the area known as The Stands was developed. It was designated for those employed in the government services, either as soldiers, policemen, army nurses or government hospital nurses.[39] The Stands differed from the other sections of Standville, and from many of the site-and-service municipal townships, in that the plots ("stands") were slightly larger than usual. In addition, the houses were built according to the 51/9 design approved by the JCC and not the smaller 51/6. The 51/9 model had essentially the same design as the 51/6 but had an additional four square metres space than the 40 square metres of the 51/9 design, so as to provide for an internal toilet. This is, in fact, how contemporary residents differentiate between houses in The Stands and the other in sections of Standville, by pointing out the difference in size of the yards ('stands') and the slightly larger houses with the inside toilet. Such architectural differences between houses have come to stand as symbols for social class differences, in such a manner that residents often seem to make a causal connection between physical built infrastructure and local formulations of social class.

Unlike the manner in which many residential suburbs developed in the formerly white areas in Johannesburg, where suburbs were often planned and developed for residence by specific income groups and houses built by either the city or private developers, the 'geography of class' (Lodge 1980) in the townships of the south west is remarkably mixed – working class and middle class households were for the most part allocated similar council houses within same neighbourhoods. The homogeneity of residential units was a striking feature of the early townships. And the homogeneity elicited much criticism and unhappiness from sections of the 'old bourgeoisie'. A striking feature of many streets all over Soweto today is the obvious disparity between large, renovated council houses and original ('matchbox') council houses, often on adjacent properties. Council houses were for the most part similar-looking (of the same or very similar size and design) when they were constructed. The city experimented with new designs during the 1980s in Pimville, and earlier with inexpensive asbestos-built houses in White City and Jabavu known locally as

[39] A number of former soldiers who fought for the South African government in Europe in the First World War, including some who lost relatives in the 1917 *SS Mendi* disaster, were given the right to occupy and rent houses in The Stands.

'dumplings' (Bonner & Segal 1998), but for the most part African municipal townhisp residents' council-owned houses looked exactly the same. Since those forced equal beginnings, when the state provided the same council houses to families disregarding their income and wealth but yet taking account of their ethnicity, houses carried class: they became a prime site for the expression of social class.[40] The continual renovation of houses came to be a key register for the expression of social differentiation, especially before the introduction of electricity, electrical household appliances, cellular phones and the growing importance of motor vehicles. In other words, before the ownership of moveable assets became a key avenue for the expression of social distinction, the renovation of houses functioned as such. But such renovations of houses were also statements about the apartheid state given how the state under high apartheid sought to underplay social class differences among urban Africans.

For some years after occupying these city-owned council houses residents who were leasing their houses were not allowed to alter or renovate them. Standville was one of the first townships to be granted the right to 30-year house ownership in 1949. Even though the apartheid government terminated this right in the late 1960s as they moved towards removing all legislation that acknowledged class differences among black urban township dwellers (Crankshaw 2005), this limited form of home ownership did invigorate the process of the production of class differentiation (Mandy 1984:186). This process was accelerated in 1979 after some households were able to purchase 99-year leasehold rights to their houses and therefore obtained the right to alter them. This new property rights regime, which was but one aspect of a range of policy changes effected after the Soweto Uprisings called the 'Reform Era', was the result of the state's efforts to appease a growing (oppositional) militancy among the urban black middle classes (cf. Klaaste 1986)

Given the fact that not much of a property market existed for residential houses - the housing stock belonged to the state for the most part - renovating your council house was not really a form of investment in the values of the formal economy, even when a household had secured some leasehold rights to the property. In some instances it may have been a political claim expressed by

[40] Sue Parnell (1997:896) writes that "Socially undifferentiated housing more typical of socialist cities, testifying to the period of intense social engineering where leisure, work and residence fell under the complete control of the apartheid state (Mabin, 1993). This phase, during which the might of the apartheid state loomed, might otherwise be understood as a moment of 'high modernity' , built on mass factory pro duction as much as racial oppression". See Appendix A for a photograph.

some households to their 'right to the city' (Harvey 2003); a claim directed at the city government proclaiming that they were *not* temporary urban refugees. But more importantly, as evidenced in the voices of my informants, such renovations played an important role in the stakes of social distinction. And the stakes resulted, as Brandel-Syrier (1971) noted, in status anxiety and severe competition between elites. Such competition directed at fellow residents, as I argued, gives expression to a certain logic given the political economy of the time.[41]

The point I want to make here is that houses gave expression to such competition and that houses became 'carriers of social class'. Standville residents spoke to me of the initial importance of the destruction of the government issued wire fence that surrounded their yards, and replacing it with prefabricated waist-height fences, aptly called 'stop-nonsense' fences. These were intended to keep playing children, their makeshift soccer balls and stray dogs out of the yards. Such solid fences also prevented neighbours from jumping over them or it from being pulled down by the prolonged leaning of bodies. They were a first step leading to the higher and more private walls evident in Soweto today.[42] Apart from improving fences, better-off residents started extending their houses by building extra rooms, replacing government-issued steel doors, plastering the original face brick walls and painting them, and eventually constructing back rooms and garages with tiled or paved runways. Some residents imported water features and glass ornaments into their walls and gardens, leaving enough space for flower gardens and paved walkways, and thus ensuring coverage in the *Sowetan* and the local gossiping circles. Very important too was the construction of an 'inside toilet' if your stand only had an 'outside toilet'.[43]

It is important to note that the construction of extra rooms, for example, was obviously not mere show. Monies secured from the renting out of brick or zink backyard structures to young, unmarried

[41] In similar vein, Nyquist (1983) has argued that the upper stratum of the African communties in Grahamstown in the 1980s was characterised by such competitiveness. Given that people belonging to this stratum were "prohibited from competing within South African society as whole, members of the stratum turn to debilitating competition against one another and other Africans in an unfortunate struggle for the more desirable positions available in the community. They connive for leadership or organisations, compete almost desperately to achieve and maintain high status within their professions, and strive incessantly for the financial means necessary for a better life" (1983:224). The lack of options open to ambitious and able Africans in the wider economic and political system, he argued, has lead to an intensification of the struggle for achievement among urban African elites: "The intensity of competition within the upper stratum has lent an almost schizophrenic character to the relationships between its members (1983:235).
[42] Cf. Makatile, Don. 2005. War of the walls. *Sunday World*, 27 March 2005.
[43] In much the same way that the 'bucket system' became a symbol of apartheid and of the lack of municipal services in post-apartheid South Africa, toilets were emotional issues for the then residents of the South Western Townships.

men or recently married couples or migrant workers from outside of South Africa has been an important source of income for landlords (Morris et al 1990). Even if the numbers do not suggest that small-scale landlords could get rich from it (Crankshaw 2000).[44] The possible income households could generate from the construction of backyard structures aside, much of the effort that went into the renovation of houses were either an investment gamble, with households hoping to secure rights to these houses in the nearby future, or were investments into the 'prestige economies' that flourished in Soweto and Reef townships since the 1960s. Brandel-Syrier (1971:56-57) thus writes how 'improvements' and 'renovations' to houses were often unproductive and inspired by considerations of status and "when finances threatened to run out, the interior had to remain unfinished and the last available money was spent on external features and embellishments" (1971:57). But is this really a good example of a 'prestige economy'? I will return to this interpretive tradition when discussing consumption more generally in chapter three.

While The Stands in Standville are regarded as a more 'middle class' neighbourhood - given the larger houses with inside toilets, the greater number of public servants who had rights to and later owned houses there and the earlier introduction of lease-hold - there are also households in Standville that are evidently very poor. Some households have only one employed person contributing money to household expenses. Some households rely entirely on government welfare/social grants for economic survival. In addition to the importance of social grants for the survival of the poorer households, many members of households are engaging in informal, income-generating activities. For example, from one of the poorer houses on the street where I lived, opposite a well-known Standville tavern, pensioner Bra D operates an informal *shebeen* (*lanjane*, or tavern), an example of an informal and unregistered business. His younger sister and another tenant stay in the two backrooms of the yard, while he serves cold beers for those whom come to drink at his place. In the summer neighbours come around the back of the house, knock on the kitchen door, and sit down outside in the company of fellow neighbours and friends and enjoy a few beers. In 2005 you could buy 750ml quarts of the popular beers such as Hansa, Black Label, or Castle for

[44] Crankshaw noted that 46% of the respondents in his survey of Sowetan households that lived in council houses and rented out backyard structures said they did so because they needed the money, whereas 40% said it was to provide accommodation for adult offspring or relatives. Interestingly, Crankshaw (2000:850) noted that non-nuclear family members who were renting backyard structures from relatives did not pay any less than strangers. In 1996, the average monthly rent for a formal backyard room was R139 whereas for an informal backyard shack it was R50. My own rent for a formal backyard room between 2003 and 2005 was R350 per month, slightly more than the going rate of similar rooms in Standville for R300 per month.

R6.50. In the winter months you sit inside, around the kitchen table. If you are at home, you can send a young boy or girl with an empty bottle and some change over to Bra D to buy a beer and some 'loose draw' (single cigarettes). There is no sign outside his house advertising the fact that he is selling beer; he does not have a license to sell beer. He mainly sells beer to a small circle of neighbours and friends, mainly men, who can always ask him for credit when 'money is tight'.

That Bra D's informal drinking hole is located just opposite a formal tavern which does have a liquor license do not matter much as Bra D is a friend and neighbour to the tavern owner. On Saturdays and Sundays the formal tavern is a favourite spot for men to come and watch their soccer team play, with Orlando Pirates, Kaizer Chiefs and Moroka Swallows being the favourite teams. On Monday afternoons a large savings club predominantly consisting of businessmen meet at the tavern, while others arrive for the Monday night special of *malemogodu* (tripe) which has been a long township tradition in Black Johannesburg. On certain Sundays, the tavern plays host to a few 8-ball pool teams competing in a local league (8-ball pool is often called *snooker*). Here former MK soldiers sit and remiscence about their soldiering days singing old MK songs, while offering for a few beers to illegally connect the electricty of their neighbours' homes to the main electricty supply (either because they disagree with the state's prepaid electricity provision system or because they are short of cash). And it is here where men would sit and worry about their mothers whenever an elderly person from the street had passed on because, as they say, the old ones tend to leave this earth in flocks.

Two other notable figures live in the street, both of whom in their own way say something about the public culture and popular economies of Soweto. A few houses down the street a well-known local thug, who is a member of a 'crew' specialising in stealing ('pinching') motor vehicle, stays with his parents. His father, a short old man with hair and beard that had whitened over the years, often standing outside his house and greeting me as I come past on feet or in my car. The old man used to be a good car mechanic and bequeathed his love for automobiles to his son, the fulltime car thief. One can spot new cars of recent models parked outside their house every other week. I came to understand this acceptance of 'gangsters' living in the community better after befriending some former 'gangsters' who explained to me the linkages between crime and community that developed under apartheid when the state was regarded as illegitimate rather than neutral. Residents would

often talk about several well-known gangsters who live in Soweto, like the muck-talked about 'gangster' Marcus Maepa who was killed in a shoot-out in 2005. It was often expressed to me by informants that, under apartheid, crime not only paid but that it was one of the few ways in which men could achieve some form of upward social mobility while claiming a specific masculinity. Moreover, the figure of the gangster has long been a role model in the communities of Black Johannesburg (Fenwick 1996) and scholars have pondered whether gangsters and criminals under colonialism and apartheid could be regarded as social bandits (Van Onselen 1982; Lodge 1981).

The second figure, a woman who practices as a healer (*sangoma*), occupies one of the more dilapidated council houses in the street, one that has not been renovated since it was built. She is rarely seen in public and only once in a while she and her group of her fellow healers and their initiates appear in the street to the beat of drumming and the sound of dancing. The fact that the traditional healer is rarely seen in public and the gangster is widely known in the neighbourhood highlights one of the seemingly contradictory aspects of the public culture of Soweto: the figure of the gangster is perceived to be more modern and accepted because of its historically defiant stance against the state (cf. Fenwick 1996). Mayer (1978) has noted that, under apartheid, Sowetan residents tended to perform their Christianity in public while limiting their ancestral veneration (and *isintu*, 'the way of the ancestors') to the private and family sphere. The figure of the healer therefore is hidden from public life and not easily advertised in city life. Anecdotal evidence suggests that on one level this is no contradiction: gangsters as a rule make use of traditional healers to enhance their luck, to protect them for the police and to cleanse them after a burglary or murder (cf. Mokwena 1991). In this way, through the peculiar workings of the underground popular economy and the sources of its legitimacy, the gangster and the healer are linked to each other.

Opposite the house of the *sangoma* is situated an original four-room house with a usually overgrown lawn where a group of young unemployed men who live in houses on Leka Street would hang out (*blom*). They are too young to drink beer in public, not so much because of a fear of being arrested by the police but out of respect for their parents and older neighbours. They often keep a bottle of beer hidden from view behind the waist-high brick wall. In an effort to "keep themselves busy" and "off the streets", and noticing the mushrooming of car-washes all over Soweto, they started offering a car wash service. This service caters to the new social elites: the growing number

of young women and men who own or drive cars. These carwashers are the closest form of contemporary youth association in my street that resembled anything like the territorial-based youth street gangs described by Glaser for the 1970s (1998; 2000). Anecdotal evidence suggests that we may be seeing a return of such street- and neighbourhood-level youth groupings, especially in the more marginalised areas of urban townships. In order to stay in these boys' good books, I would at times park my car at their hangout (*blomplek*) for them to wash it. The R20 I pay them for the car wash constitutes in some way a contemporary form of protection fee. In earlier times, such fees were paid by residents and business owners to youth gangs or strong men operating in their neighbourhoods. Some of the older informants I interviewed spoke about their involvement in such youth associations in the 1980s and early 1990s, and one 40-year old neighbour kept pressing me for protection money every time he saw me. Given the freedom I had to drive around and live in the neighbourhood without any fear - an indication of how Soweto had changed since the early 1990s - it was possible for me to shrug off his advances for protection money by responding as if he was saying it in jest.

In the street behind the property where I rented a room lives another friend, Tom, who had known me from the times when I used to rent a room in a commune in the northern (and formerly white) suburbs of Johannesburg. He stays with his mother, who is a runner for one of the local lottery pools (*fahfee* bank), in a council house that not only had not seen any improvements since it was built but is in dire need of a new roof and windows. Their yard is one of the few in The Stands that has a zinc backyard structure (*zozo*) set up in the backyard which is being rented out by his mother. Tom was instrumental in introducing me to one of the *fahfee* banks and its runners I describe in chapter six. That particular '*fahfee* bank' operates from a council house that serves as the headquarters of a *fahfee* game and is located a few streets away. At the time it was one of only five or six 'number banks' operating in the whole of Standville. As I demonstrate in chapter six, some of the poorer residents of Standville produce a sense of group belonging and community through their participation in this numbers game while it also provides them with a safe way of expressing social inequality within the neighbourhood as well as participating in that very generic category of 'making business'.

In between my yard and that particular *fahfee* bank is located one of the bigger public spaces, Standville Square, where I spent much of my leisure time socialising with possible informants and friends. In this space is situated one of the hippest clubs in Soweto, one that was instrumental in my socialisation into Standville and the group of new social elites I describe in chapter eight. Located adjacent to this club are two beauty saloons, two corner cafes, a medical practice run from a private home and a 'buy and braai' butchery (*chis'nyama*). At the butchery one can buy meat and sit down while it is being grilled, before laying into the meat and the porridge (*pap*), embellished with chilli garnish (*chakalaka*). Standville Square is located on a prominent taxi route that snakes through Standville and other neighbourhoods. This results in it being a public space that is continually abuzz with the noisy flow of people and automobiles. On the Square, three established informal businesses operated at the time of my residence, namely a car wash that was linked to the club, a public phone shop operated from a steel container and an informal torch welding business operated by a Mozambican man who repaired car exhausts at minimal cost. Sitting outside the butchery, beer in hand and waiting for our meat to be prepared, we spent countless days observing the ebb and flow of traffic, accidents happening, gangsters spinning their BMWs, funeral and wedding processions, the lottery's 'Chinaman' in his armoured vehicle, and the ubiquitous *kwela kwela* (certain type of police vehicle) over the weekend. We were never quite sure whether we were allowed to consume alcohol at the premises of the butchery. Nonetheless, we often did and this resulted in a continuous cat-and-mouse game with the local police who would suddenly arrive out of nowhere to arrest a few people for 'public drinking'. We would go to great lenghts to hide our beer bottles in jacket pockets or hand it over to an unsuspecting bystander - or we would just scatter. Luckily, I was never forced by the police to pay the R50 'admission of guilt fee' or to spend a night in the cells.

What are the other regular occurrences or sights in a neighbourhood like Standville? During the working week, the rhythms of the township are determined by those who are not working in the factories, mines, offices or studying at school or college. Early nearly every morning a young man walks through the neighbourhood selling home-made brooms for R30 each. His trademark advertising was his whistling – he could make the most incredible sounds with his mouth, lips and teeth. On most mornings between five and seven, especially in the winter when the sun rises later and makes the lack of street-level lights a serious security issue (especially when the high-masted 'Apollo' lights are not working), neighbourhood volunteers attached to the local Community

Policing Forum (CPF) patrol the streets of The Stands by foot. They are armed with plastic trumpets used at soccer matches (*vuvuzelas*) and one can follow the patrols' progress from the half-minute intervals between the short trumpet blasts. During this time, hundreds of Volkswagen minibuses drive around Soweto picking up schoolchildren for their daily return trip to the 'former white or Model C schools'. It costs parents between R300 and R400 per child per month to send them on this daily journey. This daily, dangerous, time-consuming and expensive exodus of thousands of school children from working class and middle class households to schools in the 'white suburbs' is the single most depressing fact of contemporary community life in Soweto. It is a commentary on both the terrible legacy of apartheid schooling in urban townships and the lack of contemporary direct action taken by community activists and leaders in turning local schools around. In addition, every weekday, between 6.30 and 8.00 a.m., traffic is an increasing nightmare, with people queuing at regular spots waiting for a chance to alight a taxi to Sandton, to Noord Taxi Rank in downtown Johannesburg or to Baragwanath Taxi Rank. The major roads out of Soweto to the city and the north are jammed with traffic in the mornings and after working hours as these roads were never designed for massive use of motor vehicles by commuters. As the growth of the black middle class became more evident, and they channelled their easy access to credit on motor vehicles, the traffic jams took a turn for the worse. Once the traffic has calmed, and the children are at school, daughters and mothers and wives not formally working in town or the city can be seen sweeping dust of the front *stoeps*, despite the fact that front doors are rarely used (because, some say, only the police enter through the front door).

A familiar observation during the day is the sight of old rundown donkey carts being pulled by donkeys or mules. These carts are either laden with bags of coal or bags of *mealies* that are being sold to residents throughout the townships. Everyone agrees that this is a most terrible job, akin to the days when the mainly Bhaca men (cf. Hammond-Tooke 1961) were doing the rounds early in the mornings to collect buckets of sewage (then known as the 'bucket system'). On special occasions such as funerals, one may encounter the local Anglican Church's men's choir singing for residents on a Sunday morning, or observe Jehova's witnesses in their trademark suit and tie uniforms on a Saturday morning canvassing. More often, residents open their doors to Pakistani salesmen who walk the streets selling Chinese paintings of fantasy-like waterfalls and lush gardens, often on three-month credit. Generally speaking, the streets are always busy. Taxis start operating

early in the morning, whizzing up and down their known routes, with regular blasts from their (*fiam*) hooters. In the weekday mornings after the rush-hour has subsided, you witness retired businessmen pulling their stately silver 1970 model Mercedes vehicles from their garages for a quick drive to the Shell Select to buy today's *Sowetan* (a Johannesburg-based English daily newspaper), and maybe to stop at Georgie's corner shop to buy some *amaqwina* and *snoek* (cakes and fish) for breakfast. They may drive past a *fahfee* runner and bet a few Rands on the local lottery game, or go to their regular hideout *shebeen* to go and play - without the knowledge of their wives of course - a few of their pension Rands on their favourite horse.

The old bourgeoisie of Sophiatown are known to have frequented the good jazz bars of Standville in the days gone past. Some of them still do, visiting one of the last joints still owned by an *toppie/timer van Kofifi* (an old man fom Sophiatown). As many of these residents came from Sophiatown and the Western Native Township and worked in Johannesburg, they speak Afrikaans very well. It happened several times that I walked into the kitchens of friends or neighbours, always walking around the house to enter from the kitchen door, only to hear from inside the *old toppie* of the house and his friends talking to each other in Afrikaans – sometimes in the hope of hiding their conversations from their wives and children. Standville also boasts a number of former MK soldiers, writers, infamous apartheid-era policemen, Orlando Pirates-playing soccer stars and a well-known painter. So even before the City of Johannesburg in around 2002 started talking about Sowetan townships as neighbourhoods, Sowetans at times likened Standville to a 'suburb', remarking that its residents are 'progressing', 'keeping to themselves' (like good, upstanding if not white citizens) and do not 'worry too much about other people'. This perception of Standville is juxtaposed with other neighbourhoods in which a majority of residents are said to have no work and poor and thus 'too jealous' of other people's success, echoing some of the sentiments Brandel-Syrier (1971) expressed in *Reeftown* (but failed to analyse).

Several taverns or restaurants, some with DSTV (satellite television), were located within walking distance from my room, and cheers and shouts from the nearby sports fields would reach my room during the weekend sporting fixtures. On Sunday mornings, whilst reading the Sunday newspapers, jazz and classical music would stream from my one neighbour's sound system, or I might hear the sound of the bicycle bell of the ice-cream man rolling past. Very early on a Sunday morning one

could also hear the sounds of Zion churchgoers singing, accompanied by single drumming as they were congregating in the nearby school hall. Within five minute walking distance form my room there are located three churches, four schools, five *spaza* shops, two sport fields and numerous *shebeens*. Within a radius of three minutes' drive there are four petrol stations, including a Shell Select and Quickshop. The closest post office is a ten-minute walk away. I could catch a taxi to central Johannesburg outside my house for R4.60. One of the biggest official public parks in Soweto is five minutes walk away, where on any given weekend hundreds of people would spent their leisure time, *braaing*, playing chess, dancing to music, or getting married (during one weekend in 2005 it was the turn of two men to get married at this park and the event evoked much discussion and comment). I hosted two birthday parties at the park (2003, 2004) as well as one meeting of my local, neighbourhood savings club. Rumour in 2003 had it that a double storey house in The Stands facing this park had sold for an at-the-time absurdly high price of R350 000. On afternoons or weekends the paved streets next to the park would be filled with children moving on roller blades through the amazed traffic or messing around on their BMX bicycles. On Sundays, Old Potch Road is packed with aspiring, young members of the middle classes attending the growing Grace Bible Church, which offers Bible study groups, business and network opportunities, and a new avenue through which to reconcile the conflicting demands of material success amidst widespread inequality and (black) impoverishment.

More often than not a neighbourhood like Standville comes to life over a weekend and when 'community' is performed. This is when local and regional kin, neighbour and friendship networks are activated and performed in public at community events such as weddings, birthday parties, tombstone unveilings or funerals. "Good" neighbours, close and more distant kin, fellow members of church or burial or saving clubs and work colleagues would help each other out in the case of a funeral or wedding, especially with preparing food and participating in the night vigil, funeral or celebration. A typical marriage is a process rather than an event and could span several years. The initial preparations would involve the meeting of the families' elders and the negotiations and exchange of bride wealth (*lobola*) and various gifts, to the co-called 'traditional' wedding ceremony and a 'white Christian' wedding a year or two later. The notion of the marriage as a process is made more explicit in some families where it is said that the groom's family should never complete the payment of bride-wealth. This idea of a relationship strengthened by continual indebtedness is a

theme to which I will return when discussing credit relations and indebtedness in chapter five. The 'traditional' wedding part of a marriage entails a ceremony and feast at the house of the bride's family on a Saturday, after a ceremony on the Friday night where the groom and his family and friends engage in a ritualised singing contest with the bride's family and then 'tear down the gates' of the groom's yard so as to take her (or to 'abduct' in metaphorical terms) to his house. Whereas the first leg of the 'traditional' wedding takes place the Saturday at the bride's house, it is followed on the Sunday with another ceremony, meal and festivities at the groom's house. I observed that increasingly bachelor parties were becoming a norm among new groups of social elites.

During such 'community-making' events men would generally sit outside the yard in groups next to their cars that are parked on the pavements, while married women would generally sit inside the yard on rented plastic chairs, often underneath or close to the main white tent. Unlike Muslim funerals which take place shortly after death, Christian public funerals take place usually over weekends and start with the night vigil over the corpse at the deceased house after which a church service is held. Following the service the body would be taken by the undertakers to the graveyard and the hearse would be followed by busses and private cars. On any given Saturday or Sunday funeral processions would be evident in many parts of Soweto, and would invariably be accompanied by hushed talk of how HIV/AIDS is 'killing our people'. At the gravesite a ceremony would be conducted, and male friends, kin members and neighbours fill the grave with several shovels brought to the cemetery for that purpose, after which the shovels and funeral goers would return to the home of the deceased where a tent (of any colour other than white) signals the funeral in procession and offers protection for the women and elderly from the sun or rain. Just outside the affected house those who are returning from the grave would wash their hands ceremoniously at a special wash basin (and thus ritually cleanse their hands from the association with death that the cemetary represent) before joining a queue for a plate of food. Close family are served their plates and 'special meat' straight from the kitchen. Sometimes funerals are followed by what has become known as an 'after tears party' during which some of the young funeral goers celebrate the life of the deceased by means of a social gathering fortified by music, dancing and the consumption of alcohol.

To the newly formed young social elites I discuss in chapter eight, events such as funerals and weddings provide them with an opportunity to cultivate and display new sets of consumption practices. They attend weddings, tombstone unveilings and funeral 'after parties' carrying cooler boxes filled with ice and their drink of choice – never quarts of beer but the smaller and more expensive 340ml bottles and hard liquor such as whisky and brandy.[45] By attending these events with their own choice of drink, they not only satisfy their own preference for a certain type of alcohol, but also distinguish themselves from the neighbours, friends and family who are reliant on the hospitality of the hosting family for alcohol. This ability to purchase and bring their own drink to such an event signals material success and often a disdain for those reliant on the host, for those having to queue for a possible drink, having perhaps to share it with someone else, and having to drink something as 'cheap' and 'ordinary' as Black Label. Such attitudes among these elites at times are characterised by great snobbishness, accompanied by severe anxiety about building and maintaining their own reputations and status positions. These events then served to highlight not only the networks of support among kin, friends and neighbours but also the fissures within the community.

It was often with reference to the changes that had taken place in the organisation and culture of funerals - such as the greedy rush from the cemetery to get back to the house for a good place in the queue for food, or the revealing or inappropriate dresses that young women wear, or the way in which young men show off their wealth by displaying their motor vehicles and by how they consume alcohol, or the continued existence of 'after tears parties' - that older and more conservative Sowetans disparaged about the contemporary 'loss of culture and respect' that had previously, in their minds, characterised these events. Older residents spoke of the recklessness with which the today's youth engage in the abuse of alcohol and drugs and the concomitant loss of culture. In their eyes today's youth is tempting death around every corner. The countless stories of Aids-related deaths and motor vehicle accidents in the daily newspapers just reinforced their belief that the youth had somehow 'lost it'. The most potent symbol of this process, some told me, was the predilection among young, upwardly mobile black men and women to purchase black motor cars. Back in the days, they said, the only black vehicles around were the black funeral hearses (called

[45] The smaller 340ml 'dumpies' are more expensive than the 750ml 'quarts' and Castle Light is more expensive than Hansa. For example, at the time of fieldwork six Castle Light beers could be bought for R26 and six Hansa for R24 while R6 bought you one 750ml Hansa and R7-50 a Castle Light.

Black Marai) and these were associated with death. What are these young people doing driving black cars? Are they not asking for trouble? Is black no longer the colour of death?

While events such as funerals and weddings activate senses of community and the principles according to which residents thought they ought to organise public events, there is a sense in which there is no cultural blueprint for organising such events. The ongoing contestations over appropriate dress and behaviour and ritual seem to me to have been part and parcel of the very construction of community life and the generational and political struggles that emanate from it. There were for example times when Sowetan friends of mine who were getting married and had to slaughter a goat for the occasion had to go and locate an older uncle from the other side of Soweto in order to complete the ceremony as they did not possess the necessary 'cultural knowledge'. As Adam Ashforth narrated in his book *Madumo* (2000), many Sowetans have very little connection to what anthropologists would call 'their culture'. This situation elicited many jokes among young Sowetan friends of mine who know nothing about slaughtering an animal in the correct way, some of them even being generally opposed to the practice.

Two things need to be said about this. First, that Soweto is an incredible melting pot of cultural traditions and 'ways of doing things'. While some informants explained to me the different 'ways of doing things', especially when it came to ritually honouring the ancestors or preparing for burials or weddings, in terms of ethnicity (Zulus do it like this and Sothos like that), my impression is - and I do not have enough evidence to assert this strongly - that it was on the level of extended families that cultural knowledge and rules pertaining to ritual operated most effectively. Apart from very public events such as funerals and weddings, a host of smaller and more private ceremonies take place within an extended family, dealing as they tended to do with sickness, marking periods of mourning or celebration, combating bad luck by appeasing the ancestors, etc. These family events often involve early morning visits to the graves of deceased family members and the consecration of the family shrine or 'prayer corner'(u*msamo*), which may be a small bowl situated somewhere in the house from which the ancestors are said to drink and eat offerings made by their living descendants. As these events are private family gatherings, and family members are seen as being more vulnerable for the duration of the event to the envy and bad wishes of others, the ritual

knowledge and practices are generally not shared with outsiders. The private family rituals are therefore not as significant a part of the public culture as the more public events.

Second, the reality is that many Sowetan families and households have no extended family networks they can draw on to perform such 'ideal' family rituals. Moreover, many households are too poor to live up to the expectations of their ancestors. This is so despite healers' established practice of prescribing ritual remedies that households can afford, by instructing them for example to slaughter a goat instead of a cow. The impoverishment of some households at the same time as the evident enrichment of others may cause severe trauma for those members of impoverished households who constantly live under the anger, envy and judgment of their ancestors who are 'no longer eating nicely'. Many working class families are also too fragmented through divorce or witchcraft accusations and conflicts over properties to unite for such ritual events. This is a vicious process which has not yet been studied in detail. Take, for example, the case of a single mother who is a household head and main or only breadwinner. She may find herself in a situation where she knows that the chicken she can afford to offer to her ancestors when her child is ill does not approximate the goat her parents could afford to offer them when she was a child. While the healer who prescribes the treatment will take into consideration the economic context of the single parent in whichever remedy he prescribes, the mother is likely to be left with the depressing feeling that her ancestors can never be appeased and that her situation will not improve. The fact that she daily observes the increased wealth around her neighbourhood and in the media - and through community events such as the slaughter of a cow by her neighbours at their son's graduation party from university - elicits not a tiny bit of envy. And since her ancestors are also human, with the very same emotions and attitudes as her, she knows that they are envious too, and more than willing to blame her for not being able to 'eat nicely'.

The point being that in as much as family ritual events are supposed to be about appeasing the ancestors and about forging community such events can, in a community with scarce resources, chronic unemployment and family structures far more open ended than those found a generation ago in face-to-face communities, be opportunities for the nourishment of envy. The public consumption of wealth that often accompany such events is likely to engender feelings of envy amongst a section of the community. And such feelings of envy inevitably feed into the social fact

that public events become ever more closely linked to the community status stakes which in turn become a formative part of the very production of community life.

The various senses of community among the streets of Standville are not only produced through the everyday ranking of households in the pyramid-like structure of the local status hierarchy. As with group and community life in most of its forms and variations, events that re-establishes group boundaries and practices of boundary-making are crucial to the production of community life. During my residence in Standville, a number of events highlighted to me the ways in which a sense of community may be produced as well as the pitfalls of romanticising residential networks. One such incident was when my motor car was broken into one night where it was parked outside my room in the yard. During the incident, my car radio was removed from the car. Subsequently I initiated discussions with some of my neighbours and friends about the incident. Everyone spoke in surprisingly similar terms about the incident. While everyone agreed that it probably was someone from outside of Standville who committed the crime, they all agreed that those responsible must have had some insider's knowledge about me, my movements and the yard where I stayed. It was not possible for someone from say White City to just come and break into a car in Standville without the help of someone who knows the area. Neighbours talked about the fact that the dangers to our community were always lurking on the inside and that there are people in the street who were just sitting outside their homes the entire day and watching people. Idleness and unemployment clearly marked young men out as possible subjects engaging in crime. While this process of categorisation turn many people into outsiders, into strangers to be cautious of, outsiders are at the same time also valued for their ability to bring about change and the resolution of local conflict or mistrust. I will return to this question of otherness and outsiders in my discussion of the Chinese gambling game in chapter six, and of course, having been an outsider myself, it was central to my own understanding of everyday life in Soweto.

Such events inevitably provoked a range of discussions from young residents who recounted stories of their quasi-vigilante activities during the early 1990s. Back then they formed themselves into street committees that were responsible for patrolling and protecting their streets, not from the

police, but from the criminals from surrounding neighbourhoods.[46] Their stories included the recounting of one or two severe beatings they handed down to 'boys' from a neighbouring township who were caught stealing in Standville. They also spoke about the need to reinvigorate the local Community Policing Forum in order to patrol the streets of Standville at night. Street committees were set up in the 1980s in Soweto, mainly by youth structures aligned to the civics organisations that were keen to politicise residents on the one hand while making the townships inaccessible to the police and the army on the other. These street committees were in some instances extremely well-disciplined and effective structures, while in other neighbourhoods they turned into opportunistic vigilante groupings which terrorised even local residents (Ashforth 1995). Most of these street committees were abolished during the middle 1990s, but during the late 1990s, when crime became a huge political problem for the ANC government, Community Policing Forums (CPFs) were established in many cities in South Africa (Buur 2003). During the course of my fieldwork the South African Police Services actively tried to work together with Community Policing Forums and in Standville the SAPS went on a recruitment drive to get volunteers to join the CPFs. They cooperated with the local ANC branch and the ward committees on several matters relating to 'community safety'.[47] It was also often in times of crises that senses of community were produced, such as when the young boy of a local and respected resident was killed for his cellphone, or when the police busted a drug syndicate which was operating a drug laboratory in Zulu Section.

It is important to write about these everyday events and occurrences in Standville for a number of reasons. First, it informs the reader of my particular experience of Soweto. Had I stayed in one of the informal settlements, or one of the known 'tough neighbourhoods', I would have had a very different research experience. This is an important point to make as it should serve as a qualification to what I write about Soweto. In the same way that one reads, for example, the writings of Adam Ashforth on Soweto (2000, 2005), which leave the reader with an impression of a social world filled with witches and envy, my experience of Soweto and the friends I made and residents I spoke to

[46] For a good summary of the history of vigilante groups and street committees under apartheid and in contemporary South Africa, see Buur (2003).

[47] Not least of which was keeping an eye on the local anthropologist, who was too often seen in the presence of social movement activists that were very critical of the ANC government's embrace of neoliberal economic policies. Their worries about my involvement with these activists got so serious that the local ANC ward councilor called in ANC intelligence operatives and accused me publicly at a ward meeting of being funded by overseas organisations aimed at destabilizing the ANC government. But this is a story for another day.

was not as filled with dangerous creatures and poisonous curses. And this is reflected in my deliberations on the popular economies of Soweto. Second, there is an argument to be made that there are places in Soweto where the quality of life measured in terms of access to basic services and spaces of entertainment is better than in many of the poorer suburbs of Johannesburg. Soweto is not just a space of poverty, of *zozos* and mud houses, of matchbox houses and squatter structures. There are places of relative middle-class comfort, and places like the Diepkloof Extensions that do not look very different than some of the northern suburbs of Johannesburg. But hidden from the infrastructural make-over and external renovations of houses there remains a society riddled with the hidden shame of generations of poverty, gendered violence, alcohol abuse, violent family feuds and the ravaging consequences of HIV/AIDS. Furthermore, it is important for ethnographers to detail aspects of everyday life at any given time as these may serve as valuable archival documents in the future. Lastly, the resurgence of the notion of everyday life as a theoretical field within practice-oriented theories in lieu of the strong critiques of various forms of structuralist and post-structuralist theories have proven very productive (De Certeau 1984).

At the same time it is necesasry to recognise the limits of ethnographic representations and dispell the notion that the boundaries between emic and etic views on the popular economies are simple and straightforward. There exists no unitary and single view on everyday life in Soweto. For example, some residents speak about Soweto in shockingly disparaging terms, pointing out the paucity of infrastructure, high number of poor households, high levels of criminal activities that may explicitly link to race, lack of business development and the superficial cultures of consumerism, laziness and envy that have developed among residents (cf. Brandel-Syrier 1971). This ambivalence, the extreme feelings of anger and love that Sowetans displayed about the place that gave them part of their identity, is illustrated in the divergent views expressed in a recent publication on Soweto.[48] One just has to compare the views of the contributions of Eric Miyeni, who wants the government to completely destroy and then rebuild Soweto and thus remake its terrible history,[49] and the views expressed by Milton Nkosi (2004), now living in the northern

[48] See the edited collection of short stories *Soweto inside out* (2004) edited by Adam Roberts and Joe Thloloe.
[49] Thus Eric Miyeni writes about Soweto: "The place makes me feel ashamed. It is one of the true symbols of racist triumph over innocent victims. Yes, we danced. We even had the odd birthday party and, come Christmas, we got new clothes and ate well. We even had highly educated people and very rich businessmen in our midst. Soweto, as most people will tell you, was full of life. But for me, most of this vitality was a desperate attempt to survive an unwarranted hostility from a sick and sickening enemy. If I could wave a magic wand and make a wish come true, it would be to

suburbs, who brings his son for a haircut to Soweto on a Saturday morning so he can learn about his roots.[50] Nonetheless, in my experience, for Sowetans there seemed to remain something sacred about the place of their birth, something that prevents most from putting Soweto in a bad light. If you talk bad about Soweto, you talk bad about the place that shaped you, and since that place had an enormous influence on your life as a youngster, you would rather revel in what it taught you, than cry about what it kept from you.[51] Thus Sandile Memela articulates this sense of association between individual and space when he writes that "Something in me is unmistakably township; Soweto to be precise" (2004:156) and that "Soweto is not a geographical location. Instead, it is a reflection of a mental attitude and a lifestyle. Yes, it is part of the soul, something that will be with you even if you did not pack it into your suitcase" (2004:160).

To return to a point made earlier: too often Soweto is represented in ways which pays too little attention to internal differences. One way in which to address such misleading images of internal homogeneity and similarity as opposed to difference is to focus on the neighourhood as a smaller unit of attention or to focus on the different spatial contexts of social interaction. Undoubtedly, as Farber (1974) suggested, the neighbourhood remains one of the 'major spatial contexts of social interaction' in Soweto. I would argue that in post-apartheid Soweto the *neighbourhood identity has in some ways become more important than the identity as Sowetan*. Why is this? I think the obvious reason this has occurred is because the South Western Townships has been incorporated into the greater City of Johannesburg on an administrative and political level: legally speaking, it is no longer a separate entity governed by a separate set of laws. More importantly, however, have been changes in the public culture: residents now claim for themselves the identity as South Africans. This new access to and performance of a national identity - made possible especially through national sporting events, the right to participate in national elections and the much-talked about (and symbolically powerful) fact 'a black government is now in power' - has meant that the importance

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wipe Soweto off the face of the earth and have leafy suburbs for all its residents. I hate the place with an unfathomable passion because it reminds me of my oppressor's hold over me as I wriggled in pain under his grinning red face.' (Miyeni 2004:163).

[50] Milton Nkosi writes that he "wants his son to know Soweto, to know where we come from and what happened there". He worries that "I may be bringing up a small black middle-class boy, who has no direct connection with his history as a black person in South Africa." (2004:176).

[51] In 2006, as part of the official centenary of Klipspruit's foundings and the beginnings of what is today known as Soweto, several residents wrote pieces in *The Star* about the South Western Townships, and these also reflect the divergent views mentioned here.

of claiming a Sowetan identity has to some extent declined. Older residents of Orlando, for example, has long resisted the idea that they form part of Soweto: they do not want to be lumped together with relatively newer arrivals to the city. But it seems as if this process has quickened and strengthened with democracy as the importance of one's roots in a particular neighbourhood and local community has increased. Thus, when residents write letters to the daily Johannesburg newspapers (*Sowetan*, *Citizen*, *The Star* or *The Sun*), or when they phone in to the one of the regional radio station shows, they often refer to themselves as coming from Dube or Dobsonville and not 'Soweto'. While claims to identity are always expressed in specific contexts and in relation to other identities, this localisation of identity - or the shift in emphasis to the neighbourhood - seems to be a more general trend. At the same time when identification with a national identity is now possible, a closer identification with a local neighbourhood seems to become desirable. Such identification with one's local neighbourhood is also being fostered by the South African Police Services' vision of 'working with communities' in order to fight crime. The establishment of Community Policing Forums and street committees are often more important in rallying people around emotive community issues such as crime and in producing neighbourhood-level identity, more so than the ward committee meeting system or local government elections.

In this chapter I offered an outline of the historical development of the South Western Townships and I sketched the conditions and developments that lead up to the construction of the neighbourhood of Standville. I also noted the importance of the history of Sophiatown in the context of Black Johannesburg in shaping the class and community dynamics of contemporary neighbourhoods in Soweto. In order for us to explore these themes in greater depth, given their importance in analysing the material I present in chapters four to eight, the next chapter deals with questions of social class, community and identity in more detail. In particular I ask questions about the historical and contemporary role of the neighbourhood in questions of identity and in the production of community and because it is an important social and interactional context for the data I present in some of the following chapters.

CHAPTER THREE



SOCIAL CLASS, COMMUNITY AND IDENTITY: PAST PATTERNS AND PRESENT PRACTICES

"At a glance, Soweto looks dull and lifeless. Almost all the houses are built to the same pattern - thousands upon thousands of small match-box cottages separated from each other by wire fencing. In some parts the fence even looks like an emergency camp. Yet there are few places I know which are as lively as this complex of multiple townships…For this is the way of things in Soweto; a pattern of uneventful, austere living occasionally interrupted by 'great moments'. It may be one hectic night, one roaring weekend, or the good living may last for a whole year…The idea seems to be to live well while you can and face the troubles of tomorrow when they come…All the time the pattern is the same. People live haphazardly, in snatches of a life they can never afford to lead for long, let alone for ever."

Nat Nakasa (1995:25-6), from "Snatching at the good life"

3.1 Introduction

In the previous chapters I outlined a history of the development of the South Western Townships and I sketched the conditions and developments that lead up to the construction of the neighbourhood of Standville. I have also begun to highlight the position of Standville within this history and in relation to other areas and neighbourhoods in contemporary Soweto. I also noted the importance of the history of Sophiatown in the context of Black Johannesburg in shaping the class and community dynamics of contemporary neighbourhoods in Soweto. But what can we learn from the available literature regarding the social and political organisation and culture of the South Western Townships before the advent of democractic constitutionalism? What is the historical and contemporary role of the neighbourhood in questions of identity and in the production of community? What is the nature of the 'social' in which much economic action and practice is embedded and how is such action legitimised symbolically? In this chapter I focus primarily on the level of the neighbourhood. Studies conducted elsewhere (Bestor 1989) have demonstrated the importance of neighbourhood-level studies in conjoining local and global level of analyses and in examination social change at the level of social and economic institutions rather than societies and macro-systems. Moreover, I pay attention here to the neighbourhood because it is an important social and interactional context for the data I present in some of the following chapters, specifically on the practice of the informal money lender, the organisation of the neighbourhood *fahfee* bank and small-scale saving club (*stokvel*).

3.2 Social cleavages, social labels and status class considerations

> "The basic line of cleavage in African urban society in South African is that between migrant and townsman. This division has been fostered by the enforced migrant labour system…"
>
> Martin West (1980:140)

Martin West's remark in 1980 quoted above summarises a key tenet of urban anthropological studies up until now and informed Leslie Bank's call for a move *from urban anthropology to an anthropology of urbanism* (Bank 2002). That is, to study communities in cities and the question of social change with reference to the structures of the city itself and not with reference (only) to an often imagined place of rurual origin. This tenent have at times informed a dualism that has become a central organising principle in differentiating between 'the migrant' and 'the townsman' and theorising urban African communities (see Mayer 1961 and Monica & Mafeje 1963). Studies in the social sciences tradition in South Africa have historically been closely linked with the politics of the day and with perceived social and cultural problems associated with the processes of urbanisation, migration, industrialisation and impoverishment (cf. Hammond-Tooke 1996). Very few studies have focused on urban communities *as neighbourhoods and on city life as forms of urbanism* (for exceptions in the context of Black Johannesburg see Brandel-Syrier 1971; Farber 1974; Kramer 1974). Few scholarly works have engaged with everyday life in the South Western Townships in relation to the city larger historical processes and economic and political structures (cf. Chabedi 2003, Ashforth 2005). The anthropological literature on Soweto is conspicuously lacking given the prominent role it has played in the political history of South Africa and given its status as a prominent metaphor for urban black life in South Africa. Very few ethnographic studies have been written due in the main to the inaccessibility of African townships during apartheid. Another reason for this dearth of ethnographic work has to do with the rural bias in much social science and anthropological research in southern Africa. This may have been the result of the inaccessibility of such communities to researchers but also to the politics of apartheid planners who preferred to see black people as temporary residents in urban areas and deeply connected to their 'tribal' and 'rural' (homeland) identities (cf. Davenport 1969; Stadler 1985).[52] Martin West's study on the organisation

[52] The most voluminous literature on the South Western Townships is historical in nature and is primarily written from the perspective of social scientists (Bonner & Segal 1998; Glaser 1992, 2000; Mandy 1984; Ndlovo 1998; Hellmann 1969; Hirson 1979; Frankel 1981; Chabedi 2003) and former city administrators (Carr 1990). More recent studies conducted by researchers in the social sciences, using mainly surveys and quantitative methodologies, have focused on crime (Mokoena 1990), housing (Beall et al; Gilbert & Crankshaw 1999), demography and living conditions (Morris et

of independent Zionist churches in Soweto and Kramer and Farber's survey researches on rotating credit associations and social networks demonstrate the limits which apartheid placed on researchers (West 1975; Kramer 1974; Mayer 1978; Farber 1974:6-7). These researchers had to obtain permission from the local and national government to enter African municipal townships during the day with a pass and were not allowed to stay over night or to reside there. Since the dismantling of apartheid laws African municipal townships have become more accessible to researchers but very few ethnographies of everyday life have been forthcoming. Examples of such recent ethnographic work include work on witchcraft (Ashforth 1999, 2000, 2005), sex and gender (Donham 1998; Wojcicki 2002) and the symbolic dimensions of poverty (Meintjies 2000). In an effort to write about and theorising what I believe is the continuing if not growing importance of the neighbourhood in contemporary Soweto in relation to everyday life and the popular economies, I discuss in this section of this chapter the writings of Farber, Mayer, Brandel-Syrier, Frankel and Meintjies because of how they theorised the neighbourhood, social cleavages and social hierarchies within the context of Black Johannesburg.

In her thesis, Farber (1974: chapter 6) identified "three major spatial contexts of interaction" in Soweto, namely (1) the household, (2) the neighbourhood and (3) the Sowetan community. The first context was situated within the rows of adjacent council houses with their 'bleak uniformity'. Households typically consisted of three-generations while lodging was offered to distant kin and unrelated lodgers. At the time of writing, Farber noted increased conjugal conflict in the context of the household due to domestic division of labour. She also sources such conflicts to the at times conflicting obligations of respect, authority and responsibility. She found that men complained about the naturally extravagant nature of women. Fathers had virtually no role in the early socialisation of their babies as it was seen as "unnatural and sentimental for a man to display any interest in babies and humiliating for him to be seen attending to them in any way" (chapter 6, pp.

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al 1999; Mears et al 1994, 1997; Piazza-Georgi 2002) and social movements (Fiil-Flynn 2001; Ngwane 2003, 2004, ; Egan & Wafer 2004; McKinley 2005). In addition, a corpus of literary works exists that are rich in its depictions of everyday life and community in the South Western Townships and Black Johannesburg (Abrahams 1953, 1963; Mattera 1987; Mzamane 1982; Modisane 1963; Ndebele 1983; Tlali 1980, 1989). The past five years have also seen the publication of a number of short stories on the South Western Townships by residents, journalists and visitors (Holland & Roberts 2002; Roberts 2004) as well as a series of residents' stories in *The Star* newspaper celebrating its centenary anniversary. A number of new novels on everyday life shed some light on the struggles men in postapartheid Soweto and Johannesburg face with regards to family life, witchcraft, education and relationships (Ashforth 2000; Mhlongo 2004).

19-20). As a result, children were dependent on their peer-groups for socialisation and the practicing of behavioural norms. Echoing an earlier generation of writers, Farber noted the absence of parental influence and control over children (a much noted features of earlier writers), adding that Sowetan parents tended to blame the township and the environment for this state of affairs. At the same time, the most important relationships among her informants were those with their relatives and residents tended to restrict their close relationships within the kin-group (chapter 6, p. 54). Using different terminology, she echoes what Hellmann (1935; 1969) had referred to as the 'individualism of family units': the ways in which urban Africans had to limit the kin networks within which they could practice generalised reciprocity that is usually found among equals with little social distance between them. Urban Africans had to limit the legitimate claims that kin could make on their income and thus sought to restrict this by cultivating stronger nuclear kin networks.

The three major spatial contexts of interaction identified by Farber remain crucial to understanding contemporary everyday life in Soweto. In the course of my research, the street also emerged as a major context of interaction, especially in the production of community (through collections for funerals, gossipping and friendship). But the street was also a very masculine space and this may have been one reason why Farber – as a female researcher – did not consider it important. Moreover, Farber paid scant attention to the larger political context that most probably shaped the answers her informants offered her. Her reliance on the theoretical framework of social networks limited the weight she could afford to the broader political context.

The influence of this broader context was explored in greater detail by Philip Mayer who showed how Sowetans' responses to his survey questions directly linked their low quality of life to their lack of political rights in their places of work and living, which in turn was explicitly linked to white political domination.[53] The survey suggested that residents considered ethnicity second to class or status considerations, and that class or status consideration were linked to racial identity given the political system of the time (cf. Frankel 1981:837). Or in Mayer's words: "Social stratification overrides models of ethnic affiliation" (1978:58). This meant that the 'rank and file' in Soweto interpreted relations with whites in terms of economic class. Today this notion is expressed

[53] Mayer's 1978 publication on *Soweto People and their Social Universes*, published in the aftermath of the 1976 Soweto Uprising, was based on survey research and some qualitative work conducted between 1964 and 1965 and included a couple of conclusions pertinent to this thesis.

in the colloquial term ‘ngamla’, which was used to refer to a white person *as a rich person*, but which today is also used to refer to rich black individuals. This is an important point to which I will return in my discussion. Also, in the social world of Sowetans themselves, status distinctions were widely seen as more important than ethnic ones. And the long experience of living together has accelerated the processes of cultural integration within African municipal townships.

So whereas Farber identified three spatial contexts which shaped the form and dynamics of social networks and sense of community in Soweto, Mayer (1978:19) identified four categories of residents in Soweto that also shaped social cleavages, social class and community dynamics. Firstly, ‘qualified residents’ as defined by the law who were entitled to have their family with them and could rent a house for occupation. This category contained residents who enjoyed a high proportion of the more skilled and better paid jobs that were available. Secondly he identified ‘foreign migrant workers’. Thirdly, ‘South African migrant workers’ who temporarily stayed in Soweto, often in hostels. The dichotomy between the migrants and the qualified residents increased sharply after the introduction of the contract labour system in 1968. Lastly, he identified ‘illegal residents’.

Philip Mayer’s survey focused on the first category of residents - the qualified residents - as does the ethnography presented in this thesis. He described this category of residents as providing the leaders for violent protests, as an “urban-rooted core element” of Sowetan society. They are at the vanguard of developing the new norms of an emerging black industrially-committed society. This society, he wrote, was characterised by occupational differentiation[54] and an elaborate status system (Mayer 1978:18-20). In order to analyse this status system, Mayer grouped the qualified residents into the following three status groups, according to varying degrees of the importance of local notions of prestige and honour:

1. *Ordinary working people*: Children or grandchildren of rural-born immigrants who had 4-8 years worth of education in primary school and who joined the unskilled or semi-skilled workers in industry, commerce or domestic service.

[54] According to Mayer (1978:57) wage differentiation were considerable as early as 1962. At the time of the survey, the average monthly income of professionals was R92 against R52 for unskilled and R87 for skilled labour.

2. *The 'better off'*: Semi-skilled factory workers, drivers, policemen, teachers, sales reps, clerks, to professionals and businessmen; no common occupation but life style with more western urban middle class trimmings to which the ordinary labourer can only aspire.
3. *Professional or business people*: Regarded as the local elite and bourgeoisie, which was in small numbers and concentrated around Dube.

This categorisation allowed Mayer to posit the existence of class hierarchies within the South Western Townships. These hierarchies were the product of a number of subjective criteria according to which Sowetans in 1975 constructed their 'ideal types' or images of social differentiation. These subjective criteria were couched in the language of status and social class and resulted in a status hierarchy that attributed higher or lower prestige to differences in life styles. The five most important criteria of differentiation were (1) money, (2) education, (3) occupation, (4), life style and (5) moral standards. There was considerable agreement, Mayer (1975:71) reported, between the very diverse ranges of Soweto residents with regard to their shared images of the social hierarchy existing in the townships. The shared schemas of social gradation were descriptive rather than explanatory in that Sowetans (and Max Weber) characterised the relationship between the status groups as one of ordering rather than dependence.[55] This status hierarchy that resulted from these criteria ordered residents into a number of status groups such as the poor, the very poor and the "people in the middle" (*abantu ababaphakati* or sometimes called 'middle class'), who spoke English well and dressed in a particular mode. Brandel-Syrier (1971) noted similar findings and I return to the same status hierarchies in my discussion of new social elites in chapter eight. To what extent these hierarchies were the product of the new social milieu of the South Western Townships and to what extent they were developed in the older city slums and locations, remain to be researched.

In addition to the existence of these social classes Mayer identified a number of social labels which residents used in everyday talk. Mayer noted that such social labels attributed to different categories of people did not always neatly correspond to status groups. For example, the 'nice-timers', while both rich and poor; usually dressed well and enjoyed liquor. They wanted to get money easily

[55] Gregory and Altman (1989:3) defines classes in the Weberian sense as "stratified according to their relations to the production and acquisition of goods" whereas status groups are stratified according to the principles of consumption of goods as represented by special "styles of life".

without wanting to work for it. Their lifestyle, behaviour and attitudes were described as loose, aimless, and sweet-talking (Mayer 1978:76-82). 'Lazy-types' did not want to work at all and were 'natural parasites', the sort of people that others were afraid of. 'Ruffians' were described as people who did care what happens to them and always ready to do the worst type of things. While this may sometimes have been caused by feelings of being unlucky or not fortunate, or by being regarded as the black sheep in the family, it was also a commentary on their personality. 'Stupids' (*phukuphuku* or *momishs*) dressed in a dull fashion while 'clevers' always dressed good ('sharp'). 'Players' were typically those who would get to the top in sport and would drive 'flashy cars', while 'Chiefs' were basically anybody who could order others about. Wilson & Mafeje (1963) has noted the existence of similar social labels for residents of Langa Township in Cape Town and Pauw (1963) for East London. Such labels are also in use in contemporary Soweto where 'amaBEEs' refer to the newly rich men and women who maybe won a tender from the state, while social labels such as 'players' an 'clevers' remain in use.

It is important to note that these categories of social classes and social labels were widely shared among one particular section of residents. But it does allow us to regard the existence of a common identity that residents articulated as well as some agreement over the existence of shared representations of social labels. Despite the existence of the status hierarchies, Sowetans insisted that everybody, whether rich or poor, is a human being and that no one should look down on anybody (Mayer 1978:87). Echoing the discussion about 'family individualism' above, Mayer found that the local notion of human interrelatedness (the notion of *ubuntu* suggests that a person is a person through his or her social relationships with others) was not universally applied and was mostly expressed between close kin who were of different social class. Moreover, there existed a strong tendency towards "social *boundary maintenance* in the fields of friendship, child socialisation and marriage" (1978:92).

This is an echo of Hellmann's notion of the 'individualism of family units' which suggest that people tended to strongly fend for those within their immediate kin circle. Few of Mayer's informants described township society in terms of a plain money model (poor vs. rich). The poor were often described as 'uneducated' (1978:99), but at the same time it was said that it was the poor who had humanity. Mayer noted that saving was a constant topic among working people of all

kinds, but unfortunately his study was not designed to explore this in more detail. Mayer noted that most residents subscribed to what in Western sociology would be identified as a middle class image of society, but modified up to a point by a degree of fatalism or emphasis on luck (1978:120-121).[56] Of course, these views were expressed in a context in which there was little if any room for upward mobility and no incentives for the cultivation of a work ethic and meritocratic ideals.[57]

Mayer was of the opinion that the social cleavages and hierarchies and various classes had an important impact on the 'culture' of residents. Moreover, the political economy and wider context also shaped social class and community dynamics. Thus Mayer described the South Western Townships as "part-communities" (1978:59), as spaces that were characterised by a concentration of poverty and inadequate housing, the prevalence of drunkenness and brawling and the brave efforts of residents to maintain some form of self-respect. Township residents, he noted, spent their working lives in the cities and came back to the township to sleep at night. Importantly, most overarching economic and political institutions were not their own and thus had little legitimacy in their eyes (a theme to which I will continually return to in the following chapters).[58] And, of course, there existed no possibility whatsoever of moving out of the township into the (white) suburbs (1978:60). Mayer does not say much about unemployment, but given that influx control only started to disintegrate in the 1980s, it meant that most of those with residential rights to the city had some form of employment. Low wages and job reservation rather than unemployment would have been among the bigger sources of discontent. Unemployment at the time was not the main concern as new skilled job opportunities were created at the time and according to Glaser (2000:126-9) there was near full employment for African men.

[56] Thus, he wrote: "In the explanation of poverty we found a mixture of an economic explanation and the themes of 'luck' or God's will. All had in common that they absolved the individual from his shortcomings or his failure." (1978:119).

[57] Despite this, success was reported as the result of individual struggle: everybody was supposed to strive to improve one's own position and it was often said that there was always scope for some improvement, however modest. According to Mayer ordinary workers aspired to middle class standards but they had no fully embrace middle class individualistic norms. Among them, fraternalistic values co-existed with acceptance of status differences and awareness of the closure of social boundaries that came with images of social mobility.

[58] Mayer used Weber's concept of 'pariah' to describe the the stigma experienced by people who have a sense of total subordination within the South African social system. Mayer placed the blame for the cultivation of this negative identity on government policies as well as the demise of political ethnicities. Given the apartheid system's reliance on ethnic identities, Sowetans could not stress ethnic loyalties as this would play into the hands of the government. Mayer noted the proliferation of female-headed households despite the regulations allowing only married couples to occupy council houses. For an account of one of the strategies used by urban Africans to overcome the policy restrictions that favoured the allocation of houses to married coupled, see Deborah Posel's (2006) account of the 'Hat Marriage Ceremony'.

Despite the stigma and the cultivation of negative identities prevalent among residents, Mayer echoed a number of findings articulated by Ellen Hellmann nearly a decade prior. In 1967 Hellmann described Sowetan society as "open" and as being characterised by "its relative scope for individual mobility and the manifold choices it offers the individual to develop different interests and join different groups" (1967:18). According to her writings at the time, "individualism" has become a marked feature of Sowetan society, together with "the emergence of a new category of social differentiation: that of class" (Hellmann 1967:18). Ellen Hellmann's writings on the 'individualism' of Sowetan residents and the 'family individualism' of Black Johannesburg (1935) is perhaps a case of romanticising the independent and urban African, and written in reaction to the perceived natural state of communalism among Africans, but further research on the topic of family structures is needed (Russell 2003).

More recent work by Helen Meintjies' (2002) on the importance of material culture in the lives of individuals for the expression of notions of propriety and respectability resonates to some extent with Hellmann's earlier findings. These findings inspire some of the analyses I present in my thesis (see chapter eight on the consumption of beer among social elites) and for debates currently unfolding in the public culture. One such current debate centers on the growth of the 'emerging black middle class' in postapartheid South Africa. In the context of this debate, some commentators and marketing researchers - such as the Unilever Institute of Strategic Marketing's reports on 'Black Diamonds'- suggest that the growth of the black middle class is predominantly a postapartheid phenomenon.

This is not what the academic literature suggests (cf. Eales 2001; Crankshaw 2005; Bonner & Segal 1998; Couzens 1985; Mayer 1978; Hellmann 1969). The academic literature on class differentiation among Africans under apartheid should inform our understanding of the contemporary dynamics and newer meanings of social differentiation (see chapter eight). It is important to recognise that inequality, social differentiation and 'the black middle class' in Sowetan society are not postapartheid processes and formations but have a longer historical trajectory.

3.3 Consumption and identity

"Identifying the impact of different subcultures and social classes on the township landscape presents one of the most signicant challenges to South African urbanists in the 1990s." Parnell (1997: 897).

Consumption has become an important theme in anthropological studies over the past years (Miller 1994, 1995; Rowlands 1996; Strasses 2002; Thomas 1998; Zukin & Maguire 2004; Banck 1994; Leclerc-Madlala 2003; Comaroff & Comaroff 2001). In much of the literature the renewed interest in consumption is explained with reference to changes in the consitution of global capitalism and the 'condition of postmodernity' (Harvey 1989) and how processes of consumption rather than production lie at the heart of *contemporary* expressions of selfhood and identity. The earlier literature on Black Johannesburg and Soweto – and urban Africans in South Africa more generally – has also remarked upon the practices of consumption. In much of the earlier South African literature reference to consumption are often linked to questions of social class, status and the display of wealth. This literature did not consider the ways in which the urban African township was discursively framed as a space of consumption and how consumption allowed Africans to participate in city life to which they had no political right. In 1965 for example Leo Kuper wrote that among the then emerging African bourgeoisie the "style of houses in urban areas provides some opportunity for conspicuous consumption, as a display of wealth and a claim to prestige" (1965:90).

Another important yet neglected sociological study conducted in the early 1970s on social mobility and the new professional or elite class in another urban township in Black Johannesburg was the monograph published by Brandel-Syrier entitled *Reeftown Elite* (1971). In this book Brandel-Syrier described the new African elites of the time as occupying a position of social superiority in the pyramid-like social structure of Reeftown, a position attributed to their higher educational, occupational and financial status. According to Brandel-Syrier (1971:xxvi) the category 'social elites' in Reeftown referred to the position some residents occupied in the social structure and not to any particular behaviour patterns, domestic habits, social styles or moral values. She described Reeftown as a community in transition, changing from a small-scale society characterised by face-to-face relations that was the old Location in Reeftown to the new large-scale type of society which was the Township. Not only did the structure of the new community become more complex, but the fields of social activity became more articulated and expanded. New occupational groups produced

new social groups so that a "plurality of separate if not always entirely disjunctive elites were arising". With such plurality came a greater division among the educated, more evident inequality, and clear positions of superiority.

The elites Brandel-Syrier wrote about consisted of families belonging to the "first urban aristocracy" as well as newer elite groups formed in the late 1960s with the growth of new occupational groups. A similar process occurred in Soweto (Bonner & Segal 1998:57-62).[59] The older elites were typically stand-owners which owned several houses, acted as slum landlords, and were the wealthiest and best-educated in Reeftown (1971:18). The decline of this older elite group, due to the fact that the state no longer differentiated the urban African population according to class, helped the growth of new groups of elites (no doubt fueling competition and conflict between these elite groups).[60] According to Brandel-Syrier this elite had been praised and welcomed, particularly by the government of the time as it was actively trying to create an entrepreneurial class that was expected to transfer its capital and experience to the 'newly independent homelands'. Generally speaking, economic life in Reeftown was characterised by "extreme occupational mobility" between different employers and kinds of occupation, but also between employment and self-employment, between private and public employment and between different public employments (Brandel-Syrier 1971:28). Given low levels of income and the little assets and savings resident had, over and above their reliance on formal employment in order to reside legitimately in urban areas, their fortunes were drastically impacted by changes in state policies.

One of the problems with Brandel-Syrier's general analyses is that she tends to overstate the differences between what she regards as earlier phases in the life and culture of Reeftown residents: both the old Location in Reeftown and the imagined rural village are portrayed in terms which are

[59] Between 1965 and 1969 direct foreign investment in South Africa increased by over 60 per cent and the economy grew by 9.3 per cent a year. Between 1956 and 1968 the average number of wage earners increased from 1.3 to 2.2 as more wives found employment and the average wage gap between white and black workers narrowed (Bonner & Segal 1998:57). According to Owen Crankshaw's research, by 1965 almost all African workers were unskilled, whereas by the 1980s unskilled labour labour accounted for less than half of the African employment in the Johannesburg area (Seekings & Nattrass 2006:106).

[60] Brandel-Syrier identified two categories among the elites at the time, apart from the older category of public servants (1971:15-16): (1) a *managerial elite* that owed their existence to their competence as Africans, and their services were used entirely for the development and the service of the African market and; (2) an *entrepreneurial elite* that received greater emphasis in Reeftown and who was seen by some black and white as the only sign that the so-called African middle class could become a 'true' middle class.

overly idealistic. Moreover, she paid scant attention in her interpretations to the insidious influence of the political and power structures that existed in the society at large, which lead *inter alia* to severe competition between social classes and groups within African communities and in a highly regulated labour market. The fortunes of Africans under apartheid were intimately tied up with the state policies and state practice on both local and national levels. On this point, Mayer's analyses are more compelling. For example, while Mayer also mentioned that opposition within the elite of Black Johannesburg was rife, and that money was passionately desired, he also noted that money was perceived as being able to corrupt those who have much more of it than others (1975:123). He also linked their views about money and consumption to their positions in society. Mayer wrote about the self-reported inferiority complexes among the permanent residents of Soweto and the levels of self-criticism aimed at fellow Sowetans' arrogance, inhumanity and ridiculous preoccupation with status and symbols. The survey showed that the elite group was also characterised by an "unqualified acceptance of whites as a cultural reference group", especially those Sowetans who had social pretensions and ambitions without much political awareness (1975:186). Older residents of Soweto described African customs in the city as having been 'modified', 'camouflaged' and 'modernised'. One example of this modification, and of a selective acceptance of what might be called the White Ruler's culture, was the adoption of Christianity in public while ancestor veneration continued in the more private family sphere. Mayer referred to the situation where blacks were allowed to learn the culture of the dominant group but were barred from becoming members of it, a position liable to create *anomie*: "society seducing some of its members into wanting something and then denying them the means for obtaining the recommended rewards" (1975:203). In addition, Mayer reported a growth in black confidence and consciousness of their position in society which amounted to an increment in their resources as they became intensely conscious of racial wage differentials, coupled with feelings of relative deprivation and being denied full citizenship.

Some of Brandel-Syrier's conclusions seem rather disparaging, and are contradicted by Mayer's points noted above. For example, she noted that the only factor uniting the residents of Reeftown was the overriding desire to prevent at all costs the European "finding out how bad we are" (Brandel-Syrier 1971:53). This stands in contrast to Mayer's points about the political awareness among many Sowetan residents. No doubt Mayer was more interested in such questions. The fact

that Mayer's main focus was on long-time urban residents of Black Johannesburg, who may have been eager participants in his study, could have influenced his findings. It may also be that Brandel-Syrier overstated her point and idealised the Old Location and rural village life when she wrote that social life in Reeftown was characterised by shame and status and that "this township consisted of people who, hardly yet freed from the bondage of a kinship-dominated, custom-bound society, had suddenly been thrown into the unmitigated status struggle and the relentless competitiveness of the modern world in the *milieu* of the ghetto...The emancipation from tribal restraints had engendered an extreme individualism" (1971:62). It seems that her description of 'extreme individualism' is not measured against the forms of individualism that existed among other (urban) 'communities' in Johannesburg at the time but against her idealised notions of the communalism and even collectivism she imagined existed in the homelands.

Similar interpretations are made today in the media and public discourse about the meaning of consumption among urban Africans, in particular the growing number of men and women who are classified as belonging to the Black Middle Class. However, rather than analysing the meaning of consumption on a local level, the meaning of consumption is nearly always assumed to be about 'conspicous consumption' and the 'display of wealth'. Such interpretations are often not based in an empirical understanding or analyses but functions as accusations in a public and political discourse. I will return to this point in chapter eight when I discuss the meaning of group consumption of beer among new social elites in the former townships.

So how do we understand contemporary consumption in Soweto? The first point to make is to keep in mind that the South Western Townships have in the first instance always been public residential areas, with nearly no industrial zones. In the industrial areas of the cities and on the mines, residents of the South Western Townships emphasised their identities as workers and organised themselves accordingly (cf. Moodie 1994). In the interactional and social context of the South Western Townships, people saw themselves and their neighbours firstly as residents before they were saw each other as workers. As noted, residents of the South Western Townships did - and continue to do so today - underplay questions of work and income in the interactional and social context of their everyday lives. Work and income were seldom topics of open discussion among family members, friends and neighbours. Rather, these were cloaked in secrecy and not talked about in public (and

often not even between spouses or siblings). This was achieved, among other ways, by lumping all forms of income-generation (whether legal or illegal) into the broad category of 'business'. *As a result, residents did not stress their identities as workers and producers in the context of their everyday life in the townships: rather, they stressed other aspects of their identies. In particular, they stressed consumption and their identity as consumers*. And this emphasisis on consumption played into the way in which apartheid produced competition around status and prestige among African urban communities. And it promised to be a vehicle for the expression of upward mobility, modernity and approximating the ruling 'white culture'.

The second point to make about consumption is a historical one. *The importance of consumption practices in Black Johannesburg for identity-making and for politics is not new.* And such consumption practices are not driven by some inner logic in isolation of the larger political economy. What exactly is asserted by Africans when they purchase and display consumer items? Who is their audience? What are the desired and unintended effects? Postulating these question in this manner should already warn us that we are unlikely to find one, final answer as to the meaning of consumption. As consumption is intermingled with questions of racial, gendered and class identities under capitalism, we can only expect numerous and various meanings. One such motivation for Sowetans was no doubt to differentiate themselves from 'others': whether these 'others' were poor blacks, poor whites, respected whites, rural peasants or white farmers. But it was also much more than only a case of 'conspicuous consumption'. It also became a tactic to subvert and struggle against the homogenising and negative representations of black people by a dominant white political system and media industry. Under apartheid there existed little political space for black Africans to assert their claims to their right to the city (Harvey 2003). The adoption of some aspects of the dominant (white) culture served as a vehicle for the expression of such claims to the city. The mainstream representations of the public housing complex of Soweto under apartheid stressed the undifferentiated nature of the houses and its people and the displaced nature of its residents who do not belong to the city. These stigmatised Soweto by describing it as being host to a range of 'shortcomings' and 'evils'. In these representations, residents were reduced to faceless and nameless black bodies who were similar and equal in their poverty and subordination. In this context, practices of differentiation through emulation and adaptation of the dominant culture have come to take on an important symbolic and political meaning. Such practices involved cultivating

everyday practices in order to establish visible differences between groups and classes of people, at times in contrast to or in mimicry of the (imagined and real) lives of whites from the suburbs or the neighbouring coloured and Indian neighbourhoods of Eldoradopark and Lenasia. Such practices then were directed at neighbours as much as they were directed at the white rulers.

Thirdly, *consumption has always had a political dimension in Black Johannesburg*. And the desire to communicate something about power and agency, even under today's conditions, remains to be expressed, *inter alia*, through practices of consumption. For the construction of older class hierarchies, Sowetans drew on many local and global archives: the symbols of wealth that were visible in the nearby white suburbs of Johannesburg and those evident in the representations of cosmopolitan Black America and Harlem. Both were displayed in the print media of the time (and later television) and were constitutive to the formulation of local status hierarchies and consumption practices (Nixon 1994; Hannerz 1994). In addition, practices of differentiation were not simply a matter of conspicuous consumption – they have been an important symbolic repertoire for middle class residents in their popular efforts to subvert and struggle against the homogenising and negative representations of black subjects under apartheid. This was a representation that residents of Black Johannesburg were very cognisant of and which some also internalised. The political dimension of consumption, especially how consumption illuminates existing power relationships, were well understood and fully appreciated by the youths and comrades during the 1976 Uprisings. They had learnt from a long history of rent and bus boycotts in Black Johannesburg, and had similarly targeted township liquor stores together with a few local municipal and government buildings during the Uprisings (Lodge 1983). But the boycotts during and after the Uprisings als involved boycotting white shops: township residents returning from the city were forced by youths patrolling the streets in Soweto to destroy foodstuff they had bought from white shopkeepers in the city. They also expressed their anger at black township shopkeepers (Bonner & Segal 1998; Chaskalson 1987).[61] Recent research suggests that consumption remains an important means through which young Sowetans give expression to sense of identity that seeks to contest the equation of blackness with tradition, rural life and poverty (Bogatsu 2002).

[61] The classic film *Mapantsula* plays out in the context of rent increases, rent boycotts and State of Emergencies.

What did my own research experience reveal about the question of consumption? I will discuss this question in greater detail in subsequent chapters, but I have mentioned above that, in the voices of those I interviewed and interacted with, *considerations of social status and practices of consumption played a much more important role in the structuring of everyday life than the political discourse of Black unity and structural explanations of poverty*. Some residents did articulate a reluctance to label or 'class' people in direct or explicit ways; others were more than happy to boast of their own status positions and joke about the inferior status position of others.[62] The reluctance of some to label others according to social class is most likely a leftover of the political ethos that were dominant in the townships during the 1980s and which stressed workers' unity and racial solidarity over and above ethic and class differentiation. This reluctance notwithstanding, residents articulated an acute awareness of local hierarchies of social status and wealth (see for example the comments I quote by members of a *stokvel* in chapter seven). Perceptions around locale and type of residence, income, 'upbringing', schooling, marriage and forms of association marked off different status groups. Certain types of employment, such as teaching, nursing and civil service positions, were traditionally regarded as typical of 'the middle class'. Talking about the kind of 'upbringing' one had, and whether this took place in a 'broken' family or not, were often remarked upon as markers of social status. Such talk was not completely irrelevant or limited to gossip or without consequence – it could influence, for example, calculations of value during bridewealth negotiations. Such hierarchies of social status and distinction were also influenced by the images that were actively being promulgated in the media, a topic I will return to in my discussion on the signifying practices of beer consumption among new social elites in chapter eight.

Social status and identity were expressed thorough a variety of means. The ways in which postapartheid residents can signal their status and upward mobility are similar and different to how they did under the conditions of apartheid. Importantly, and not surprisingly, *the display of material wealth and the emergence of a new set of consumption practices are important keys in local registers of social differentiation* (Peterson 2003; Leclerc-Madlala 2003). And, as noted above, such practices of consumption and display of material wealth have long traditions in the townships of

[62] "Classing people" is an actual phrase used to denote the labelling of people as belonging to specific status groups. In fact, when Sowetans use the term "class" they are referring to the Weberian notion of status group.

Soweto and the Rand – they are not phenomena that can easily be linked only to the postapartheid and neoliberal era. Moreover, such consumption practices should not be viewed as the consequence of a cultural or economic logic internal to the social, political and economic organisation of life in Soweto. In other words, they cannot be understood without a consideration of the larger political order and audience, the circulation of status symbols and representations of 'the good life', and available consumer materials. As long as Johannesburg has existed, and Black Johannesburg emerged, residents of Johannesburg have borrowed from elsewhere and incorporated into their own city materials and symbols. There is a long history of cultural borrowings among many communities in Johannesburg (Van Onselen 1982; Dugmore 1993; Frankel 1981; Mooney (1998) and Glaser 2000; Gready 1990; Hannerz 1994; Coplan 1985; Fenwick 1996). And while practices of consumption may constitute signals concerning social status to a specific audience, they may also serve to reinforce group solidarity (see chapters seven and eight) and assist with formulating emerging notions of masculinity and individual and class propriety (Miller 1994, 1995; Zukin et al 2004; Leclerq-Madlala 2003).

The importance of utilising consumer items in order to express status difference in postapartheid South Africa and to formulate notions of propriety and personhood is underscored by recent work by Helen Meintjies (2000). Her thesis deals with poverty, material objects and notions of propriety among working class black South Africans residing in informal settlements in Soweto and Gauteng. Her research highlights the role that consumer goods play in the construction of, acting out and contestation over images of propriety and selfhood. She argues that an analysis of the ways in which actors talk about and act around consumer items such as fridges and televisions reveal important insights into how they make sense of their own life-worlds. In particular, she illustrates the importance her informants placed on notions of propriety, ideal living and personhood, and how intimately the production of these notions are linked to material culture. Of particular importance for my study here is the extent to which notions of propriety influenced not only people's consumption choices but also their efforts at hiding their poverty in their social contexts, which they associated with shame and stigma:

> Yet attempts to conceal poverty were clearly central to the way in which people I encountered were organising their lives, their relationships, and their homes. To admit publicly to being poor seemed to symbolise failure of the worst kind, second only to being the subject of gossiping accusation of it. Most households were therefore at pains to mask the extent of their situation as best as they could. (2000:47)

She illustrates this beautifully with regard to the ways in which these actors spend money on their houses, and how notions of proper living, poverty and self-dignity influence their consumption patterns. She writes that "these various women all expressed the 'impropriety' of appearing poor, and the importance of owning and displaying appropriate objects in the home as symbolic representations of dignity and propriety. Notably, the women indicated how communication of a state of 'proper living' requires symbolic presentation of not only one's ability to survive from day to day but also of an image of domestic comfort, quality and surplus sufficient to allow hospitality." (2000:53). Meintjies' informants insisted on displaying consumer items that were not even functionally appropriate or in working order. These were significant however in hiding their poverty from neighbours and kin and friends. Her findings echo the way in which some Standville residents spoke of the shame associated with poverty, especially about living in a municipal house that did not have an inside toilet.

Meintjies work demonstrates how closely tied up the material and the social are in settings approximating the empirical context of this thesis. She also provides a critique of the work of Brandel-Syrier who fails to link the symbols of status and discourses of social differentiation to its material and social context. Whereas Brandel-Syrier treats her subjects' views on city life as the mere aping of "western culture", Meintjies' work treats her subjects as agents in their own rights and relates their struggles with social reproduction, status and shame to culturally defined notions of impropriety and dignity. However, while she does well to demonstrate the agency of her research subjects, she does not address the question why *consumer items* are the material objects used by women in this manner. In other words, she does not scrutinise the dynamics of the capitalist system with its consumerist ideology in which these women live.

3.4 Poverty, marginality and political culture

> "In this, once again, apartheid is not merely inhuman but anti-human: it does not seem preposterous to me ascribe [sic] even our high death rate on the roads to the apartheid mentality: a mentality which must deny the humanity of another person in order to survive itself; once another person's humanity is denied, he can be destroyed, because he is no longer a *person*"
>
> Andre P. Brink 1970: 38-9

There is a rich literature in South Africa which tackles questions of urban poverty, inequality and the intersection of race and class as mechanisms and factors in the organisation of production which produce urban form, inequalities, marginality and poverty (see Maylam 1995, Parnell 1997 and Chipkin 2005 for complementary overviews of the literature). This tradition of scholarship - which draws in the main on political economy approaches - tend not to have much to day about the social consequences of inequality and poverty or how greater inequality is understood and explained locally and how growing inequality may give rise to new forms of social differentiation and specific political cultures. One exception here is the politial scientist Harry Frankel - then based at the University of the Witwatersrand - who published a number of important papers on political culture in Soweto during the period after the 1976 Student Uprisings and in the context of the growth of the Black Consciousness Movement (BCM). While he did not explicitly engage with the works of Brandel-Syrier, his findings offer us an important and alternative view on African political culture in Black Johannesburg at the time. Brandel-Syrier was not particularly interested in questions of an explicit political nature, even though her findings most certainly achieved something both politically and socially. She was primarily interested in the elites and their mobility. By focusing her study on elites, she was directly tackling the question of social differentiation and status. While she does well to articulate aspects of the practices of differentiation and the discourses of status and social hierarchies, her unwillingness to theorise these meant that she presented the views and self-criticisms of some of her informants as explanation. Thus some of her disparaging remarks about competition, conspicuous consumption and status anxiety were most likely informed by such opinions expressed by some of her informants. Rather than explain these discourses and what they achieve socially, she presented one particular discursive strand as explanation. Frankel's work is of help here because he pays attention to exactly such considerations.

Frankel confirmed some of Mayer's findings by noting that a large percentage of Sowetans perceived the political system under which they lived as illegitimate. These perceptions were fuelled by an increased recognition, subsequent to the Uprisings, of the 'structured social inequality and extended privation' under which most black people lived. There was, he noted, an increase in the political consciousness among the residents of Soweto he spoke to and the emergence of a 'trans-ethnic political culture'. Furthermore, he mentioned a number of social and psychological defence mechanisms developed by blacks "against the injection of compliance-oriented ideologies

into the collective consciousness". Echoing Mayer, he noted the decline in importance of 'ethnic boundary maintenance' and the growing importance of race as "as an important site for the construction of identities, social organisation and political opposition" (1981:834). This was accompanied by "profound bitterness and discontent with racial discrimination" (1981:837).

In one passage Frankel refers to the emergence of a collective identity (a 'we-feeling') in the face of the structural inequality and endemic insecurity: "Cultural and legislative constraints on inter-racial communication across township barriers, as well as the insecurity bred of the historic refusal of the authorities to recognize Soweto as anything but a transient labor concentration reinforces this process with its end result of a powerful transethnic 'we-feeling' conducive to the ready internalization of dominant community norms" (1981:835-6). This 'we-feeling' Frankel write about remains a feature of contemporary senses of identity in Soweto and is most clearly expressed in everyday talk about "us blacks" or "we blacks". The use of such phrases is a deliberate strategy to construct (on their own terms) a collective identity. This is achieved partly through the erasure of obvious class differences. Frankel noted another important aspect of Soweto's political culture at the time: while people lived very insecure lives, the townships were one of the most intensely regulated environments of the world. *Apartheid effectively regulated some of the most mundane acts which meant that there was very little division between private and public realms*. There was little space to differentiate between individual and collective interests as upwardly mobile blacks could not be socially mobile in the absence of improvements in the status of the black community as a whole (1981:837). He also pointed out some of the psychological effects this had by noting that the condition of neuroses was widespread in the urban communities of Black Johannesburg. Moreover, he suggested that "there is a distinctive tendency to retreat into fantasy in the face of apartheid – perfectly consistent with the literature on social subjugation and personal psychological dysfunction" (1981: 837).

In addition to the material and psychological effects of township pressures, Frankel (1981: 837) noted the widespread articulation of structural explanations for both the positions that blacks found themselves in and for blacks not "performing authentic and contributory social and political roles". Frankel noted that such explanations were preferred over and above the discourses which emanated from the apartheid state which sought to lay the blame on "endogenous personality deficiencies" of

black people (1981:837). Frankel made mention of the influence of the political ideas of the Black Consciousness Movement in constructing and disseminating such 'structural explanations' (no doubt because he was searching for forms of indigenous resistance and agency). Despite the prevalence of such structural explanations, the Sowetans he interviewed viewed the then political order as 'discriminatory' rather than 'exploitative'. This differentiation noted by Frankel is linked to the fact that residents expressed a preference for capitalist rather than socialist forms of political and economic organisation. The economic conditions post 1976, especially rampant inflation and black unemployment, increased feelings of political impotency among Sowetans as their dependency on the system has become more marked. Martin West has described this structural condition of dependency as the daily recognition that "much of life in Soweto is externally determined" (1972:17).

As a political economist, Frankel regarded the the wider political economy as paramount for developing an understanding of the political culture of Soweto. Thus Frankel (1980:201-202) wrote that "no systematic analysis of Johannesburg's sprawling black townships can afford to ignore the fact that they are locked into vicious conditions of poverty by the workings of the political economy with all of their deleterious cognitive and behavioural implications for political organization and participation". Urban Africans evidently had little agency in controlling their own economic destinies and moulding their their private lives – for some, even the act (process) of marriage was both a game of chance and directly related to the need for housing and a pass (see Posel 2006). Needless to say, as Frankel mentions, the constraints on black *political* action were immense. Not only did there exist a complex network of interpenetrating security legislation. Overlooking the implementation of this legislation was a virtual monopoly that the white elite exercised over the military and police and their use of sophisticated technology. In his treatment of the Soweto Uprisings, Kane-Berman (1978:17) referred to the police as "the cutting edge of apartheid". At the same time the insidious ideological work done by Bantu Education and by the discourse of 'race relations' effectively projected ideologies of subordination (cf. Bernstein 1971).[63] All of this served

[63] Peter Randall wrote in 1971 that "in many authoritarian societies, or in societies characterised by vast social and economic inequality, patterns of interaction are self-reinforcing. The wealth, education and confidence of the average white tend to give him an advantage in any interaction among the latter, low morale, a lack of self-confidence, dispiritedness and apathy. Thus the psychology of an oppressed group is functional for the maintenance of the system" (1971:30).

to undermine black personal and collective authenticity and possbilities of imagining effective forms of agency and political action (Frankel 1980:201).

Given the limited agency that urban Africans had in acting on their own political futures, and the limited scope for upward mobility in the larger society, it should come as no surprise that some residents' energies and agency were directed into social plays of competition and status-seeking - even a retreat into possible fantasy-like games of chance such as *fahfee*. In this context even participation in a group savings clubs and one's local Church group can become a form of escapism so as to carve out a space in everyday life which is *not* externally determined. Some of the recent anthropological literature on fantasy and the imagination deal directly with these matters (Weiss 2002). In the context of Black Johannesburg, Frankel and Hellmann and Brandel-Syrier commented on the psychological effects of apartheid on class, culture and community. Peter Randall wrote in 1971 that "in many authoritarian societies, or in societies characterised by vast social and economic inequality, patterns of interaction are self-reinforcing. The wealth, education and confidence of the average white tend to give him an advantage in any interaction among the latter, low morale, a lack of self-confidence, dispiritedness and apathy. Thus the psychology of an oppressed group is functional for the maintenance of the system" (1971:30). While such a strong functionalist view tend to deny (or ignore) the existence of agency among the oppressed - the 'weapons of the weak (Scott 1985, 1976) - it poses difficult questions about the relation between power, everyday life and what anthropologists may call 'culture'. During the course of my own research I found that such 'structural political discourse' had largely disappeared from the voices of residents I interviewed. I encountered very few of a younger generation who offered a structural critique of either apartheid or of capitalism or of globalisation. Questions I asked about these processes and their continued role in producing forms of 'structural violence' were often jokingly dismissed and made out to be outdated and 'something of the past'. There was a real effort by working and middle class residents I engaged with to deliberately erase questions of history and politics. Contemporary political discourse among the residents I interviewed is dominated about the now, the emergent, the new: it is about the future and themes such as the 2010 World Cup, economic empowerment, upward social mobility, leisure and wealth. Such talk communicates an optimism (that seemed at times out of proportion to me) which I think is liked to a new-found sense of agency. Thus many of my protagonists could insist that 'the struggle' was over (this could also be linked for example the

decline in membership to political organisations and the reported falling apart of ANC branches on local level). It was only in the committed corners of meetings with and public rallies by the new social movements such as the Anti-Privatisation Forum (APF) and the Soweto Electricity Crisis Committee (SECC) and the Landless People's Movement (LPM) that explicitly political talk about inequality, exploitation and the struggles of the poor and landless were articulated. In evaluating Frankel's writings we should ask whether it is possible that Frankel overstated his position, or perhaps whether he had access only to the highly politicised voices of those working within the Black Consciousness movement? Or perhaps the question is not whether the content of contemporary discourse is explicitly political as it was under apartheid, but how and in what way non-political talk today is political. To what extent for example can practices of consumption be political?

So far in this chapter I have written about the social organisation and political culture of Soweto under apartheid. I have also made a number of arguments in respect of the history and politics of consumption practices. In the next two sections, I write about the demography of postapartheid Soweto before offering a sketch of everyday life in the neighbourhood of Standville.

3.5 'Hard Soweto': Postapartheid demographics, trends and the politics of being counted

> "The very conditions under which we live incite us to insubordination. Just being an African in itself is almost illegal. There are too many laws which we cannot humanly obey. As a result, instead of striving to obey, we spend more time thinking about how to disobey and get away with it."
>
> Can Themba (1975:92)

There is only one existing sociological survey of postapartheid Soweto that is of much value to contemporary researchers, one that was conducted by a team of sociologists from the University of the Witwatersrand (Morris et al 1999). A number of other surveys have been conducted in recent years, specifically by industry consultants and government departments, but these surveys are of doubtful quality. The Wits survey revealed a number of important and unexpected demographic indicators, population trends and employment figures. Yet a number of challenges emerge when using the Wits and other surveys in painting a sociological picture of 'Soweto', the main problem being the constant changes over the years in the political-legal and administrative regional boundaries of 'Soweto' and its continued expansion in terms of formal and informal dwellings and

settlement areas. Other challenges relate to the politics of being counted and the reliability of survey and questionnaire methodologies. These challenges are exemplified by discussions about the population size of Soweto, which historically has been and continues to be clouded in controversy and much speculation. In 1978 Mayer estimated that 800 000 people were living in Soweto. The Wits survey found that the population was much lower than popularly perceived: they estimated the total population to be 1 029 485, with 988 584 people residing on stands and 40 901 in the hostels (Morris et al 1999:5). The authors arrived at this number by multiplying the average number of people residing per stand (6.4) by the total number of stands (154 478 which included all units excluding hostel rooms and backyard structures). Added to that was the estimated population of the hostels, multiplying the average number of people per hostel room (1.7) by the total number of rooms (23 860). This figure of just over a million people is relatively close to the 1996 census population estimate for Soweto which arrived at a number of 904 166 (Statistics South Africa, 1998).

Prior to the Wits sociological study and the concurrence of those results with the first post-apartheid census, estimates of Soweto's population size by various state and research bodies varied dramatically. Morris et al (1999) notes that in 1988 the then Town Clerk of Soweto registered the population at 593 682, whereas in the same year the then Minister Chris Heunis noted a number of 1 194 574, revising it after having stated a few months earlier that it was 1 474 000. The last apartheid era census of 1991 estimated Soweto's population at 888 212 [one source says 596 632 and another 896 995], whereas previously the SAIRR produced a figure of 1 195 000 (1988) and the SA Defence Force estimated 2,5 to 3 million in 1987. More recently, Census 2001 put Soweto's population at 896 995. The UNISA Bureau of Market Research estimates the 2004 population of Soweto to be 1 044 100, making it the largest magisterial district with predominantly African residents (Steenkamp 2004).

Now in my discussions with residents about the population size of Soweto, as well as in media reports at the time, a much higher figure was often quoted. Without fail residents and local tour operators would cite figures of between 4 and 6 million, sometimes even 10 million. No amount of arguing based on census statistics and academic surveys would generally convince my interlocutors, as these "researches", in their opinion, are fundamentally flawed. Why this suspicion of official and

research estimates? *Residents I interviewed regarded such research and survey findings as flawed because of their experiences of being counted, or more precisely, of avoiding being counted. In the eyes of such residents, the South African state was, under apartheid and colonialism, regarded as illegitimate and oppressive* (especially so after 1976 and the rise of Black Consciousness; see Frankel 1981). Strategies for avoiding the state - such as being counted - were thus deeply ingrained in the everyday relationship between township residents and an illegitimate and deeply 'biased' state. There were of course good reasons to be counted, so as to be able to carry a pass, be allowed to work and live in the urban areas, and qualify for public housing. They knew documents could be of great importance and value. But the impulsive and knee-jerk reaction of Sowetans, especially after the 1976 Uprisings and the terror of the 1980s, was to hide their faces from the gaze of the state. This included the concealment of unregistered family members who were in city areas without the required urban passes (armed police routinely entered houses throuh the front door at night to see if the correct number of persons, according to the residence permits, was staying in a house). This feature of township life since the 1970s, echoing the everyday strategies and tactics of marginalised communities all over the world, has also been a hallmark of black South African writings (see esp. Ndebele 1983 and Modisane 1963).

The politics of conducting research and producing statistics in the context of South Africa are well known. Central to the workings of the mining industry, colonialism and the formation of the state were conflicts over the naming and counting of bodies, collecting taxes, controlling movement and so forth (cf. Breckenridge 2005; Steinberg 2002). Researchers were also treated with suspect as they were often linked to the state.Farber (1974), for example, mentioned the difficulties in conducting research in the 1970s in Soweto: amongst other difficulties, residents did not trust her. They feared she represented or conducted research for the government. At the time, she wrote (1974:4-7), rumours were doing the rounds that the poliomyelitis injections government clinics were giving people were harmful – these were popularly known as 'death injections'.[64] Furthermore, residents were worried that she would report the presence of illegal migrant workers. Residents were very aware of how the government was using information such as your place of birth in order to "oppress and regulate" people. The public contestation over the reliability of postapartheid statistics, both in

[64] For a contemporary example see Steinberg's *Three-letter plague* (2008).

the fields of healthcare and the economy, should serve as a reminder to the intrinsic political nature of the production of statistics (Comaroff & Comaroff 2005).[65]

The survey also found that, excluding students, disabled and retired persons, only *a shocking 40.5% of people over 16 were at the time employed full-time*. A further 5.8% were in other forms of employed. Of the 20-29 year-old grouping only 25.8% are employed full-time or part-time and just under half said they were unemployed (Morris et al 1999:8). With regards to income profiles the survey found two important features. Firstly, it showed that a large part of the population was poor and that, secondly, levels of income was characterised by significant differentiation. Just over one in three households reported a total household income of less than R1000 per month, whereas just less than 60% reported income of less than R1500 a month (1999:9). And, only 15,4% of Sowetan households reported a total monthly income over R3000, taken as barometer of middle class income earnings, with only 5% households with an income greater than R5000 per month (1999:10). One of the unexpected findings of the survey was that about *one in five working residents reported working within the townships itself* (1999:11), which indicated that it was generating certain levels of employment and thus not merely a 'satellite city for Johannesburg' as many commentators have argued. According to the findings nearly one in three formally employed Sowetans worked in Johannesburg's central business district, mainly in the service and retail industries, whereas around 8% indicated working in the northern suburbs.[66]

These findings have been confirmed in a more recent publication by an economist who highlighted huge levels in income inequality (Piazza-Georgi 2002). The survey conducted by Piazza-Georgi (2002) in Soweto during 1999 - with a final sample of 908 households and 1 186 respondents -

[65] Over and above the question of the population size, a second remarkable finding of the Wits sociological survey, contrasting again with common-sense claims by residents, is the age and gender ratio of the population. What the Wits survey found was that there was only a slight gender disparity, with 51.8% of the population being female (Morris et al 1999:26). It also revealed trends such as that a quarter of the population was under the age of 15, whereas the global average is 30%. However, 33.6% of population was under 20. According to the authors - this is before the real impact of HIV/AIDS were to be felt in South Africa - the population growth rate appears to be declining and the life expectancy of women was far higher than that of men (Morris et al 1999:7). Despite this lower than average figure, *Soweto is a youthful space*. Moreover, the sociological finding that females are dominant and that the birth rate is declining is typical of a settled urban community.

[66] Thale, Thomas. October 12, 2004. Soweto turns 100 [www.joburg.co.za]. Although it is home to just under 40 percent of Johannesburg's population, Soweto's contribution to the Gross Domestic Product of the city stands at a negligible four percent, says Li Pernegger, programme manager of area regeneration in the City's Economic Development Unit.

reported that the calculated Gini coefficient is 51,3. This figure suggests that "Soweto has a level of inequality well below the South African figure of 58,4". However, this is still very high: "only 14 countries of 90 have higher Gini coefficients than Soweto. The percentage share in expenditure of the top 10 per cent of the sample households is 40,3 per cent; this figure is again lower than that for South Africa as a whole (47,3 per cent) and leaves Soweto in exactly the same rank globally as its Gini coefficient, 15th of 90. South Africa as a whole is in fifth place with regard to its Gini coefficient, and in third place with regard to the share of the top 10 per cent of the population" (Piazza-Georgi 2002:622).

Incredible changes have taken place in and around Soweto since the Wits sociological survey was completed. But because we have little solid, sociological data available, I have to rely here on my own observations and newspaper reports in order to sketch a picture of contemporary everyday life. Some of these changes have their roots in the fourth phase of Soweto's development since the 1980s and the conscious efforts by the apartheid government during the 'Era of Reform' to create a larger black middle class. This processed has intensified since the dismantling of apartheid, with educated residents benefiting from greater employment opportunities, increased levels of income due to less employment discrimination and policies such as Affirmative Action and Black Economic Empowerment. Moreover, the boom period of the early 2000s has had greater impact in urban areas and we can assume that its impact on Soweto was proportionally greater than in other urban and rural areas. One consequence of these changes has been the growth in the black middle class and the emergence of a super-rich category of Black Elites (the phrase 'Black Diamonds refer to market agencies' attempts to describe the consumer market of the new black middle class). Concomitantly, there has been an increased flight of the middle classes out of the townships to the formerly white suburbs of Johannesburg, as well as to other employment opportunities in South Africa and internationally. The establishment of new residential neighbourhoods, especially townhouse complexes in the south and west of Johannesburg such as in Naturena, Mondeor and Ridgeway, has seen a large movement of Sowetans to these residential areas. The flight of many service and retail industries from the city centre to Sandton have also created employment opportunities in the north of Johannesburg, transforming these areas in the process.

Over the past twenty years there has been increase in private and public investment in Soweto. As was the case in the 1980s, Soweto has again benefited from substantial household debt write-offs from the Johannesburg City and has seen large investments in terms of social, economic and infrastructural development. Public money to the amount of R19 million has been invested in the upgrading and maintenance of parks such as Thokoza Park in Moroka.[67] Johannesburg City administrators promised in 2004 to tar all the roads and erect street name signs in Soweto by the end of 2005, and this has been duly completed.[68] The Baragwanath Taxi rank has been upgraded. The old Kliptown Location is being transformed through a public-private partnership from an 'old location' into an urban complex boasting a conference centre, taxi rank and museum cum conference center to celebrate the adoption of the Freedom Charter there in 1955.[69] Private business ventures have focused on the construction of new garages, restaurants and a shopping centre in Protea, Jabulani and recently the much feted Maponya Mall. Private consortiums are also in the process of implementing plans for a new R60 million upmarket townhouse "lifestyle" complex to be built in Diepkloof Zone 3, complete with residential units and a shopping centre.[70] Also, a R500 million waterfront complex at Powerpark, Orlando is being planned for development in the near future.[71]

In conjunction with these investments, two markets that have been closely linked to a change in the reality and the perceptions concerning former African townships have seen considerable growth: tourism and property. One report estimates the total annual value of tourism generated by Soweto to be close to R85 million and 70 000 tourists visit the township annually.[72] Increasingly tour operators are targeting the local white market visiting the safer townships, such as Vilakazi Street in

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[67] Cf. Thale, Thomas. 2002. The people get behind Soweto dam project. 5 June 2002. URL: http://www.joburg.org.za/june_2002/park.stm. Madywabe, Lungile. 2004. Riding the ups and downs of Soweto life. *Mail & Guardian*, 15 April 2004.
[68] Khupiso, Victor. 2004. Much confusion comes to an end in Soweto streets. *Sunday Times* (Metro), 7 March 2004.
[69] Thale, Thomas. 2002. A makeover for historic Kliptown. 29 January 2002. URL: http://wwww.joburg.org.za/jan_2002/kliptown.stm
[70] Chikanga, Kenneth. 2004. Soweto's Diepkloof to get a R60m lifestyle complex. *Sunday Times* (*Business Report*), 15 August 2004.
[71] Thale, Thomas. 2003. Massive project will lead to the rise of the south. 20 August 2003 http://www.joburg.org.za/2003/aug/aug20_baralink.stm. Mmope, Ntebo. 2006. Soweto wants to lure 'white rand'. *Saturday Star*, 18 November 2006.
[72] Van Rooyen, Karen. 2004. Soweto boom: Plan to promote tourism in famous suburb. *Sunday Times* (*Gauteng News*), 29 August 2004; Viljoen, Taslima. 2003. Tourists lap up SA history on township tours. *Sowetan Sunday World*, 15 June 2003.

Orlando where the erstwhile residences of Nelson Mandela and Desmond Tutu are located.[73] Newspaper reports also suggest that some estate agents believe a property boom is taking place.[74] Such reports note that house prices in certain neighbourhoods have doubled between 2004 and 2005 and that the price of vacant stands have increased from about R30 000 to as much as R180 000. Another report says that whereas house prices in Gauteng have risen by between 20 and 30 percent, house prices in Soweto have tripled since 2001.[75] Three-bedroom houses in Diepkloof Extension which were valued at R300 000 in 2001 were reportedly selling for more than R1 million in 2005.

Despite the increase in house prices, commercial banks remain reluctant to finance home buyers in the older townships of Soweto, thus continuing their 'redlining practices' whereby they refuse to give home loans to prospective owners of houses located in so-called 'bad' areas or consumers with little formal credit histories. Thus one journalist remarked that "House prices in affluent parts of Soweto, once a by-word for political violence, crime and poverty, are soaring, but reluctant banks risk stifling the boom... Estate agents say banks are still reluctant to give mortgages on township property, lacking confidence in township dwellers' ability to repay loans. But with the banking sector under pressure from government to increase access to the poor, some estate agents think change is just around the corner".[76] The reluctance of commercial banks to mortgage previously council-owned houses in older sections of Soweto has drastic consequences. As more and more Sowetans participate in the formal economy, they need to be able to provide security so as to access consumer and productive credit.[77] Redlining practices by commercial banks effectively deny residents of a possible source of income and a fixed asset that can be utilised as security against loans. And as previously-owned council houses have become economically important, over and above their social and spiritual importance, new struggles over properties have emerged. The transfer of ownership of township properties from the state to residents in the middle of the 1990s has resulted in severe intra-family conflicts over properties that have caused family members to sue

[73] Hooper-Box, Caroline. 2003. History flows down Vilakazi Street. *Sunday Independent*, 2 November 2003.
[74] Piliso, Simpiwe. 2005. Sandton? No, it's Soweto – where the property market is booming. *Sunday Times* (*Metro*). 13 February 2005; Robertson, Don. 2005. From matchbox to mortgage bond. *Sunday Times* (*Business Times*), 6 March 2005. Van Rooyen, Karen. 2004. Agents lured by 'hot' properties; house-price boom hits the townships. *Sunday Times* (*Gauteng News*), 29 August 2004.
[75] Apps, Peter. 2005. Soweto's house price boom still has opportunities. *The Star*, 15 February 2005.
[76] Apps, Peter. 2005. Soweto's house proce boom still has opportunities. *The Star*, 15 February 2005.
[77] Robertson, Don. 2005. From matchbox to mortgage bond. *Sunday Times (Business Times)*, 6 March 2005.

each other in courts and even commit murder.[78] Many families in the middle class township of Protea Glen have defaulted on their bond payments and have met with evictions and the auctioning off of their houses. Some of the residents have mobilised themselves by joining some of the new social movements and numerous instances of members violently resisting eviction have been reported. At the same time, anecdotal evidence suggest that more and more ratepayers associations have been formed in Soweto.[79]

Another trend that has also been noted in the sociological literature is the increase in the number of female-headed households (cf. Muthwa 1994). This trend, together with the shrinking of household size may indicate that more women have been able, required or compelled, to set up new households (Shisaka 2003:17). The recent Township Property Market Report also paints an alarming picture of unemployment: it noted a decline across the board in the number of employed household members (Shisaka 2003:17). For all the categories of accommodation it seemed that the percentage of household heads that did paid work in the last seven days has decreased. Several other alarming trends have been reported. Most alarming is the continued prevalence of violence,

[78] Rondganger, Lee and Aurelia Dyantyi. 2005. The house they died for: Bitter feud over ex-wife's share of this home ends with both parties dead. *The Star*, 6 May 2005.

[79] Nkwanyane, Thami. 2004. Estate agents 'not wanted' in Protea. *City Press*, 27 June 2004 and Zungu, Thuli. 2004. Home owner battling to move into his own house. *City Press*, 1 February 2004. A more recent study entitled the Township Property Market Report (Shisaka 2003) reported a number of changes in the South African urban township housing markets between 1995 and 2002. It found for example that the number of households measured in metropolitan township areas has increased across the board from 8.2 million households in 1995 with 28% to 10.6 million in 2002. This increase, they argue, indicates growth in the population. Interestingly, however, during the seven years the size of households has grown smaller. The provision of houses as part of the RDP housing programme has been noted as the main reason for the fact that some 44% more households in 2002 owned their houses, while the number of households in owned or formal rental have increased sharply by around 75% (Shisaka 2003:17). For a number of reasons, first and foremost because of the density of urbanisation, there has also been an increase of nearly 123% in the number of households living in informal settlements. From the Township Property Market Report we also learn that, in comparing townships to whole metropolitan areas, the number of households in 2002 who owned their accommodation in black townships made up 39% of all metropolitan households, which is an increase from 35% in 1995. Households in black townships who make use of formal rental make up half of those in formal rental and over three-quarters of those in informal rental and informal settlements. The proportions of the latter two categories have changed very little, in spite of an increase in ownership of formal homes, which points to ongoing urbanisation of the population. In absolute terms, *the number of black households in informal accommodation in metropolitan areas has increased by close to 160%* (Shisaka 2003:21). The data from the study also indicates that "where households own their accommodation, households in the black townships are more likely to be female-headed and have a slightly younger household head, have more household members and a lower average level of education than for the broader metropolitan population" (Shisaka 2003:21). Anecdotal evidence also suggests that more and more of the new elites in the townships are buying up houses belonging to poor residents who can no longer afford municipal rates and services or who were evicted from their homes. This suggests that *many of the council houses that were given to residents are now being concentrated in the hands of members of the new elite*.

especially gender-related violence.[80] This violence is not out of proportion to a housing complex the size of Soweto but it constitutes a real source of insecurity for township residents.[81] It is not uncommon to hear stories and read newspaper reports about people being killed for a cellular phone or a pair of shoes.[82] There has also been a marked increase in suicides among youths[83] and violent attacks on lesbian women.[84] *And despite the recent increase in public and private investments, and the construction of new malls, Soweto remains a place characterised by processes of extraction*. Corporate South Africa regards the residents of urban townships as but an important segment of their expanding consumer market, while corporate money that is reinvested in communities rarely leaves the safety of the suburbs. An example of the continued processes of extraction is the buying up and removal of mature indigenous trees, especially cycads, from township properties by landscaping companies. Very few families can refuse offers of R5 000 for such trees with the result that many of the few trees that were planted in the 60s and 70s by the apartheid government now grace the gardens of newly developed townhouses or houses in the suburbs.

To some extent the young generation of middle class Sowetans - the so-called Black Diamonds - who have left the township over the past decade is also contributing to the processes of extraction. The continued flight of the middle classes is alarming, not only in terms of where they reside and invest in property, but also in the reluctance to support local business and schools. Some newspaper reports and residents I interviewed suggest however that many residents who have left the township over the past decade are returning to buy property and live in Soweto.[85] The transition from apartheid to political freedom also amassed with it many new forces and economic configurations on Sowetans, such as the Johannesburg City's policy decisions to privatise and commodify some of

[80] Maphumulo, Solly. 2004. Family-murder accused laughs in magistrate's face.*The Star*, 20 July 2004; Kgosana, Caiphus. 2004. He threatened to kill us, say priest's family. *The Star*, 2 June 2004; Templeton, Alameen and Shaun Smillie. 2005. Killer should have had gun removed. *The Star*, 23 March 2005.
[81] Insecurity among townships residents is of course not something new. Thus Leo Kuper wrote in 1965 that "Insecurity is a major weapon of control, enlisting from many Africans a measure of cooperation, or at any rate of conformity. The life of the urban African is maintained in insecurity, like that of a foreigner in a hostile land. There is insecurity of residence, domicile, employment, freedom, and family life. Spies and informers abound" (1965:70). Frankel also noted the "endemic insecurity of township existence" (1981:835), a theme that even Brandel-Syrier remarked upon when she wrote that the "real moulding forces of this emergent society are legal insecurity, physical unsafety and the sheer urge towards survival of the body" (Brandel-Syrier 1962:57).
[82] Njilana, Mayedwa. 2003. Man killed for cellphone, shoes. *Sunday World*, 9 November 2003 and Ancer, Jonathan. 2005. Lone hero saves teenager from 'killing field'. *The Star*, 22 June 2005.
[83] Ndlovu, Vusi and Koen Guiking. 2005. Soweto suicides. Community shocked as four residents take their own lives. *Sowetan*, 24 February 2005.
[84] Leonard, T. 2006. Fear and violence still rule gay township life. *Mail & Guardian*, 6 November 2002.
[85] Van Rooyen, David. 2005. Baie huiskopers keer terug na Soweto. *Rapport*, 27 March 2005.

the basic municipal services notably water and electricity provision (Ruiters 2007). While some of these city-level policies have been forced on the city through inadequate funding from national government, the introduction of user fees and 'cost-recovering measures' seem to have impacted negatively on the poor, whom the city views as having a 'culture of non-payment'. These neoliberal policies have exacerbated the already high unemployment rate among poor households. This has given rise to new political struggles and the formation of local social movements such as the Anti Privatisation Forum and the Soweto Electricity Crisis Committee (Fiil-Flynn 2001; Forrest 2003; Bond 2004; Ngwane 2003, 2004). The terrible response of the state to HIV/AIDS is also being felt in Soweto (Le Marcis 2004) and organisations such as the Treatment Action Campaign has influenced the local discourse around HIV/AIDS (Robbins 2004, 2006). *What remains undisputed is that the already existing inequality that existed in Soweto under apartheid has sharply since 1994*.

The visible increase in inequalities have also translated in new and old mechanisms of social control and new metaphors for understanding and explaining new wealth and continued poverty (including witchcraft accusations, see Ashforth 2000). Widespread unemployment, lack of effective service delivery and the social and economic effects of the HIV/AIDS pandemic remain some of the biggest challenges facing not only residents of Soweto, but the country as a whole. To some extent, though, Soweto's continued preferential treatment by Johannesburg administrators has transformed the public image of Soweto as a space characterised by shacks and poverty to a symbol of the 'successfully transformed township' with its own blossoming middle classes, paved streets, estate agents, public parks, luxurious malls, security firms and high walls surrounding many residential properties.

The role of the state in the process of producing greater inequality between groups, in providing social security to the unemployed and elderly, and in enhancing the chances of certain groups through affirmative action policies, has meant that the state continuous to be experienced as both liberating and oppressive. The presence of the state remains ambiguous and often removed from the everyday life of residents in Soweto, which is perhaps not that different from other citizens and communities in South Africa (Hansen 2006; Buur 2003). Whereas the presence of the local state is most visible in the infrastructural development which has taken place and in terms of service

deliveries, the national state figures in the massive distribution of social security (or welfare) grants to poorer households. These grants have been instrumental in protecting not only the financial health of many poorer households, but has also contributed to improving their nutritional status, living conditions and general living stress (Case 2001; Duflo 2000). The police (*gattas,* 'those who step on us') remains an ambiguous force in the lives of Sowetans, both as a source of security and access to state protection for some and as well as a way to for others to legitimise all sorts of illegitimate practices. The perceived ineffectiveness of the police is often the stated reason why township residents resort to informal arrests and extra-legal forms of local justice. The increased privatisation of security providers is also to be seen in the township with the presence of armed response units as well as the frequent sights of private security companies' helicopters tracking down stolen vehicles (Hansen 2006; Buur 2003). Reports also suggest that the South African Police Services are introducing closed circuit television cameras in various townships around Tshwane hoping to affect a decrease in violent crimes and robberies that are taking place.

These alarming trends notwithstanding, there is much in the established townships of Soweto to celebrate: many residents exhibit a new-found hope, most are enthralled by their new-found freedom, new possibilities are imagined and people revel in recognition. Aspects ot 'black culture' which was always treated by suspicion by the state and by the public culture at the time are now celebrated in public (such as the appearance at Mandela's inauguration as President of a praise singer (*imbongi*) and the symboic burning of incense (*mpepho*) when President Mbeki opened Freedom Park). That which was kept secret or hidden from the public domain and stigmatised are now celebrated – this has resulted, in some instances, to a process of neo-traditionalism.

The changes I discussed below - and a tendency by the media and government to report on the 'good' rather than the 'bad' when it comes to Soweto - has meant that Soweto has come to be treated in much public discourse as a showpiece of 'successful' socio-economic transformation. But, as I mentioned above, material changes have taken place. What this means though is that in an important sense Soweto can no longer be regarded as being located on the margins of South African society. The margins, however, did not disappear; they have only shifted. The margins lie outside of view from the tourist busses under the construction dust in Kliptown where many zinc sheet settlements have been demolished and moved further away from spaces earmarked for

development; on the roads between Soweto and the western settlements like Kagiso and Orange Farm where the roads are dotted with informal settlements with little if any access to electricity and other basic services. The rise in so-called service delivery protests all around Gauteng since 2007 has indicated that these margins have shifted: very few such protests took place in the older neighbourhoods in Soweto; in Gauteng these were concentrated in the older and newer informal settlements. Moreover, protesting residents in these areas were explicit about their dissatisfaction with the preferential treatment which Soweto has received in terms of services and infrastructural development.

In this section, I noted some of the important 'hard' demographic aspects of contemporary Soweto while pointing out the difficulties with regards to producing accurate population statistics. Both the 'hard' data and the soft data agree on the increased levels of social inequality. The findings by Piazza-Georgi (2002) and the Wits survey indicate high levels of inequality within Soweto before the boom period of the early 2000s. It can be assumed that by the time this research was conducted, the levels of inequality within Soweto has deepened (taking into account that more and more wealthier residents are leaving the townships for the suburbs). A number of other important processes were also noted, processes which have not yet been studied but which I identified through participant observation and through researching media reports. Now that I have outlined the important structural features of 'the social' - social classes, social labels and kinship and neighbourhood networks - we move to the last historical chapter before presenting my ethnography.

CHAPTER FOUR



‘CREDIT IN THE TIME OF CHANGE’: THE FIGURE AND PRACTICE OF THE SMALL-SCALE NEIGHBOURHOOD MONEY LENDER

4.1 Introduction

The availability of cash and credit to consumers is a crucial part of the functioning of any money economy. This continuous demand for money is often more acutely felt by urban residents who do not have the opportunity, space or time to produce basic foodstuffs - to ‘live off the land’ in the traditional sense of agricultural subsistance. In Johannesburg over the past century there have been very few opportunities for Africans to produce their own foodstuffs within the spatial limits of the city. Given that Africans were treated by the political leaders as temporary visitors to the city, and African municipal townships were created as (temporary) sites of residence and not of production, little effort was made to encourage municipal township populations to become self-sufficient in terms of their food supply. As a result, urban township populations have to a large extent become dependent on food markets for the supply of fresh food and meat products. What has made such urban township populations’ dependence on markets even greater has been a marked reluctance by urban Africans to utilise their backyards and communal spaces for growing fruits and vegetables. The idea of working with one’s hands and toiling in the soil has, for many residents, become an objectionable and degrading form of work. This is not surprising given many Africans’ historical experience of the exploitative and racist nature of farm labour, the exposure to the vagaries of the weather that farming entails, as well as the work implicated in subsistence farming. Moreover, ‘living off the land’ has also become symbolically associated with, or a metaphor for, life in rural and ‘tribal’ areas. As such it is often linked in the popular imagination with the sort of lives many urban Africans or their forebears had escaped from so as to come to the city. If the city and townships have become metaphors for the cosmopolitan consumption, then the village and farm are current metaphors for manual agricultural production.[86]

[86] A history of the extension of small-scale credit and informal money lenders in Johannesburg remains to be explored and my remarks here are just that: remarks. It is fair to assume that money lending thrived in Johannesburg from the very beginnings of the city. Changfoot (1982:101-102) made reference in her autobiography to ‘compassionate Chinese storekeepers in Sophiatown’ who occasionally extended credit to African families. They were compassionate, Changfoot wrote, because White grocery store owners never gave credit to Africans (cf. Yap & Man 1996). Moreover,

A reliance on food markets for sustenance, together with material and symbolic barriers to producing one's own foodstuff, are not the only reasons why informal credit relations tend to flourish in urban township communities. A large part of the story of the structural emergence of unregulated credit provision is the uneven incorporation of black South Africans into the formal financial institutions. The history of black South Africans' relation to formal finance remains to be written but we know there were several barriers that prevented Africans from accessing credit in the

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Chinese storekeepers never took recourse to the police if their debtors did not pay. She also mentioned that there were Chinese who would lend money to Black businessmen. Lending by richer Africans with a regular income to other poorer Africans in the African urban townships was commented upon by Brandel-Syrier (1971:44) who noted that Africans who were paid weekly wages acted as "money-lenders to the poorer" in the *shebeens* of Reeftown. The most extensive treatment of the borrowing and lending of money in the context of a neighbourhood in Johannesburg I found in Dawn Farber's 1974 MA thesis. She discussed the perceptions of neighbours in a Sowetan township prior to the 1976 Uprisings regarding such economic interactions. She noted how Sowetans' responses to questions about income and monies earned were "vague and evasive" (1974:9). Some expressed the sentiment that the act of borrowing would give others the reason to infer that "one was less prosperous than one liked to admit". These sentiments were expressed in the context of strong feelings about neighbour's infringements on one's privacy and the secrecy surrounding residents' economic status. Thus she writes: "Almost unanimously we were told: "I don't like to borrow anything from my neighbours, or from anyone else. I would rather go without soap or sugar for a few days." We did in fact witness some grudging lending and borrowing on a few occasions and the anxious interim before the return of the goods. This reluctance to become party to any transaction involving delayed reciprocity is pervasive and the people's mutual mistrust is undisguised. We were told that if borrowing were encouraged, the needy would become parasitic on their more fortunate neighbours. It is perhaps typical of 'cultures of poverty' that life should be seen as a zero-sum game: one man's loss is another's gain." (Farber chapter 3, p. 5)". Farber explained this repugnance at borrowing and lending between neighbours with reference to the competitive interest that residents took in each other's economic and moral welfare. Neighbours were constantly forming impressions about each other's economic and thus social status. Residents were often caught up in gossiping about the successes and shortcomings of family members. In part this was the result of the little intimate knowledge neighbours and even family members had about each other's working lives. She noted that residents' responses were typically punctuated by saying that "everything was too expensive". One several occasions, when she and her assistant asked working adult men how much they earn and who in the household handle the finances, "we aroused such resentment that we decided to abandon this topic altogether" (1974:9). She was able to establish that spouses rarely divulge to each other their incomes and did encounter instances where wives were forced to give such information to their husbands. More women than men earned money 'on the side', through 'illicit or immoral' means. From what she was able to establish, no one kept a budget, although it is unlikely that anyone would have either shown one to her or would have kept written record of these given the secrecy and sensitivity around incomes. Farber did mention another reason for why residents were reluctant to reveal information about their incomes and this was that they were afraid that such information would end up in the hands of their neighbours and would thus open themselves to claims on their monies. This was, she noted, because residents regularly speculated with interest about each other's salaries. Richer resident spoke of how poor neighbours would become a nuisance if they agreed to lend things to them and how poorer neighbours would become increasingly demanding. Thus Farber (1974: chapter 3, p. 44) noted that Sowetans would rather "suffer need than to expose their need to neighbours and excite speculation about their plight". And they disliked lending things to neighbours "not only for fear of repeated exploitation by needier neighbours, but also to preserve secrecy about their economic status" (1974: chapter 3, p. 44). I encountered similar discourses in the course of my fieldwork in Soweto, one consequence of which has been to not take at face value any information about income I heard through rumours and gossip. In this context then, the lending and borrowing of money were neither impersonal nor only a medium of exchange, but took place and were interpreted within the context of the configuration of power and status relationships. Farber did not explore these power and status relationships sufficiently. For example, she did not consider that the neighbourhoods in which she worked were fairly new and that in such a context gossiping and status games could in fact play a part in producing community, rather than being destructive. And, of course, such mistrust and status anxiety were directly related to the wider political context of white rule and apartheid.

formal financial system. Africans were paid wages in cash and in kind but were often refused formal credit outside of the workplace and the trading store. The barriers to accessing credit were part of the effort, particularly by the apartheid governments, to stymie the development of a black entrepreneurial and middle class in the cities. As the 'Homeland system' came into being, greater forms of credit became available to businessmen operating in the 'Homelands'. In the background to any discussion about the provision of formal and informal credit to Sowetans then looms large the historical and contemporary relationship between, on the one hand, the state and the formal financial system and on the other, the African population.[87]

[87] Writing about the Eastern Cape Border Region in 1960, Houghbart noted the striking anomalies that characterised economic life in a town such as East London. In the city, for example, there existed a thriving industrial and commercial centre yet only a few miles away one encountered "elements of the pre-market subsistence economy of the Bantu" (1960:11-12). Similar dichotomies characterised a number of other markets, including the labour market and credit market. As an example Houghbart described the two rates of interest on capital that was on offer in East London at the time. In the 'white sector' it was possible to secure loans from financial institutions at 6% while 'Xhosa money lenders' were charging as much as 60% per annum in the Native locations. In his earlier work, Phillip Mayer (1971[1961]) made a similar duality central to his characterisation of the two economic systems in which Xhosa labour migrants participated in East London: (1) the subsistence peasant economy based on reciprocity and mutual aid and (2) the Western industrial and commercial economy that calls for impersonal universalistic standards. In this way his writings echoed later work by anthropologists who too easily distinguished between 'modern' and 'primitive' monies and economies and between 'gift' and 'commodity' exchange (Gregory 1982; Parry & Bloch 1989). Mayer, however, added a third setting to his model, the urban township, where "economic relations have a quality of their own" (Mayer 1971:135). Whereas the labour migrant is a producer and consumer in the peasant economy, he is an employee and consumer in the 'White economic system'. In the urban location, however, he acts out economic roles as tenant, landlord, customer, borrower, and lender. These roles, Mayer noted, were ruled by its own standards. More interesting perhaps than Mayer's 'two economic system' or dualist approach, is his analyses of 'the meaning of money' in the eyes of rurally-orientated ('Red ideology') African migrants in East London. He writes that such migrants did not experience money in "purely contractual terms, governed by universalistic considerations" (Mayer 1971:135). Rather, migrants spoke about money based on their experiences of exploitation, of unfair prices, of theft and of the wider political and social power which money symbolised. While Mayer's work should rightly be criticised for its 'dualist approach', his focus on social roles within different contexts allows him to write informatively about the 'meaning of money', i.e. about how money was experienced by migrant workers. He writes thus that, in the peasant economy, money was used by African workers to pay the White shopkeeper and the White state – as such, their dealings with money was always infused with notions of power and "in the light of transactions between the weak and the strong" (1971:135). The Red migrants Mayer spoke to have had a long history of being overcharged by White storekeepers while being underpaid for produce they delivered. Likewise, their working experiences on the farms were dotted with narratives of White farmers deducting from his workers' already meagre wages debts that workers were not informed of and which they could never check (1971:135). Red migrants noted that the sale of a beast to a White person can only fetch a low price if the seller is Black. Moreover, White employers were paying 'starvation wages' (1971:136) while Red migrants had to pay White authorities are paid taxes and fees. As such, in the eyes of Red migrant labourers, money had always been not an instrument of impersonal exchange, but one that fed off and complimented the power relations that operated in society. This did not however translate into the exclusive association of money with whites. Red migrants were constantly accusing educated and town-oriented 'School' Africans of 'loving money too much' and exploiting fellow Africans and 'forgetting tradition and love of others' (1971:136). At the same time, Red migrants' attitudes to money were very much ambivalent: money was necessary for them to 'build their homesteads' but they did not like the way it could impersonalise relationships. Mayer (1971:137) shows how the Red migrants' economic behaviour was linked to their identity as Red people and the Red ideology of building one's homestead in the rural areas. Therefore, Red migrants' emphasis in their economic behaviour in the urban setting was on saving money and not on spending (1961:137). They were not ignorant of the possibilities that existed for them in the formal system to save. They preferred for example the

As with many other spheres of the South African society and economy, drastic changes have taken place in the legislative and commercial environment when it comes to Africans' access to consumer and productive forms of credit, state regulation of levels of consumer indebtedness, efforts at cultivating higher savings ratios, and the reformulation of usury regulations.

Subsequent to the Soweto Uprisings and the subsequent 'Era of Reform', new avenues for accessing credit did open up, although access to consumer and emergency credit took a back seat to the provision of more productive forms of credit. Retail stores such as Ellerines and Edcon had by then already pioneered retail credit among urban black populations. But it was during the late 1980s that some NGOs such as the Get Ahead Foundation and commercial lenders such as Group Credit Company, Louhen Financial Services and Credit Indemnity started offering consumer credit (Porteous & Hazelhurst 2004:80). The commercial lenders at the time "sensed market opportunity arising form the aspirations and needs of a growing, increasingly upwardly mobile urban population what was largely excluded from the traditional bank-based credit system" (Porteous & Hazelhurst 2004:80). However, these lenders operated outside the law as the interest rates they charged on loans were prohibited under the Usury Act of 1968. In 1992, prior to the 1994 democratic elections, the then Minister of Finance signed into law an exemption to the 1968 Usury Act which effectively legalised the lending practices of these commercial micro-lenders. Under the exemption lenders

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arrangement where pensions or gratuities were given to workers at the end of term years. They were positive for example about the arrangements for enforced savings that existed if one were in the employ of the SA Railways and Harbours. In addition to having savings books in the Post Office, they also habitually sent savings home to their father who may purchase cattle (1961:138). Others invested their savings in property. Mayer mentions that some of the Red migrants who were regarded as entrepreneurs carried on money lending as side-line but they lent mainly to *amakhaya* (homeboy) groups whose background they knew (1961:140). In other words, they lent not to strangers but to intimates. This familiarity allowed some borrowers to pledge a beast at home as security.. Those Red migrants who were able to purchase property often became landlords. What was interesting in Mayer's eyes was that Red migrants "showed a strong desire to keep the relation [between tenant and landlord] on a personal level" (1971:141). Red migrants preferred to go to Xhosa landlords and if possible Red ones when looking for accommodation. In this they differed from many School people who "have learnt to appreciate the impersonal business-like dealings of the Municipality, which save them from having to play up to an often unpredictable individual landlord (1971:141). Red migrants explained their preference for Red tenants by saying that they could at least discuss your financial situation with him 'personally' and that this means that was room for negotiation. While Red landlords and tenants did socialise together, Mayer noted that the impersonal part of paying rent did produce anxieties on both sides: "both feel the incongruity between it and the preferred personal touch" (1971:141). Red landlords made use of the formal and impersonal system to collect outstanding rent monies – through the use of lawyers writing letters of demand – rather than jeopardise the friendly relationship. This is another example of how the Red migrants emphasised the personal and social dimension of economic transactions. This was not a leftover from some ancient economic system but a deliberate strategy. And while they employed money as a medium in transactions, this money was not regarded as impersonal (1961:140).

could charge usurious interest rates on shorter than 36 month loans that are smaller than R6 000. This was an important step in the commercialisation of micro lending and the success of some of the earlier micro lenders "led to a frenzy of new lenders on the JSE Securities Exchange in 1997/8", dominated by Afrikaans-speakers (Porteous & Hazelhurst 2004:81). It also lead to the mushrooming of several ponzi-type schemes such as Marburt and Krion Financial Services that promised investors that their investment monies were being used as capital for micro loans or for bridging finance. The explosion of the market in consumer credit is evident in some of the industry analyses of the time: one report estimated that there were 3500 formal micro lenders operating by 1997, an increase of 192% over 1995; moreover, the estimated turnover of the industry over thee same period had almost trebled from R3.6 billion to R10.2 billion; and that there were around 25 000 informal micro lenders (Porteous & Hazelhurst 2004:82). An important reason for the growth in this market was a "little-noticed administrative action" in 1993 which allowed lenders to access the salary system for civil servants (the Persal system) and to easily deduct payments for loans from the salaries of civil servants (Porteous & Hazelhurst 2004:81).

The ANC-led government became increasingly worried about the size of this industry which at the time was largely unregulated. They expressed worries about the practice of lenders whereby they could confiscate clients' bank cards and ID documents, the high and hidden administration costs of contracts, the ease with which lenders could enforce garnishee orders, and the charging of high interest rates resulting in the further impoverishment of sections of the black, working population. These concerns were phrased in terms of a discourse of wanting to protect the mostly 'working poor', the primary client base of these micro lenders (Nott 2000; SACP 1999). The situation was exacerbated because of the racial and power dimensions involved as the majority of lenders were Afrikaans, many of whom had left the transforming civil service to enter this niche market. The majority of borrowers were of course working class and black. The high levels of indebtedness among civil servants also worried the government, to such an extent that the state in June 2000 cancelled the unconditional withdrawal of deductions from civil servants' salaries through the Persal system.

By 1999 the post-apartheid state had realised that its initial efforts to regulate and police the field of consumer credit had in the main failed. As a result of research reports and intense lobbying by

consumer groups, trade unions and civic organisations such as the National Consumer Forum (NCF) and the SACP, a new regulatory environment was created through a further exemption under the Usury Act. This exemption to the Usury Act in 1999 changed the landscape of the micro lending market considerably. The exemption outlawed the practice whereby lenders could hold on to the bank cards and pin numbers of clients. Previously the state had responded with various amendments to the Usury Act so as to simultaneously try and protect consumers from exploitative lending as well as to provide the poor and unemployed with easier access to commercial credit (Micro Finance Regulatory Council 2000, 2001; Government Gazette 1998, 2000). The state had also actively placed political pressure on the formal banking sector to attend to the needs of the unbanked population, estimated then to be 60% of the total population (Van der Walt 1998; Klein 2000; Hawkins 2001). The 1999 Exemption changed the regulatory environment drastically as the state called into existence the Micro Finance Regulatory Council (MFRC). This regulatory body was tasked with creating standards within the sector, increasing customer protection, developing external confidence in the sector (the new regulatory framework complied with the European Union's minimum standards for credit regulations), as well as policing the sector.[88] All of this meant that lenders were allowed to charge interest rates that were higher than the Usury Act limit on small loans but only if they were registered with the Regulator, the MFRC, and if such loans complied with the provisions of the Exemption.

This legislative change was not only driven by local demand for consumer credit and for consumer protection. South Africa's financial services industry was increasingly becoming linked with global financial markets and regulatory standards. Given the size of informal money flows in South Africa among the unbanked population, developing external confidence became an important issue in terms of South Africa's global credit ratings. This was also important given the fiscally conservative emphasis of South Africa's macro-economic policy direction under GEAR (as opposed to the less conservative fiscal policies of the RDP). GEAR made much of developing external confidence in South Africa's economy by seeking foreign direct investment in order to stimulate local economic growth. In such a global context of casino capitalism (cf. Strange 1986), "emerging economies" have to achieve good ratings by global rating agencies in order to 'attract' global capital to growth a national economy. The South African state then has to indicate, or give

the impression, that more and more people are participating in the legal formal financial system and thus that the dark underbelly of the money world is slowly but surely shrinking and dying. Moreover, these changes were also driven by the growing micro credit movement. Anthropologists who have looked at micro credit have done so mainly by looking at the social impact of external capital funds provided by international organisations (see Perry 2002 and Gregory 1988). Unlike similar interventions by states in developing countries elsewhere, where there was often an almost complete reliance on donor-funded institutions and capital, the South African state tried to fashion a regulatory environment in which mostly non-state and non-development institutions could provide non-exploitative forms of credit to the poor (MFRC 2000, 2001).

In various state policy documents the argument is made that the provision of greater access to credit for the poor and unemployed is crucial to the national economic growth and employment strategies, the development of SMMEs and even to the successes of the African Renaissance (South African Government 1993; Department of Trade and Industry 1998; NEPAD 2001). These arguments should be situated, however, within a more global discourse on the provision of credit for the poor and unemployed, as well as within globalised forms of regulation. Researchers from influential international institutions such as the World Bank and the ILO argue that the provision of credit for the poor will result in the creation of opportunities for various forms of self-employment; that it will encourage entrepreneurial activities through the creation of small, medium and micro enterprises (World Bank 1998; ILO 1998). These views have attained substantial currency within the development industry and have spawned, both locally and internationally, a host of organisations and international networks of association that share information, ideas and experiences on micro finance or micro credit.

By way of summarising we can say that Africans have for long had to rely on informal money lenders in order to access credit. The numbers provided by Houghbart (1960) indicate that this credit tended to be much more expensive than in the formal sector. Mayer's writings on 'the meaning of money' among Red migrants in East London demonstrate that people did not experience money as a neutral medium of exchange but that it symbolised and gave expression to the power differentials which existed in society. In the context of the transition from apartheid, an exemption to the Usury Act and the functioning of the state salary system (Persal), enabled

substantial growth in the micro lending industry which, at the time, was dominated by Afrikaners. Public servants saw their salaries disappearing and stories appeared in the media about lenders confiscating ID documents and bank cards. The state stepped in and sought to regulate this market, helped in part by a discourse which sought to demonization of the figure of the informal lender (*mashonisa*). In chapter five I write about the figure of the neighbourhood money lender and challenge some of the dominant representations of such informal moneylenders. By passing the 1999 Exemption to the Usury Act, the the state not only helped to construct what became the micro lending industry; it also framed it as *one of the most regulated sectors of the South African financial industry*. Indeed, the 1999 legislation forced lenders to submit detailed information on their activities and client profiles on the National Loans Register of the MFRC, so that competitors in this sector in effect shared their data with each other. So it was constructed as a very peculiar market, one in which regulation was very strong but one in which the market was nonetheless supposed to operate according to the laws of demand and supply. The MFRC has sinced been replaced by another regulator with the passing of the National Credit Act in 2008. And while the MFRC had been relatively successful in its efforts to create and regulate the micro lending industry - it had registered most micro lenders in the country, had penalised and prosecuted lenders who did not comply with standards, and set out educating the public and lenders as to standard lending practices - it struggled to regulate informal money lenders who operated within the popular economies.

But what is the state of the formal micro credit industry since the 1999 regulations and prior to the development and proclamation of the National Credit Act in 2008? It seems that a constant pool of about two million citizens make use of micro loans but that considerably more may make us of such loans in the future. This is partly due to the fact that a very large proportion of the population do not have formal bank accounts and can therefore not build up credit records in the formal financial system which would allow them to access commercial credit. For example, an estimated 22% of people earning a household income between R900 and R4000 have bank accounts – but they do not have access to overdraft facilities, credit cards and personal loans. The demand is therefore so great, and the estimated profit so considerable, that most major banks and retail shops today regard micro lending as part of their core business.

In the same way that effective formal financial institutions are crucial mechanisms for the successful incorporation of South Africa's economy into the global economy, so the effective regulation of informal finance is crucial to the incorporation of the unbanked sections of the population in the formal economy. It is argued that incorporating the unbanked into the formal financial system will bolster the formal financial system by putting monies, which are currently outside the formal system, to 'work' or 'productive' use. The mere size of the informal sector - with 60% of the population said to belong to 'the unbanked' - is enough reason for the financial services sector to want to incorporate 'the unbanked' (Porteous et al 2004:24). The state, through various pieces of financial legislation, and political parties through the FSCC, has consistently argued that its aim is to increase access to banks and commercial credit while at the same time increasing consumer protection – all in pursuit of economic freedom. It has placed pressure on commercial banks to develop affordable financial products to the unbanked as it is aware of the threat to the stability of the banking system (and the state's reputation) when a large percentage of the population remains unbanked. Moreover, in order to increase its revenue base and tax collection, and to stymie financial fraud, the state is keen to regulate informal flows of money. To this end the bolstering of the formal credit system together with the regulation of informal credit providers has become an important strategy.

The confluence of the abovemenioned factors regarding the historical relationship between Africans and formal finance has led to the emergence, in many parts of the country, of informal and unregulated credit providers. The institution of the informal money lender, or *mashonisa*,[89] is a common feature of the popular economies of impoverished and historically marginalised communities in South Africa. It is not surprising that such informal providers of credit have appeared in urban and rural settings given the low levels of access to and participation in the formal financial system. While they have been an important source of credit for many working Africans they have also added to the seemingly high levels of indebtedness amidst the conditions of low

[89] The Zulu word o*mashonisa* has no dictionary definition apart from a colloquial meaning for 'loan shark'. The word may be translated as 'something or someone that takes and continues to take indefinitely'.It may also be related to the Zulu verb -SHONA which means 'to kill'.

wages, low levels of individual and household savings and general precarousness of urban living conditions.[90]

Despite the prevalence of informal credit providers in South Africa the anthropological literature on the figure and practice of the informal money lender in South Africa is scant (Roth 1991). There are scattered references to money lending practices in some economic, historical and anthropological texts but no detailed treatment of the topic. The available quantitative and survey research carried out on informal credit markets in post-apartheid South Africa by research companies provides us with some very general trends, including the estimated size of and policy options with regards to the micro lending industry (e.g. Baumann 2001; Daniels 2001; Government Gazette 2000; Ebony Consulting International 2001; MFRC 2000; Meagher and Wilkinson 2001; Paulson and McAndrews 1998; Rust 2002; Du Plessis 1998). [91] The only descriptive materials available are brief reports by journalists in newspapers and a variety of magazines.[92]

In this chapter, I am primarily concerned with the small-time money lender who typically operates from his house and caters for the emergency and consumer credit needs of neighbours and friends in his immediate residential area. In other words it is about one instance of *mashonisa*: the neighbourhood lender operating in former urban African municipal townships. This chapter aims to fill one portion of this gap: in general it is about the practice and organisation of informal credit providers in Soweto, and in particular, about the figure and institution of the small-scale neighbourhood money lender. Through the presentation of case-studies, a more in-depth discussion

[90] Thus Maasdorp and Humphreys (1975:53) reported that in 1975 a "majority of African householders in Durban were in what may be termed a 'state of perpetual indebtedness' as a result of the inability of their incomes to encompass their minimum requirements in the urban environment".

[91] Historians elsewhere in Africa have tried to understand colonial and contemporary forms of money lending and banking institutions in Africa as the transformations of pre-colonial institutions (Falola 1993, 1995; Adebayo 1992; Perry 2002). Adebayo (1992) for example has written on the various credit systems which operated in precolonial Africa in which crops were used as collateral for loans and in which interest were paid out in cash or in labour. Adebayo (1992:3) suggested that credit relationships involved more that just the narrow economic relation between lender and borrower because there were often guarantors who were familiar to both parties and would mediate and if need be act as guarantor for the loan.

[92] See for example Beresford, B. Mainstreaming the microlenders. *Mail & Guardian*, 10 September 1999; Block, D. SA banking an oxymoron. *Mail & Guardian*, 28 May 1999; Hlongwa, W. I became a borrower. *Mail & Guardian*, 30 October 1998; Joffe, H. Regulations aim to restrain reckless microlending. *Business Day*, 20 March 2002; Klein, M. No turnaround for microlenders. *Business Day*, 14 August 2000; Merten, M. Knysna's lagoon of loan sharks. *Mail & Guardian*, 17 September 1999; Stovin-Bradford, R. Looking to offer loans in the informal sector, too. *Sunday Times*, 14 October 2001. Hlatshwayo, Riot and Sifiso Zulu. 2002. Mashonisa turf wars – Three moneylenders murdered. *Sowetan/Sunday World*, 10 November 2002.

of one lender and his book, the figure of the money lender, and the organisational practice of such lenders, I highlight the specific money practices and consumer needs that put residents in this type of relationship to each other: that of a cash lender to a borrower. Such relationships are usually theorised as being primarily economic. They are seen as resulting from the combination of shortage of cash from one actor and the availability of it, at high cost, from another. Such debt relations are also theorised as inherently unequal and implying a potential degree of dominance by the lender over the borrower. I argue that in the context of such relationships of indebtedness in neighbourhood credit markets *both lenders and borrowers emphasise the social and personal dimensions of these transactions.*

Within the context of the former African municipal township neighbourhood, both the lender and the borrower participate in the same social field or are embedded in the same networks of social relations. They do no stand in relation to each other exactly in the way a client of a commercial bank would stand in relation to that bank's manager. Moreover, lenders and borrowers stand in relationships and roles to one another that are multiple and overlapping. A neighbourhood lender and his borrower are also neighbours and may belong to similar social networks, over and above the fact that they may belong to the same social class and stand in the same relation to the formal financial system. There are similarities between how lenders in informal credit markets negotiate the risks involved in supplying expensive consumer credit to low-income earners. For example, informal lenders have to deal with shortages of information about borrowers by sharing risk with other lenders, by spreading risk between and across clients and by developing reliable forms of collateral. But what stands out as an important difference is the dimensions that are stressed by the lenders and borrowers in the context of the transaction and their relationship.[93]

In the context of the neighbourhood credit market, the social and personal dimensions of the relationship between lender and borrower is constantly emphasised and overplayed by all the participants in such neighbourhood-level markets. Stressing the social dimension of this relationship has important functions for both the lender and the borrower. Both draw their security from the social fields and networks in which they participate. This also means that the power the

[93] The anthropological literature on the informal economy makes mention of the personalisation of the exchanges that take place in the informal economy, including money lenders (Hart 2001).

lender has over the borrower is not hidden or de-emphasised; it forms an explicit part of the performance or elaboration of the social aspects of the transaction. This is not the case with the typical relationship that exists between a commercial, high-street bank in the formal financial system and its clients. Here the economic and impersonal dimension of the relationship is emphasised to the detriment of the social; in the former the unequal relationship is deliberately hidden, couched in legal terms and literally in small print whereas in the latter the power dimensions are made explicit. It is this explicit power dimension in the context of informal credit relations that is evoked most in the media and by consumer organisations and which informs state policy. The result is that the public discourse about informal credit stresses the power and exploitative dimension of informal credit markets while not paying attention to the other more localised discourses – and the ways in which power relations are dispersed over multiple and overlapping social and economic roles in the context of one field of social relations. In effect, then, the discrimiatory focus of this discourse supports the hegemony of the formal (monopolised) banking industry irrespective of its own problematic practices.[94]

In formal credit markets, both lender and borrower draw their security from the abstract, impersonal institution that is the state. The same situation does not apply so neatly in informal credit markets. For one, there hangs a complicated and at times unconscious question mark in the minds of many Sowetans over the authority of the state as an impartial adjudicator: in their experience, the state has rarely if ever protected them. But this does not mean that local agents of the state cannot be used as a local source of power and authority, as we shall see.

In this chapter then, I want to highlight how the social dimension of the relationship that exists between neighbourhood lender and borrower are evoked in their practice. The performance of the social nature of credit transactions is not so much based on relations of kinship, but on emphasising the principles of social relatedness in the context of neighbourliness and community. At the same time, I point to the disjunctures which exist between such everyday, neighbourhood-level informal credit practices and discourses of indebtedness and the formal, state knowledge regarding the extension of credit to lower-income communities.

[94] Moreover one should not forget that banks were, historically, money lenders (Ferguson 2008).

4.2 The neighbourhood money lender: performing the social and emphasising the personal

It is important to note that the small-scale neighbourhood money lender is but one of several sources and types of credit available to residents of former African municipal townships. The availability of formal credit to Africans has increased considerably since the middle 1980s although limited largely to the formally employed Porteous & Hazelhurst 2004). Credit - as the promise to pay for the purchase of an item or money itself in an agreed upon time in the future, usually with interest - is available at various places and in various scales through providers other than the small-time neighbourhood lender. Banks loans, credit cards, house bonds, hire purchase facilities at stores and supermarkets, and formal micro lenders all today play a role in the formal credit market while *stokvel*s, family, friends, shop owners and informal money lenders feature as sources of informal, unregulated credit. Whereas family members can rely on the sanction of kin networks and principles of reciprocity and generosity, informal money lenders and shop owners are reliant for their business on being embedded in local social relations. Many spaza shop owners cannot compete and stay in business without extending credit (*skoloto*) to their clients, unless their shops are well located or if they are able to exploit certain economies of scale. When this is not an option, people are pushed into relations that are often personal and embedded in social relations that are characterised by close social distances between participants.

Despite the contemporary availability of other forms of formal credit, the neighbourhood lender remains ubiquitous. Most adult residents I questioned about informal money lending either knew someone who is a money lender, knew someone who has borrowed money from one, or was familiar with where one can find one in his or her neighbourhood or workplace. However, it was not a practice or institution that residents discussed freely; in my experience, it was more like a public secret. More specifically, the secrecy around it was linked to feelings of shame that seemed less of an issue for working class residents than for residents who regarded themselves as middle class, educated and respectable. The latter group, it was said, would much rather visit the neighbourhood money lender under the cover of darkness than in the public eye during the day. There existed thus a perception among middle class township residents that you are either very poor or highly indebted or even stupid when you borrow money at high costs from an informal money lender. In addition, in such instances you were likely to be regarded as not being able to access adequate financial social support through kin and friends or through the formal financial system. It

could therefore also serve as a commentary on your inability to maintain high levels of social support and networks of reciprocity. In other words: if you cannot borrow money, one informant told me, you are as good as dead.

The attitude expressed above - that credit is something everyone at some point needs and something you cannot at certain times do without - did not however easily translate into the valorisation of the figure and practice of *mashonisa*. Residents and borrowers I spoke to expressed strong views concerning the figure of the township money lender. And as economic anthropologists and sociologists are keen to point out, attitudes and stereotypes and perceptions are constitutive factors in the organisation and practice of many markets (Gudeman & Rivera 1990; Gregory & Altman 1989). In the specific case under discussion, the prevailing stereotypes about money lenders played a constitutive role in the organisation of neighbourhood-level credit markets. It was said, for example, that the stereotypical money lender in Soweto is a middle-aged Zulu-speaking man, who has not done any tertiary schooling, and who is self-employed by making a living from several home-based businesses (one such being lending money). His role as money lender, then, is one of many other 'economic' roles, which may include running a *spaza* shop from home, selling liquor, and running deliveries with his pick-up truck (or engaging in petty crime). His life story may have included the fact that he grew up in Kwa-Zulu Natal and that he only arrived in Soweto after the abolition of influx control in the late 1980s. He is therefore a relative newcomer to Soweto in the eyes of third and fourth generation city families. In this situation his status as a relative newcomer could have assisted him in his role as a neighbourhood money lender: these characteristics may have lessened, initially at least, the possible demands on free or cheap credit that relatives and friends and neighbours would have made on him.

But what does the institution of the money lender's association with Zulu ethnicity, and the perception that lenders are not highly educated, achieve or serve? Informal money lending is not a terribly complicated business and the interest calculations and repayment schedules that are agreed upon are fairly simple. What is more important in the (successful) operation of such informal credit markets is recuperating outstanding loans, and doing so without injurying future business. There are a limited number of options available to a lender so as to make borrowers comply with the agreed-upon repayment schedule. One such option for a lender is to play up the threat of violence. This

requires either a lender with a predisposition to settling disputes with a good, bloody fight, or it requires the threat of an individual strongman (debt collector) attached to the lender or a network of backers (army of debt collectors) who could be persuaded to enforce repayment with violence if necessary. The threat of violence is therefore one of the recourses a lender has to 'force' repayments or repossessions. It is for this reason that the perceptions regarding Zulu-ness become, in the organisation of informal credit markets, and the underworld economy in Gauteng townships in general, an asset to informal money lenders. And more generally, for power dynamics in the popular economies.

In the eyes of many township residents in Black Johannesburg, Zulu-ness is often associated with high levels of in-group solidarity which is strongly reinforced and protected, even through the threat of violence. Jokes about the historical figure of Shaka Zulu, the alleged predisposition of Zulu men to violence, the historical experience of townships residents of violent clashes between Zulu-speaking hostel dwellers and township comrades, all play a role in the popular association of Zulu-ness with the potential threat of violence. Moreover, rumours that hired assassins and strongmen are readily available in the mainly Zulu-speaking hostels which previously housed migrant workers, also reinforce this particular association. This stereotype of the typical money lender, and in particular the association of *mashonisa* with Zulu-ness, is one familiar to many enterprises in the underground economy and culture, including the taxi industry as well as prison culture with its 'numbers' gangs, in addition to the influence of the Zulu language on *tsotsi-taal* (Ntshangase 1993; Steinberg 2004; Van Onselen 1985). I am not saying that all gangsters are Zulu-speaking, or that there is some necessary connection between being Zulu and engaging in criminal activities. However, there is a perception - which in itself is probably the result of the confluence of several historical and sociological factors - that if you want to be a gangster or an operator in the Gauteng underground economy, you must be able to 'speak Zulu like a Zulu'. And this perception, whether based in reality or not, has very real consequences for the organisation of informal credit relations.

The potential violent side of informal credit relations is but one of the reasons why money lenders are not regarded as local champions or protectors of the poor but as anti-social by some. Trade unions, anti-capitalist organisations and consumer activist groups have, especially since the 1980s, bemoaned the practice of informal money lenders (Izoleswe 1983; SACP 2004; Nott 2000; National

Consumer Forum 2001a). They have highlighted not only the incredible expensive nature of informal credit, but also the violence that accompanies forced repayments, the dispossession of lenders' moveable assets as forms of repayment, and the confiscation of borrowers' ATM bank cards and identity documents by lenders. And as the importance of credit bureaux have grown in our economy due to the greater financialisation of economic life, these groups have focused their attention on the practice of credit bureaux (National Consumer Forum 2001b; Madlala 2005; Mohale 2004, 2005). In 2005, for example, the South African Communist Party called for a 'once-off amnesty' for poor people who have been blacklisted by the credit bureau.[95] Their plea came at the same time as apartheid-era criminals were being pardoned for their participation in that political system and at the same time as the state was introducing an amnesty for rich people who had violated foreign exchange control laws (cf. Maurer 2007). I did hear similar views expressed in my discussions and interviews with residents and borrowers and lenders. I also identified discourses that sought to critique the larger financial and capitalist system which 'forces' residents (especially poor working class residents) in the first place to approach neighbourhood lenders. But I also encountered many lenders *and* borrowers who articulated discourses which focused narrowly on the loan contracts that are entered between lenders and borrowers. Such discourses placed emphasis on borrowers' individual responsibility in entering such consensual contracts and effectively absolved lenders from any responsibility by completely bracketing off the larger context.

The entire money lending business - pertaining to both lenders and borrowers - was often remarked upon as being risky, dangerous and not very respectable. As one 30-year-old unemployed, working class male noted:

> No it's not seen as a respectable business. The interest is too high. And, ja something like that. So it's not a respectable business. People prefer to go to, let's say - there are banks. There are banks which give away loans. People prefer to go to such institutions; where documents are signed, before you are given money, where there is proof. With the *mashonisas*, there is no guarantee; there is no guarantee; there is nothing. People want to go to these recognised institutions to obtain money … And people are being blacklisted left and right, right and centre. People cannot afford to pay the *mashonisas* or the banks or whoever. I think it's difficult for them to survive. But they still go back. They still go to the *mashonisas* and what. I don't know what can cause this; maybe they are desperate; they need money. People are earning peanuts. People are getting nothing … Life is

[95] Madlala, Bheko. 2005. Party demands debt amnesty for the poor. *Daily News*, 8 April 2005. Mohale, Justice. 2005. Credit bureau dispute – SACP wants money lenders to 'stop exploiting people'. *Sowetan*, 21 April 2005.

> expensive, things are getting more expensive. So to some people the situation is hopeless. And life these days it's so difficult.

The man quoted above noted a number of important aspects regarding the practice of informal money lending. Specifically, he drew attention to high interest rates, the limited options residents continue to have in terms of accessing formal credit, the threat of being blacklisted by formal financial institutions through the growing influence of seemingly unregulated credit bureaux, and the link between the need for consumer credit and the high and growing costs of living. What was further interesting regarding the views he expressed was that, despite noting that money lending was not seen as a respectable business, he approached me a year after this interview for some capital in order to start an informal money lending venture. As a matter of fact, I often had such encounters during the course of my fieldwork: informants expressing certain views in the context of an interview that they were more than willing to modify at a later stage. Or they were eager to express opinions during an interview that suited the 'face' they were trying to present (*pace* Goffman 1972)? Or they were telling me what they thought I would like to hear? Alternatively, they may have been expressing views they thought would best suit the audience of my research.

These considerations aside, my interviewee's willingness to engage in the dirty business of informal credit provision was consistent with the 'pragmatic' attitude many residents expressed toward the institution of the money lender. On the one hand, informants complained about the lenders and the high interest rates charged by them, but on the other they recognised the necessity and importance of such lenders as providers of easy consumer and emergency credit. This was especially true for those who lived on the breadline. This attitude was understandable given the historical barriers to accessing formal credit that existed, low wage levels and so forth. It is also characteristic of the historically contracted nature of money flows within townships economies which meant that any money-making in one place resulted in someone parting with money in other place. Given the restricted flows of monies within township areas this meant that residents came to understand monetary transactions and flows largely as zero-sum games.[96] The fact that legitimate access to credit for consumer or productive purposes was severely restricted, undeniably spurred the growth of a parallel informal credit markets in the townships. But can this demand fully explain the

[96] Thus the prevelance of the oft-heard description of the township by residents as a 'dog-eat-dog' environment – see Nic Mhlongo's novel *Dog Eat Dog* (2004).

continued persistence of informal lenders today? Is the neighbourhood lender a fading figure, a source of credit which will inevitable be replaced by formal sources of credit? Is the social nature of the relationship between lender and borrower a hangover from a time when non-capitalist modes of production structured the culture of economic relations? Is the continued persistence of informal credit markets a form of resistance against capitalism, financial globalisation and the bourgeois state? Before I approach some of these questions, let us first have a closer look at one such actor, a neighbourhood money lender, whom we will call Seb.

4.3 An ethnographic contextualisation: The case of Seb

One day, during the course of my field research, I was visiting my friend Loli at his house in one of the predominantly Zulu-speaking neighbourhoods of Soweto. At Loli's house, to my surprise, I was introduced to an informal neighbourhood money lender called Seb. I had met Loli several months before at Club Hill in Standville, where he was working as a bartender. Over the following months Loli and I spent much time together talking, him usually sitting behind the bar counter and me sipping a beer. It was good to have a friend like him who, when my research stipend was depleted, could slip me a couple of 'free' beers over the bar counter when the manager was out of sight. And I learned a lot from him about the various patrons of the bar, the dynamics between the waiters and management, and the sex lives of this and that person. Our budding acquaintance was cemented one Saturday afternoon when he phoned me on my mobile phone and requested my assistance. He needed a lift in my motor car to Moletsane township in order to fetch his own car from a so-called 'back street mechanic', after a drunk driver had crashed into his motor car the previous night. The next time I saw him at the bar after I had helped him out he invited me to visit him in his neighbourhood (*kasi*). This is how it came about that I visited his house and that I came to meet Seb, his money lender friend. As it was Loli's day off from work, the three of us established ourselves on some empty SAB crates that were placed in the driveway of a neighbouring *shebeen*. Some young, unemployed boys from the street had agreed to wash my car where it was parked in front of the house, and we duly proceeded with the business of socialising over a drink. Seb knew why I was living in Soweto and of my research into gambling, saving and money lending. So by way of reciprocating he had decided to set up this meeting between Seb and myself.

Some weeks after our first meeting, I again met up with Loli in his *kasi*. This time it was me who initiated the visit as I was keen to establish more intimate knowledge of Seb's coming and goings as a money lender. On that particular day I was following Loli's car - now in working order and fitted with a new amplifier and subwoofer - in my own. It was obvious that Loli's earnings as a bar tender was not his only source of income. And it was likely that he had bought his second-hand but good-looking motor car on the local 'black' market for stolen vehicles at 10% of the going price in the formal market. The huge discount came at another price though: the vehicle was likely to be 'hot' which means it is listed as stolen and that its engine numbers might have been tampered with. All of this could spell trouble for him if the police were to stop him on the road and start asking questions (especially outside of Soweto where it is more difficult to escape arrest and/or prosecution by bribing a traffic cop or police man). In practice this meant that Loli rarely drove his car outside of the townships. Nevertheless, our journey proceeded and we stopped at Seb's home. He was happy to see me again and was very much obliged to the interest I had shown in his 'line of work'. So he invited us into his room. Seb sleeps in a colourful *zozo* (tin shack) located in the front yard of his mother's house. I took this as a sign that he was not doing particularly well, economically, as he was not able to afford building a proper brick outside room in the back yard. Living independently outside albeit in a shack did mean that he had his masculine pride in tact. But he was also sleeping in the tin structure because he was operating a small *spaza* shop from the shack, selling bread, eggs, sugar, carbonated cool drinks and beer when he had stock and when his refrigerator was working. By sleeping there he thought it less likely that some 'naughty boys from the street' would come and help themselves to his supplies at night. His room was sparsely furnished, to say the least, consisting of a cardboard room divider, a single steel bed, a 2-plate stove precariously perched on a table designated as the kitchen space, a bed table with pictures of himself on it, and a lone picture of Tupac Shakur on the wall. But he was happy to let me into his business, and by implication, his life.

At the time, Seb was 35 years old and held no formal employment. In fact, like many other young black men in his position, he was unlikely ever to be employed in the formal economy. He had a criminal record. He did not speak much English. He had completed a minimal amount of inadequate schooling, partly as a result of the chaos in which the Soweto schooling system was thrown during the last years of apartheid. He did not have a father who could support his business endeavours by extending him credit. He could not write an adequante business plan and approach a commercial

bank or state funding agency for a loan. No wonder, then, that he found some solace in the figure of Tupac Shakur. Tupac, who rapped in his Dramacydal Album song 'Me against the world' about the lack of alternatives (other routes) for a young "dough-less thug" who everyday sees "mo' reasons for me to proceed with thieving".[97] So Seb decided, like many of his friends, to take recourse to the more informal and illegal aspects of the popular economy. In his case it involved running the small *spaza* shop and informally lending money at usurious interest rates to neighbours. And, as I learnt much later, also engaging in petty theft and dealing in stolen goods.[98]

But how did Seb got into the business of providing credit to neighbours? Seb told me that he started lending out money at interest after realising that, even though he was formally unemployed, he usually had some disposable cash. This disposable cash may have been the product of some of his illegal activities such as the selling of stolen goods or the profits he made from the spaza shop. In addition, he told me that he lived a frugal life and that he did not need much money. Some of his friends had also realised that he was 'sitting on money' he did not immediately need. So it was inevitable that these friends started borrowing small amounts of money from him, R10 or R20. Seb explained that initially such loans carried no interest as they were transactions between friends. Unsurprisingly, some of his friends did not settle their outstanding loans. Some of his debtor-friends played elaborate games in order to avoid him. And as it became known that he was someone with extra cash in hand, more friends and neighbours started arriving at his shack with similar requests for money. They would come to me, Seb explained, crying about the fact they have no money, using the old political slogan of "*hasina mali*" ("we have no money") used by civics organisations during several rent and municipal boycotts – and in fact as early as the 1940s (see Stadler 1979). Seb started realising the ready demand for credit among his neighbours. He was frustrated because of un-repaid loans to friends. And he realised the opportunity to 'make his money grow'. So Seb started lending money at interest to those from the neighbourhood who came knocking at his door.

[97] Or in the more academic terms used by Harold Vatter (1972:6) with reference to African-Americans in the USA: "There is a systematic vicious circle of cumulative forces, both economic and noneconomic, that operates to sustain blacks in a uniquely disadvantaged position in life".

[98] For a two-month period after my fieldwork was completed and I had moved out of Soweto, Seb was jailed after he was caught stealing a pair of expensive Puma shoes from a shop in the Carlton Centre, Johannesburg. I only learnt about this while he was in jail, and also established that a number of his friends are involved in petty theft and have been in jail for similar crimes.

Lending money to friends, he often complained, is an arduous and problematic affair. Friends ceaselessly "take advantage of" and "abuse" their friendship by using all sorts of tactics to fail to return a loan or to postpone repayment. "They cry a lot when they come here", Seb said, in effect noting the intensely personal nature of such economic relations. These clients 'play' on the fact that Seb knew their social situations and financial problems and that he should therefore take their situation into consideration, and be less demanding on them for repayment than on his other clients. These difficulties with navigating loans to friends aside, Seb was of the opinion that being a money lender is a very easy business. He explained thus: you do not require substantial amounts of capital to start with. And once you are able to extend and retrieve loans effectively, all you have to do is "sit and spread your money". There was no need for you to have a certificate of some sort in order to register or any form of (expensive) formal training. Neither did it require a lot of work - "the money grows by itself", he said. Advertising was not necessary as word quickly spread through the neighbourhood. Besides, old clients regularly came around to introduce a new client, hoping to keep in Seb's good books by recruiting new borrowers.

But how does Seb negotiate the risks accompanying extending credit outside the formal system to neighbours? And is this 'business' really profitable? The amounts of money that clients borrow from Seb are very small and typically range between R20 and R500. There are several reasons why the loans he extends come in such small amounts. One reason is the constant shortage of capital Seb experiences himself, thereby making it impossible for him to extend more than a few, small loans at any given time. The recurring delays in loan repayment by some debtors also put a strain on his already limited capital funds. On top of that it is risky for him to lend out large amounts of money – as he knows from experience that larger loans are more difficult to recover than smaller ones. In effect, it is better for him to spread his capital over several smaller loans than risking it on fewer and larger ones. Moreover, borrowers owing large amounts, with sometimes enormous interest added on top are in his experience more likely to seek protection from the state when struggling to repay a loan, or try and find some form of mediation.

Seb has a standard and fairly simple way of calculating interest (or 'penalty' as he sometimes called it). Take for example a small loan of R100. For such a loan, Seb charges no interest ('penalty') when the full amount is returned to Seb within seven days. After the seventh day, however, there is

an immediate “penalty” of R50 which Seb adds on top of the original loan amount of R100 borrowed. This 50% ‘penalty’ on the original sum effectively covered only a 7-day period and only kicked in after the 7th day. After the 14th day, or two weeks, the penalty increases from R50 to R75. The amount payable to Seb is then R175. Should another week pass, the penalty would increase by a further R50 to R125, so that the amount repayable after four weeks totals R225. This translated into R125% interest on a loan over four weeks. After four weeks, no further interest or “penalties” are added. This means that Seb do not charge clients more than R225 repayment on a loan of R100. Such practice begs the question of why there exists a limit or cap?

Seb offered me a number of reasons for his penalty limit. Firstly, Seb had learnt from experience that when the penalty increases indefinitely, the amounts inevitably went too high for borrowers to be able to realistically repay him. Secondly, since he operates in an environment where his clients are neighbours and friends, such a ceiling leaves open room for further negotiations on the terms of payment. This flexibility is of great importance for any neighbourhood lender in cultivating a reputation in the vicinity as being fair. Despite the popular image of the money lender as an unscrupulous and profit-driven operative, it is important for a neighbourhood lender not to be marked in his immediate community as an exploiter or as anti-social. Such a reputation would not only reduce his potential clientele in a neighbourhood where other lenders also operate, but could result in existing clients refusing repayment as a group. Moreover, as the practice is embedded in local communities where values and practices are regulated by social perceptions, reputations and the possibilities of witchcraft accusations if not mass (and mob) action, lenders do not want to make enemies. Thirdly, it is also the case that when amounts got too big, debtors are more likely to take recourse to the police in their efforts to annul or question the loan arrangement.

Seb recounted to me an incident when he explained this to me. A few months prior to our meeting, one of Seb’s clients who had taken out a rather large loan refused to repay Seb according to their agreement. The client wanted to pay back only the original loan amount and not the penalty amount. Needless to say, Seb refused and insisted on the agreed upon loan and penalty repayment. The client did not oblige and instead went to the nearby Jabulani police station where he reported the case and gave Seb’s address to the police. The police officers arrived at Seb’s home and questioned him about the loan. After learning about the nature of the loan agreement they ordered the debtor to

repay Seb the original amount plus interest. In my experience it is only in exceptional instances that repayments transcend the personalised arrangements made between lenders and borrowers. Only in a minority of the cases that I followed were repayments settled with the mediation of the police as in the case of the abovementioned incident. In some instances the matter is taken to a local ward councillor or even a local priest.[99] Importantly, whether these cases are concluded through the mediation of sacred or secular authority, by a priest or by the police, they are rarely if ever resolved in relation to the specifications of the Usury Act. When I questioned lenders and borrowers and ward councillors about the legal prohibitions against usury, they were generally completely unaware of the various stipulations of the Usury Act.[100]

In most cases repayments are settled without outside mediation. In instances where clients take longer than the agreed-upon time to repay a loan, Seb may allow for additional time for repayment. As such, the terms of repayment seems to be negotiable. When such negotiations fail, the next step is for Seb to visit the debtor's house and confiscate ('repossess') consumer items belonging to the debtor approximating the value the loan, such as a refridgerator, television set or DVD player. Seb usually retains such items for three days, allowing time for the client to make additional plans to come up with the loan, before selling these items to 'write off' the loan. Seb denies that he utilises the threat of violence to force clients to make repayments. But it would not be farfetched to imagine that at times it is his only (or last) resort.

Several points are noteworthy in the above presentation of Seb's role as a money lender operating in his own neighbourhood. Firstly, he conceives of his legally-speaking usurious lending practice as a 'business'. At times he refers to it as an entrepreneurial activity. Although the interest rates he charges are certainly high and usurious in terms of the Usury Act (and thus illegal), his practice is not regarded by his neighbours and clients as exploitative. Secondly, borrowers and even some police officers and ward councillors, regard his loan arrangements as above board and socially acceptable if not welcome. As we will see later, both lenders and borrowers at times make use of

[99] Lars Buur (2003) noted that such cases involving repayment to money lender were also heard by informal township courts in the townships of Port Elizabeth.

[100] Andrew Lukele writes that it was reported to him that some police officers would harass stokvels because they contravene the Usury Act. It is more likely that the officers harassed stokvels because they were associated with drunkenness and noise, which is why the Authorities referred to stokels as 'gumba-gumba' parties (Lukhele 1990:13). Lukhele also asked one police officer in Soweto who worked on the Liquor Squat asked about the Usury Act and his reply was: "What is that Act? I do not know it, but I know the Liquor Act" (Lukhele 1990:11).

police officers at local police stations to formalise their illegal loan agreements. Such practices are indicative of the historical role the police play as local brokers and adjudicators rather than as enforcers of the law – and because they add *social* legitimacy to these practices, not legal legitimacy. It is also indicative of how community members find ways of regulating their economic practices outside the narrow confines of the formal legal system but with assistance of actors within the legal system *who participate in the same social field*.

It was very difficult for me to establish whether lenders do in fact make a considerable income from their lending activities. In our discussions they were certainly not going to boast about their income from such money lending, fearing an outcry from the community and the audience of my research. And since these monies flow outside the formal system, it was nigh impossible to find reliable information on loans and profits. I do not see Seb getting rich from extending small loans to neighbours. It may help him in purchasing a car one day, if he saves his profits well, but his income from money lending is too precarious and tiny for him to ever grow rich from it. This then is the case of Seb, a young unemployed man who conceives of all his income-generating activities, both his money lending and his *spaza* businesses, as entrepreneurial in nature, especially in relation to the *other* illegal ways in which he and some of his friends are earning money. I described his motivations for starting along the path of money-lending, the small scale of his operations, negotiability of the terms of interest and repayment, and so forth. In the discussion so far, I have begun to highlight how the relations between lender and debtor in such a situation are not only economic and impersonal but that the social is constantly invoked and emphasised. Informal neighbourhood-level credit markets are deeply embedded in local forms of social control, perceptions about the link between violence, power and ethnicity, community values, the production of reputations and the seemingly limited role of understandings of usury legislation. While Seb is by no means an entirely unique individual, we also cannot easily generalise from his case so as to make conclusions about informal credit relations in Soweto or for that matter in South Africa. In the next section then we move from a discussion of a specific actor in space and time to a more abstract and generalised picture of informal neighbourhood credit relations in Soweto.

4.4 The organisation and dynamics of informal credit relations

It is generally accepted that there are two types of markets: the physical place where 'real' markets are found and where selling and buying takes places (market places), as well as the (abstract) concept which tries to bring together into one view the buying and selling of goods and services.[101] The latter concept of the market has, in the hands of economists, become a powerful conceptual instrument through which entire national economies are analysed, calculated, and planned. Economists have constructed powerful models of economic behaviour and theories about the organisation and rules of markets by consciously disregarding the complex motivations that may drive buyers and sellers, by bracketing off questions of racial, class and gender identity and many other factors in shaping 'decision-making', 'desire' and 'demand', and indeed 'need'. In other words, their powerful models are often constructed on the deliberate bracketing off of factors they cannot count and human behaviourial patterns they cannot account for.

Economic anthropologists are not primarily interested in building theoretical models that are to be used by states and businesses in order to further their respective interest; they are more likely to include in their theorisation and understanding of economic behaviour those aspects of life that cannot easily be quantified. Karl Polanyi (1944, 1957) was instrumental in turning anthropologists' attention to the importance of studying institutions such as the market. His contribution formed an important part of the broader rejection of the rational choice theory approaches of the formalist school in anthropology, although he too closely linked his critique of the capitalist system of production with the existence of modern markets. Recent work on the notion and conceptualisation of markets (Carrier 1997; Marcus 1990; Friedland and Robertson 1990; Fine and Lapavitsas 2000; Gudeman *et al* 1990) are also important but in the context of this thesis and my preoccupation with practices in the popular economies I prefer writing about credit practices rather than markets.

4.4.1 Types of lenders and sources of capital

It is important to note that in this chapter I do not differentiate between money lenders and those who occasionally lend money. The term *mashonisa* is generally used in popular parlance to refer to

[101] The distinction between markets and *the* market was a centrepiece of the formalist-substantivist debate in economic anthropology, for a critical summary of which see Cook (1966).

any person who lends out money informally, whether that person does it in conjunction with any other business or not. I can not draw any correlations based on the number and variety of lenders I interviewed - despite the prevailing stereotypes - between income levels, social class, ethnicity, education levels and informal neighbourhood credit providers. But these were not questions I wanted to ask, nor the questions my research methodology were tooled to answer. As I mentioned above, I consciously limited my research to small lenders operating on the level of the neighbourhood as a matter of focus. One variable I can use in order to differentiate between the various lenders is that of scale. On the one end of the scale are located those lenders with sizeable capital amounts who are able to lend large amounts of money to many borrowers. On the other are those small-scale operators like Seb who lend small amounts of money to a few neighbours. The larger the scale of a lender's operations, and the size of his loan book, the likelier he is to also be involved in other capital-intensive businesses, whether legal of illegal. They would typically also run larger shops, *shebeens,* own a few taxis and may be involved in drug trafficking. On the one hand the profits they make from these other enterprises would provide them with the capital against which they can extend loans at very profitable interest rates. On the other hand, the illegal but seemingly accepted practice of informal money lending provides them with the opportunity to effectively 'wash' ill-gotten monies into an accepted if not entirely legal business.[102]

On the other end of this scale are those small-scale neighbourhood lenders who may also combine their lending with other income generating activities, such as selling contraband goods, running a spaza shop, etc. They tend to run their various economic activities out of the view of the state and regulatory authorities, paying no taxes and doing little in terms of book-keeping. Such small-scale lenders who are unemployed and who may engage in criminal enterprises would 'work from home'. But not everyone who lends money and is known as a *mashonisa* is engaged in the criminal economy, or uses money lending as a way to wash illicit income. But not all lenders are unemployed or self-employed. Small-scale lenders who are employed in the formal sector may use portions of their salaries as capital against which borrowers can draw loans. Such workers, who lend money to neighbours after hours and on weekends, would typically earn enough to support their family and have some money remaining. Some of those small lenders would be able to lend money as they do not have the burden of paying off a bond on a home - as the only child or lastborn

[102] I was able to only interview only one uncooperative lender who I suspected operated on such a scale.

son they may have inherited the family home or they may have already paid off the bond. Such lenders view their lending as a form of investment - they invest it in the informal credit 'market', where they hope to get some handsome returns.[103] This investment, albeit risky, makes sense given the high banking and transaction costs involved with investing or saving monies with formal financial institutions. An important category of such small-scale, salary-earning informal lenders are teachers, nurses, policemen and other government employees. If they have few dependants or little outstanding debts or bonds, they may be able to utilise their savings on their salaries as capital against which borrowers can borrow. In effect then the surplus of their income is channelled into informal lending practices so as to generate more money (as opposed to investing such money in saving societies or saving accounts or other forms of investments). This was the case with a number of lenders I interviewed.

Given slightly different economic circumstances of salaried residents or their households, however, the same such category of state employees may equally constitute an important category of borrowers. If they had recently bought a car or a 'bond house' in one of the more middle class neighbourhoods and are struggling to service said bonds, they could turn to formal and informal lenders for credit. One lender I interviewed, who stays and operates in one such neighbourhood told me that his biggest pool of clients consists of policemen and nurses who are not able to keep up with bond payments on their houses which in turn was due to the growth in local property prices. Such borrowers take recourse to expensive credit in the informal sector so as to pay off bonds in the formal sector. In this way they are trying to avoid being blacklisted by the powerful (and then largely unregulated) credit bureaus while possibly suffering the consequences of not repaying informal loans. Borrowers thus play off and take advantage of the parallel workings of the formal and the informal sources of credit at their disposal.

So, while the distinction between the formal and the informal is reliant on boundaries drawn by the state and by regulating authorities, borrowers may easily move between these sectors. But the difficulty in drawing neat distinctions between the categories of formal and informal is more complicated than that. The boundaries that economic textbooks draw between the categories of

[103] Returns which are likely to be more substantial than merely saving that money in a savings account at a commercial bank, given the high transactions costs and administration fees charged by commercial banks.

credit and savings and investment are in practice very hard to separate and to clearly isolate in space and time. Let me give a few examples. I have disccussed the case of the money lender Seb, who tries to increase the money at his disposal through charging high interest on consumer credit loans given to neighbours. In addition to his usurious and illegal lending practice, Seb meets every Monday with a group of other local businessmen who all belong to the same savings club. That club has an account at a reputable commercial bank and members deposit their savings at a local branch every week. At some point the members may decide to withdraw their deposits from the bank account. Some of the club members use that money to purchase vehicles, others renovate their homes, some use their savings as capital for a money lending enterprise and another one who owns a *shebeen* uses his to purchase a large quantity of stolen liquor that has become available on the black market after 'falling off a truck'. By following such circuits that money may travel, across formal and informal spheres and across economic sectors, the difficulties entailed in producing estimates of the size of any informal market should become clearer. Unfortunately such difficulties are not limited to questions of size and scale. They are exaggerated by the fact that citizens and consumers tend to use the very terms and concepts that are employed in a very restricted and narrow sense by economists to describe consumers' economic behaviour. Put differently: the terms used by economists in their efforts to explain economic behaviour under objective conditions are employed by consumers to ends that are not always easily discernible or may be contrary to the alleged logic that economists find in markets. Moreover, state policy and practice tends to freeze one dimension of economic actors' often multiple roles and thus seek to disembed economic actions from social and moral contexts.

Take for example the case of a 'savings club' which forces its members to borrow their own money at usurious rates as a mechanism of enforced savings, so that members' year-end 'performance bonus' is related to their 'level of indebtedness and repayment' in a savings club. Put differently: certain financial mutual saving societies use the pools of money they collectively save as a capital fund against which members and non-members can borrow (at high rates). Such agreements are typically reached among members at the start of the year and the capital and profit from the interest obtained through members' loans is then divided among members at the end of the year. Andrew Lukhele (1990:20) mentions such a case, namely a *stokvel* in Soweto called the Helping Hand. Helping Hand is a savings club which effectively forces its members to borrow their own savings at

a stipulated rate of interest. Here is how it works. There are twelve members in this club and every member takes turn to host meetings and provide food and refreshments. At the monthly club meetings, every member makes a R100 savings contribution that goes to the pool organised by the treasurer. It is compulsory for members, once they have contributed their saving, to then borrow any amount of money from the treasurer. For example, as a member you are required to borrow say R100 and to then return R110 to the treasurer at the following month's meeting. The R100 capital and the R10 interest is then deposited in the group's bank account. At the end of the year the resulting saved money is shared among members according to each individual's borrowing and repayment performance. The greater the amount a member of Helping Hand had borrowed and repaid with interest the greater the bonus he or she stood to gain at the end of the year. In this instance requiring high interest rates on the repayment of loans is exploited as a way of compelling members to save more. Effectively, they utilise the language of power and the subtle threat implied in usury interest rates, as well as the emotions invoked by indebtedness and performance bonuses, to cultivate a savings regime![104] We find then that lenders such as Seb regularly talk about their lending practices as a form of business, in the same way as some saving club members would talk about the 'business of saving'. They conceptualise their lending as a form of business through which they may increase their money without taking recourse to formal saving or investment opportunities.

4.4.2 Information, formulations of trustworthiness and forms of collateral

In informal credit relations in the popular economies the mechanisms that are utilised by formal financial institutions to limit risk and secure collateral are either limited or completely absent. Lenders do not as a rule have recourse to the law. This mean that they must obtain other forms of security that promises a return that equals the value of the outstanding loan amounts. The clients of the small-time lenders (the borrowers) typically reside in the same neighbourhood as their lenders. This is central to the dynamics of such credit relations as one of the few forms of security against loans available to lenders is possession of as much information as possible about borrowers. This

[104] A similar observation has been made by Parker Shipton who has written on how saving practices are socially structured and culturally conditioned (1995:247) and that lending can function as a form of saving. He notes that saving, consumption, investment and insurance are often not clearly distinguishable. In Gambia, for example, purchasing for example a draught animal can mean all these things simultaneously. Making a more general observation, he notes that "Culture and religious pressures favour credit for immediate consumption over credit for immediate production" (1995:253) while money is often seen as unstable form of wealth; need to get rid of or convert (1995:257).

information, they hope, will prove sufficient in terms of collecting loans efficiently or in terms of repossessing moveable assets of defaulting borrowers. In order for a lender to be able to repossess consumer items from a defaulting debtor, personal information on the debtor is required. Lenders obtain specific information regarding their clients and this reflect the personal and social dimentions of credit relations in the popular economies: their names, addresses and often also their type and place of employment. Small, neighbourhood lenders as a rule do not provide loans to persons they do not know or to persons from whom they can not obtain this information. Formal financial institutions obtain information from borrowers so as to calculate their risk, pursue legal action or repossession or blacklisting. Informal lenders obtain information for similar reasons. Lenders talk about this information as an important part of constituting 'trust' between a lender and borrower. Seb, for instance, defines 'trusting a borrower' as knowing a borrower's name and address in addition to having the 'right feeling about a person'. 'Introductions' are also an important part of 'establishing trust': as a new client you are also more likely to be provided with credit if you are introduced by an existing client who can vouch for you and 'make an introduction'.

Informal lenders do need security or collateral from borrowers. One practice which is often mentioned in media reports, and which was outlawed in 1999, is the practice whereby lenders confiscate the identity documents or ATM bank cards of borrowers as a form of security until the loan has been repaid. This was widely practised not only by informal township lenders but also by the newly emerging, formal micro lending industry, before the practice was criminalised by changes to the Usury Act. The confiscation or 'safekeeping' of ATM cards by lenders was widely practiced during the 1990s and enabled lenders to force borrowers to repay loans before they could access their salaries and wages. Newspaper reports recounted stories of lenders waiting outside school gates on the days teachers were paid their salaries and escorting teachers who owed them monies to the nearest ATM so as to get their hands on these teachers' salaries. The really disturbing stories were about money lenders waiting outside the offices of the Department of Social Development where old age pensions were paid out and basically robbing pensioners of their pension monies.[105] Thus ANC Member of Parliament M. M. Sotyo said in Parliamant on 17 February 2003: "We say to

[105] See the Financial Services Board's statement "FSB warns consumers against pledging pension fund payouts to money lenders" (URL: http://www.info.gov.za/speeches/2002/02112011461002.htm); Simanowitz, Anton. 1998. "A quick recipe for mass starvation", *Mail & Guardian*, 15 May 1998 (URL: http://www.mg.co.za/article/1998-05-15-a-quick-recipe-for-mass-starvation); see also http://www.bday.co.za/bday/content/direct/1,3523,618911-6078-0,00.html

those unlicensed money lenders who steal the pensions of elderly by borrowing this poor senior citizens money unlawfully, we are watching you and you will be arrested very soon."[106] As more and more workers' salaries and wages were being paid out electronically through the banking system and no longer in cash - part of the process of the financialisation of the economy - so lenders turned to confiscating the banking cards of default borrowers. By the time I interviewed several small-scale neighbourhood lenders, many lenders and borrowers were aware of the legal prohibition against this practice and lenders told me this was no longer practiced. It is more likely though that large-scale lenders and micro lenders confiscate bank cards as neighbourhood-level lenders could rely on other forms of security. The more the lender is removed from operating in a face-to-face community, or the lesser degree to which it is embedded in fields of social relations in which both lenders and borrowers participate, the more likely it is for the lender to confiscate identity documents and bank cards.

The practice whereby lenders retained the IDs of borrowers was also resisted by consumer groups and the state (Nott 2000; SACP 1999). It is likely that this practice predates the confiscation of banking cards. Prior to the state's decision to pay out social grants via the banking system pensioners and other citizens qualifying for grants used their identity documents in order to access social grants. In many of the communities where money lenders flourish, state social grants constitute one of the remaining and few reliable and sizeable inflows of money. In the same way that citizens receiving social grants are able to purchase foodstuff at their local store on credit because the owner knows such a citizen or someone in his/her household is receiving a grant, so informal lenders are extending credit to those who are receiving social grants. In order to enforce repayment, lenders started retaining the IDs of defaulting borrowers. Not only did this practice result in a tangible form of security as long as the debtor was formally employed, but it also allowed lenders to prevent struggling borrowers from taking out new loans elsewhere as they needed their IDs to take out new loans.

The state was vexed on a number of levels with the fact that IDs - which belong to the state - were used as collateral in this shameful industry. First, the state was afraid that unscrupulous lenders

[106] See the speech delivered by ANC MP M .M. Sotyu, 17 February 2003 (URL: http://www.anc.org.za/show.php?doc=ancdocs/speeches/2003/sp0217a.html).

could use confisctated identity papers to commit financial fraud. Moreover, symbolically the practice was very potent as it was akin to the state giving up its right to sovereignty to unscrupulous, backyard Shylocks. Historically, identity papers such as the hated pass book (*dompas, stinka*) played an important symbolical role in the liberation struggle against the apartheid political order; they were rallying points around which black South Africans mobilised and were burned during protests. In short, they gave always been important political symbols. The new democratic state could ill afford to see that the newly acquired rights to citizenship were now being pawned by poor black citizens for the ability to access small amounts of consumer credit. The new ANC government could not stomach that the right to an ID for all South Africans were now being abused by illicit lenders and by a growing micro lending industry that was dominated by white, Afrikaans citizens, who moved into this industry as they retreated from state employment as a result of their unhappiness with the transformation of the public services through affirmative action policies. The ANC government could not stomach the fact that the base of their electoral support - the Black working class and poor - were still giving up their political rights to white interests.

4.4.3 The rhythms of informal lending and an example of a loan book

There are clear patterns of interaction in the context of informal neighbourhood credit relations. These are related to the rhythm of township life and citizens' participation in a money economy. While neighbourhood lenders may be employed or unemployed, their clients tend to be drawn from the poor yet employed. Lenders want prospective borrowers to be able to 'prove' their employment or source of income, whether in the formal or informal sectors. Clients who are employed would typically visit lenders on Friday evenings and Saturday mornings in order to repay their loans. On Sundays, after realising the unexpected expenses occurred during the weekend, clients would often take out or renew loans. As one lender explained: "Every weekend they [borrowers] come to pay and then things balance out. But sometimes they break you [by not repaying], and you cannot pay". There are also certain periods in the year that are associated with increased demand for consumer credit, notably in January. This high demand is linked to the expenses associated with Christmas and New Year celebrations as well as the beginning of the school year in January which often necessitate the upfront payments for children's school fees and uniforms.

Neighbourhood lenders do not always enquire about the reasons why their borrowers need credit. But they are also not ignorant to the point where they would always believe the reasons clients give them for requiring a loan. Some of the lenders I interviewed kept records of every loan agreement but did not allow me to peruse their records so I could get a more accurate picture of the size of their loan accounts. Unsurprisingly, they were reluctant to do that as they may not have believed that I am a researcher and it may have constituted proof that they were engaging in informal money lending. As my friendship with Seb developed, I asked him if he would keep for me a record of all his loans and to ask borrowers their reasons for taking out loans. He had not kept records before my request mainly because he rarely had more than seven or eight active loans at any give time.[107] During subsequent interviews, Seb told me that his clients aired their reasons freely, usually as part of their efforts to convince Seb of the legitimacy of their credit need. But, Seb was ready to tell me, he sometimes would see a debtor at a *shebeen* drinking away some of the money he had borrowed from him the day before. He was very pragmatic about it: "It is up to them if they tell stories and lies – me, I just want my money."

A look at Seb's loan accounts reveals the following about a number of clients. The first client is a Mozambican man from Maputo who had been staying for more than a decade in a tin shack in the back yard of a house down the street. This 50-year-old man is married to a South African woman, is working as a ceramic tiler in Johannesburg, and was introduced to Seb by the owner of the house where he is renting the shack (who also used to be a client of Seb's). The Mozambican man had borrowed money between five and ten times and has, according to Seb, a good payment record. His latest loan consisted of R100 he borrowed in order to meet his rent payment for his shack. He duly returned R225 at the end of the agreed-upon month.

Another loan of R150 is registered in his loan book against a 36-year-old South African woman who also resides in the same street and who wants the loan in order to settle an account at a clothing store. Apparently this woman still owes him an outstanding loan amount of R150 from two months before but he had decided to give her the new loan "to keep her going" even though she is not employed and was "crying for money". He agreed to give her the R150 loan on the understanding

[107] I think he was secretly glad that I proposed this as he once during an interview confessed to the fact that he at times forgets the exact details of some of his loan arrangements as he does not always write them down.

that she will repay him once she receives her monthly state child support grants. She is receiving three of these R160 grants each month. Seb extended her the loan, he says, because she has been a loyal client and because she often brings to him new clients.

The only new client that Seb had listed in his book is that of a 45-year-old man who stays around the corner from Seb in his mother's house. Seb knows him from the time when he was growing up in the streets of the township neighbourhood. The man previously lived with his wife and children somewhere outside the township but subsequent to his wife's death in a car accident the year prior the man moved with his two children back to his mother's house. This man borrowed R45 in order to pay for his transport costs to and from work. The agreement is that the client would pay no penalty if he repays the loan within one week. After every seven days an automatic penalty of R15 will be added to the original loan amount.

In the notebook I had given Seb he had written down some of the reasons offered by borrowers for why they wanted to borrowed money from him. These include monies required in order to pay for school fees; to repair a cellular phone; to settle a debt with someone else; and to pay for a traffic fine. All his current clients reside in his immediate neighbourhood and he knows their addresses, names and ages from memory. He has a good idea of where most of them are employed. Seb clearly has a remarkable knowledge of the lives and histories of his clients and the people in his neighbourhood in general. However, having accurate knowledge about clients is not the only way in which Seb minimised the risk involved in lending out money.

As mentioned earlier, using local power brokers such as police officers or priests is one of the ways in which Seb were able to protect or enforce an agreement between him and a borrower. Even if that agreement is legally flawed and in contravention of the Usury Act, he has in the past utilised the police as a source of local power to underwrite such agreements. For example, Seb related to me the case of a client who in 2003 came to borrow an unusually large amount of R1000 from him. Seb was at that time in a position to provide for such a large loan. Seb agreed to the loan on condition that the two of them "make a contract" and get a police officer to witness the transaction and loan agreement. The borrower was agreeable and so they went to the nearby police station. After informing an officer of their request, the officer made them sign an affidavit that spelled out the

terms of the loan agreement. It also included their names, identity numbers, and places of work and residence. According to Seb the police officer stamped the contract with an official police stamp and gave each one of them a copy.

I was curious to know whether they had to pay the officer a commission or bribe in order to facilitate the agreement, but Seb maintained that the police officer did it for free because he saw it as part of his duties as a police officer. The officer at the police station also did not think the whole procedure funny or extraordinary and other instances recounted during interviews indicate that this is a popular practice. And the debtor honoured the contract and paid Seb back the outstanding R1500 after two weeks. In Seb's eyes this arrangement worked really well. He maintained that he will "make a contract with the police" again in the future should a client require such a large loan. But he also recounted incidents where borrowers took refuge with local police officers, especially those who defaulted on loans that had become enormous. He suggested that he initialised the cap on interest I mentioned earlier because borrowers would get upset when their loans grew infinitely large. Hence his statement to me that "[that] is why I stop with R225 - there is no cop in that money", suggesting that the benefits of acting without police sanction perhaps outweighs the disadvantages.

I established another surprising way in which Seb minimises his clients' exposure to higher levels of indebtedness. He would as a matter of course inquire from his borrowers whether they were also indebted to other lenders, whether at work or with formal credit providers. On top of that he would occasionally meet up with the four other informal lenders who operate in his neighbourhood. When they meet these lenders would 'informally' discuss a number of the clients who had active loans with more than one of them. Seb indicated that they are all well aware which people were indebted to which lender(s). The lenders would at times agree amongst each other not to advance any more loans to a specific client who was perhaps too indebted to several of them. In this manner they act as an informal regulatory institution of sorts, namely by pooling information concerning clients and minimising their exposure to high-risk borrowers.

In this section we have touched on some of the reasons offered by Seb's clients as to why they would enter into expensive, informal credit relations in the context of a neighbourhood. In the

following section I will discuss some of these motivations - themselves the product of living under precarious conditions of mounting unemployment, low wages and rising living costs - in greater detail before making some concluding remarks about discourses of indebtedness and their relation the popular economies of Soweto and Black Johannesburg.

4.4.4 Motivations for borrowing

I have mentioned that there are obvious historical reasons for why many residents of urban African municipal townships turned to informal money lenders in order to access emergency or consumer credit. During apartheid rule black South Africans were excluded from utilising most aspects of the formal financial and banking sector. The state severely restricted Africans' access to formal credit. Moreover, the restriction on private ownership of council-owned homes, low wages and few opportunities for formal entrepreneurship added to the severe restriction of formal credit. The state erected numerous barriers to black home ownership, to accessing finance and to operating licensed business. It is no surprise that there developed a strong demand in urban townships for access to consumer credit. Given these reasons, the figure of the neighbourhood and other informal lenders became part and parcel of the popular economies of urban townships, together with other institutions such as saving clubs and informal insurance associations (such as burial societies).

Those lenders I interviewed are in the main people who obtained loans from small-scale neighbourhood lenders. As such, their motivations reflect those typical of this category of borrowers. In addition to regular borrowing from friends and family, these respondents typically borrowed from a neighbourhood lender in order to meet *unexpected emergency costs*. In other words, the credit they obtain is mainly consumer or emergency credit. These emergency costs are invariably linked to the conditions many working class Sowetans live under, namely living in an environment characterised by high levels of unemployment, low wages, great unpredictability of everyday life in the townships, living in households with low levels of income and few forms of insurance and low levels of savings. There are a few examples where residents borrow money from neighbourhood lenders for productive purposes, such as capital for starting a business of purchasing an asset such as a computer, but in the main loans are for 'emergency' credit.

I mentioned some of the reasons Seb's clients came to him for credit. Other common reasons include the need for emergency cash to pay for unexpected situations such as unforeseen hospitalisation costs, the burial of a family member, bail money for a friend or family member, etc. Informants often recount stories of borrowers who had to borrow money from an informal lender in order to pay off bonds in the formal sector when there was the threat of getting blacklisted by one of the national credit bureaux. Also talked about were people borrowing money from an informal neighbourhood lender in order to meet monthly payments to a saving or burial society. Thus, such persons would enter into a debt relationship in one place (with a lender) in order to meet a social payment of another sort (with a savings club). The latter can be seen as a social payment, since participation in a savings club is often valued more in terms of the social value of establishing trust and creditworthiness among a group of people, than in terms of the value of saving. Informants express the sentiment that it is better to struggle with repaying your money lender than endure the shame and the 'losing of face' that comes with not meeting your savings contribution to a savings club. I will return to this point in chapter seven when I discuss in detail the workings of one such savings club.

Generally speaking, the borrowers I interviewed were not ignorant about the workings of formal financial services. They are able to articulate the advantages and disadvantages of taking a loan from an informal money lender as opposed to obtaining one from a commercial bank or formal micro lender. They emphasise the fact that the sort of credit that neighbourhood lenders are providing is mainly for emergency credit. They also stress that the advantages of neighbourhood credit providers are that it is quick to access a loan, that it requires no complicated paperwork, that the terms are easy to understand, and that you make the loan arrangement with someone in your neighbourhood who speaks your language. Moreover they are quick to complain about their experiences of formal banking institutions where they have to wait for long periods in queues, are unable to explain themselves confidently in English or Afrikaans, and where encounters with these institutions leave them feeling embarrassed at having to fill in forms they do not fully understand.

Having noted the above we should ask whether these are reasons enough for residents to access expensive credit. Is it the case that neighbourhood money lenders exist merely because people struggle to access the formal credit market? It is clear that the opportunities for accessing formal

credit in post-apartheid have increased. But at the same time we have witnessed a rise in poverty levels, higher levels of urban unemployment among the unskilled, and rising costs (Bond 2004). These conditions have pushed a section of the urban working poor into a precarious situation in which they are constantly having to rely on expensive emergency credit. For many of them their neighbourhood lender is their 'lender of last resort'. And in this context, they articulate a set of discourses around credit, power, indebtedness, and luck that emphasise the social dimensions of informal credit relations. One way to achieve this performance of the social is to evoke the role of the ancestors and religion in economic life. Moreover, when money is central to social reproductive processes, how easy is it separate questions of finance from question of life? Is that perhaps the defining feature of informal credit relations, that they are more embedded in discourses of 'superstitious beliefs' and 'primitive bonds' of kinship than is the case with formal credit markets because they need to stress the social and personal dimensions of such transactions and relationships?

4.5 Discourses of indebtedness, power and luck in informal credit relations

So far in this chapter I have mentioned a number of features of the practice of neighbourhood lenders that present us with insights into some of the dynamics of the popular economies under investigation. I have highlighted the identification of Zuluness and the threat of physical violence with the illicit enterprises that exist in the Gauteng underground economy as well as the taxi industry (Khosa 1992). I have noted the way in which local power brokers (such as police officers and priests and ward councillors) may play a role in providing both lenders and borrowers with avenues for mediation and arbitration. That they play that role as local adjudicators not because they are associated with an 'impersonal' and 'neutral state' is itself a commentary on how some actors' view the state. An important element of that perception is the view that the South African state is, and never has been, impersonal and neutral. The South African state has always served particular interest groups better than others. It is therefore not unsurprising that many actors in Soweto do not consider the state to be fair, impartial and structured to defend their interests. I have highlighted some of the similarities and differences in the way that informal and formal credit relations treat the problems that arise with providing credit. Credit in the informal sector is often used as a way to settle other debts in both the formal and informal sectors. The penalties in the formal sector are however much tougher, and include repossession, blacklisting and even termination of employment.

In the informal neighbourhood market, however, there is greater scope for negotiation with the lender, depending on the lender and the informal credit record one has already established with one's lender. And I have paid attention to the historical reasons for the emergence of informal credit markets and the reasons offered by borrowers for seeking credit informally.

At the same time, I have sought to demonstrate how the categories and concepts scholars use to make sense of people's 'economic behaviour' tend to simplify the complex flows of monies between and across conceptual boundaries and definitions. Moreover, these very same economic concepts feature in the everyday discourses articulated by people who may use and understand them very differently from how they are defined by scholars and used in legislation. In this section I shift my focus from the organisation of informal neighbourhood-level credit markets to a closer examination into discourses of indebtedness, beliefs regarding the power of money, luck and local forms of social control and regulation. I consider a discussion of these aspects of the workings of credit relations as crucial to understanding some of the dynamics of the popular economies of Soweto and Black Johannesburg. This is also because, as Keith Hart (2001:200) has remarked, credit "inevitably invokes the personal side of market transactions, in a way that purchases with cash need not." Moreover, credit in the context of informal neighbourhood relations invoke and perform the social in ways formal credit markets need not.

This brings me to one of the most remarkable aspects of my research, namely the disjuncture that exists on the one hand between everyday understandings of and credit practices and on the other the public discourse on unregulated, exploitative and profit hungry money lenders. Trade unions and consumer activist groups seek to fight for greater working class access to formal credit by attacking the figure of the money lender. They do this by presenting narratives in which the victims of money lenders are made out to be the most vulnerable members of our society: African women pensioners. It is as if mobilising against the hated figure of the rich and unscrupulous money lender is the only way in which consumer groups and trade unions can demand change and rally citizens to their (admittedly just) cause.

Of course such interest groups are not primarily interested in understanding the complexities of informal credit relations and the social embeddedness of neighbourhood lenders in the same fields

as their borrowers. They do not care much for the distinction between small neighbourhood lenders and larger lenders. They are primarily interest in demanding greater access to formal finance. But this strategy of personalising what is a systemic problem around the figure of the *mashonisa* precludes imagining the development of sources and avenues of reliable credit and forms of social regulation that may be more local, more communal, less reliant on the formal financial and banking system and not dependant on a separation between 'the economic' and 'the social'. In the same way that many communities around the world are now experimenting with locally-based community exchange systems and alternative forms of currencies and banking, the consumer interest groups may in actual fact be perpetuating the very system they want to change by focusing their attention on the figure of the *mashonisa*. By demanding greater access to formal credit for working class South Africans, they are for all intents and purposes bolstering the already considerable power and influence of commercial banks in the daily lives of citizens.

With this background in mind, it was notable that a majority of lenders and borrowers I spoke to was much less moralistic and judgemental regarding the figure of the money lender than the discourse emanating from the mainstream media, the commercial banks and abovementioned trade union and consumer interest groups. While elements of the public discourse of exploitation and the victimisation of borrowers are evident in the voices of some well-educated and politically informed informants (especially unionists) I interviewed, many informants expressed a decidedly more pragmatic view. They do not locate the danger and power attached to money lending in the lender as person but in the practice of lending. They do not regard the lender as evil but may detest the practice of lending. Moreover, they feel no need to condemn the person or the figure of the lender the way the public discourse does. *Given that humans are generally considered to have both 'good' and 'evil' intensions, it was not really likely to normatively evaluate an institution as either 'good' or 'evil'* (see Bähre 2002). Such views were no doubt informed by the fact that lenders view their lending practices as a form of business and that, while it may not be entirely legitimate, they are able to enlist the help of police officers and ward councillors in underwriting loan agreements. Many lenders and borrowers share the sentiment that informal neighbourhood lenders are providing an important albeit expensive service – but then again working class Sowetans are used to paying a high price for nearly everything, except of course for their own lives, which often come cheaply.

As I noted earlier, many of those I interviewed articulated a discourse of individual responsibility and social contract. In such talk the onus in informal credit transactions are seen to rest squarely with the borrowers.[108] After all they are the ones who initiate the relationship in the first place. Here there is little room for a blame-the-system discourse; rather, the public's victims are castigated for not being able to repay loans that they have willingly agreed to. Thus lenders repeatedly conveyed to me the view that they never force clients to come to them to borrow money; borrowers come out of their own accord and therefore the moral weight of the transaction rests with the borrower. The borrower is, after all, the one who initiates the relationship and who is obligated to return the loan plus interest. There always is, neighbourhood lenders were quick to point out, a verbal agreement between the two parties (which in South Africa is legally binding) and borrowers are always aware of the nature and agreement of any loan. Lenders and borrowers alike rarely make reference to the structural context that 'forces' borrowers in the first place to initiate relationships of indebtedness. The violent processes that often accompanies state formation and the regulation of economic practices into a national economy under a state form of political organisation was hardly articulated (Roitman 2005). All of this was taken for the most part to be part and parcel of the good and the bad of city life.

In a similar vein, the relationship between a money lender and a borrower is not articulated as necessarily exploitative, despite the power the lender has over the borrower given his access to cash. It is not phrased or talked about in the same moralistic language that characterises the views that developed in the then industrialising western Europe, notably around the historical practice and image of the Jewish Shylock (Ferguson 2008). This is in part because the domain of the economy has not been conceptualised in the popular economies under discussion as a domain completely separate from social and political interests and from moral evaluations. Moreover, the very notion of what it means to be indebted in monetary terms does not carry the same negative weight as it does in the historically Christian, industrialised societies of western Europe. At times some of my informants expressed the notion that it is not altogether 'bad' to be indebted to a neighbourhood money lender. At least not in the same manner it is often talked about in the public discourse on 'the

[108] The vernacular term used for interest - 'penalty' - is also indicative of this conception of a loan agreement as a contract.

plight of the working poor' and the 'high levels of indebtedness'.[109] Some informants suggested that debt could well sustain a relationship between a lender and a borrower; in other words, that remaining indebted with your neighbourhood money lender is a way to ensure the continued existence of the relationship. Indebtedness keeps the lines of communication and possible future credit lines open, which is no doubt of great importance for those who live under precarious economic conditions. That is why one informant remarked to me that paying off an entire loan amounts to ending that specific relationship.

This practice, of remaining indebted, is also reflected in a number of other practices around money, such as the fact that some believe that a man is never supposed to fully settle the outstanding amount of brideprice (*lobola*) to his in-laws. They say that debt is partly what sustains that relationship, what keeps the two families linked. One can only understand that if one read credit relations not only it is economic dimension, but sees it as another type of social and personal relationship. This may be one reason why some borrowers never terminate their relationship with 'their local lender' but, when they do pay off a loan, they may renew or continue their relationship with that lender by taking out another loan. Others explain this 'vicious cycle of indebtedness' to one lender as a form of addiction, while others explain it with reference to the use of *muthi* magic.[110]

The idea that indebtedness can be seen as a form of reciprocity is not new to anthropoloy (Leach 1982). In a recent article by Perry (2002) on rural women money lenders in Senegal she suggests that consumers (borrowers) do not view local money lending activities as exploitative, but rather as a form of reciprocity. Perry shows how changes in the political economy - especially the

[109] Some recent work on the historical development of money and modern financial institutions suggest that scholars have neglected the role credit-money (forms of 'promises to pay' money) has played in the development of money and also capitalism (Ingham 1998, 1999; Hart 2001).

[110] Perhaps it is this attitude which lead Phillips to write in the 1930s that the "tribal African looked on the obligation to discharge a debt as inescapable and hereditary. Cases are known where indebtedness is [sic] respect of cattle has been discharged by the grandson of the person incurring the debt. But the present-day situation, as we have seen earlier in this discussion, had plunged Africans in great numbers into debt. It is becoming quite the customary thing (1938:51). He wrote that the "possession of money and its use by the individual destroys the vitality of that dependence of one individual upon another for various services which underlay the solidarity of the tribal relationship. The best home in the urban location will not necessarily be the residence of the hereditary chief or headman, built by tribesmen who voluntarily, even joyously, assembled for the purpose of erecting a home for one whom they honour as a tribal dignitary worthy of their service. The best home in the location may well be the home of the successful gambler or illicit liquor maker (1939:50)".

introduction of village banks which resulted in women suddenly and for the first time having access to money - turned to petty trade but in money lending rather than using the credit/capital at their disposal to invest in artisanal activities or petty trade. This new class of rural money lenders thus recycled their capital as high-interest loans to other farmers, effectively becoming cash patrons to kin and neighbours. Turning to money lending made good sense, Perry notes (2002:35): this 'business' is labour free and they are able to keep monies out of the demanding hands of their husbands.

As an anthropologist Perry is also interested in establishing how these women view their own lending practices. So she established that this new class tend to describe their credit practices as 'forms of reciprocity' (*ndimbellante*) rather than as exploitation. This is, in part, because credit is so critical to small-scale farmers that they were willing to borrow money even at high interest rates (2002:37). What also lessens the possible charge of exploitation that may be levelled against these women lenders is that mitigating factor that these lenders often come from farming families that suffered the most from Structural Adjustment Programmes. Moreover, they are the wives, sisters, kinswomen and neighbours of the people they lend to. Similarly, some of my informants' views on the desirability of being indebted to a local money lender echo this desire for continued relations of reciprocity, given the not so great social distance between lenders and borrowers.[111] I encountered the entire range of views on the morality of the practice of informal money lending (or the institution of the money lender). These were wide ranging and conflicting. One *inyanga* I interviewed, who also works as a government nurse at a local clinic, expressed very negative views about *mashonisa*:

[111] It was Sahlins (1972) who distinguished between different generalised, balance and negative reciprocity. He argued that the social relationship between persons or groups, especially the social distance between them, determines the nature of the type of reciprocity that will characterize transactions between them. Thus among closest kind such as domestic groups and local lineage segments we would find generalized reciprocity, in which equivalence of values in exchanges and time frames for repayments are not explicitly stipulated. Negative reciprocity prevails where social distances are greatest and during exchanges where material interest is the sole motive of the transaction (such as in cases of swindle, theft and bargaining). In between these two stands balanced reciprocity which prevails between distant kin and non-local tribal members. In such exchanges, social ties are distinct from material interest and exchanges are immediate and for like values. His discussion on reciprocity formed part of his braider argument in *Culture and Practical Reason* (1976) for economic analyses which takes into consideration social groups' cultural constructions of the material world. He also challenged the assumption that there exists an economic sphere independent from the social which is regulated by practical reason. In sum, he reversed the assumption that there is a naturalistic ordering of culture and instead argued that cultural logics order nature.

> They are problematic, *mashonisas* take money of the elderly people and put it here … They take the money and they make sure they get their profit. Like I work here at the clinic I see everything that they do when grandmothers are about to receive their state grant they are also here and demand their money … I don't like *mashonisa* with all my heart. If maybe *mashonisa* comes to me and maybe he is ill, you know, my heart would not be free. To think that the money that he has, have got tears of suffering elderly people. I would rather treat him and tell him to go with this money. I don't want it [his ill-gotten money] in my pocket.

This healer-nurse was echoing the most often heard opinion on the topic expressed in the public media. He is also of the opinion that the profits lenders accumulate has not been obtained through a fair and just process. Another *sangoma* explained to me that she would usually give a *mashonisa* that come to consult with her a mixture of herbs called *ewasho* which the *mashonisa* should take in order to "cleanse their blood" (through, *inter alia*, inducing vomiting). In addition, she would give him other *muthi* that would "make him strong so that people who owe him can fear him and bring back his money". Such medicines would also "strengthen his dignity". This type of *muthi* would also prevent borrowers from absconding or defaulting on loan repayments since the borrower would have a "guilty conscience".[112] This same *sangoma*, when asked whether money lenders are perceived to be "bad", replied in the following terms:

> You can say he [the money lender] is a good man because he helps those who are poor. People are not good because they don't return his money. *Mashonisa* is a good person because if someone dies now and you don't have money? But when you look at it you can see that it is his luck and the way he thinks because when he saw that he has some few pennies he thought he could help people to eat. Let me say the *mashonisa* don't just do it [doctor money with *muthi*], they do it on themselves so that his money don't get lost and hope that he will get back his money, he will get back his money until the money don't come back.

Even money lenders, she suggested, are governed by the will of the ancestors. If the ancestors do not approve of his business, or the way in which he conduct it, they will retract their favour and blessing. Thus one healer noted that a "*mashonisa* can accumulate money but he will finish this money - that money is gone because it doesn't come from ancestors. It [*fahfee*] is like Lotto. It is like the same lotto you put money there but you get nothing. Sometimes you try and bet Lotto and you find that all your money is gone without a win… all your money is gone. It happens if he is

[112] One healer informed me that one of the substances he mixes into this *muthi* is shredded Rand notes which a worker at the Reserve Bank secretely sells to traders at the Mai-Mai market in downtown Johannesburg city.

luck, if your ancestors told you to this and that you might be lucky but if they didn't, you won't win."

This brings me back to Seb. During the course of my many discussions with Seb he mentioned a number of other strategies he employs in order to avoid, neutralises or utilise the danger inherent in money or the power that money can exercise over people. A few other money lenders as well as *amadice* gamblers I spoke to talked about similar practices. For example, some believed that, after receiving cash as a debt or loan repayment or as other income, you should 'sleep with your money' in bed before depositing it into a bank account at an ATM or before spending it. In this way you extract from that cash any luck it had and it would be transferred to you. So the income one would generate from either operating a *spaza* shop or money lending business should not be spend (or released) immediately but should be kept it one's bed over night. In practice this means that a lender would at times inform a client requesting a loan to return the next morning to collect the approved cash loan, even if he has the money available at that moment. This time lapse would allow the lender not only to neutralise the possible destructive power of newly obtained (and 'doctored') cash but to extract the good luck it contains by 'sleeping with it' overnight and then 'doctoring' it himself before releasing it and offering it as a loan. For someone like Seb, it in effect means he should always be acutely aware of the origins of cash he has in his hand. And that he should effectively operate two separate wallets, one for incoming cash that is not supposed to leave his hands immediately and another for cash he can spend immediately. Over and above the fact the actors in the popular economies can utilise economic institutions and practices to direct the flows of money, they can also do that through separating money flows in their own hands of wallets.

Seb was adamant, however, that money you obtain by directly withdrawing cash from the ATM is always "clean". There would be no need to fear such money, not only because it often comes in brand new notes, but because on a symbolic level the ATM is able to cleanse or purify money. Here, again, is expressed the idea that an external agent (external to the moral community) can be utilised as a way of resolving internal contradictions or complications. One *amadice* gambler, who is also a *fahfee* runner, had a similar arrangement whereby he considered the money he had made from his crap gambling as "dirty" and would keep it separate from his other monies before he had it "cleansed" by depositing it at a bank teller. The formal banking system therefore is used by some

lenders and gamblers as a way of cleansing money or changing aspects of its value by removing any "dirtiness" or "bad luck" that it had picked up or became associated with in its circulation amongst people with possible bad intentions. At the same time it is statement about where the money is from, that it is never impersonal and that how it came to be in your pocket is important in how you should use it.

Residents I interviewed about these matters expressed many views. A recurring theme was that residents tend to evaluate money not only in terms of its face values but also in terms of the way in which money comes to you and in terms of the possibilities of it being "doctored". This is because money is believed to have the power to transform and corrupt people. Particularly revealing in this regard were the narratives I heard about the "bad luck" and harm that had struck the winners of huge amounts of money from the state-approved National Lottery or "Lotto". Soon after many of these people took hold of their winnings, the stories went, they were involved in motor accidents that severely harmed or even killed them. Just as frequent were the rumours and newspaper stories about how money had changed people and turned friends into enemies, or pitted wives against husbands. The fear of money was expressed through the oft-repeated expression of "us blacks do not know money". While this statement should not be taken in any literal sense, because money is neither new nor foreign to Sowetans, it expresses I belief the sense found in many communities that there are nearly always ambivalent moral evaluations attached to the encroachment of capitalist systems of productions or money economies or markets (Parry & Bloch 1989; Taussig 1980; Shipton 1989; Znoj 1998). And in situations and exchanges where you need to stress the social and personal side of credit transactions, it is hard not to also impute money as the medium of such exchanges with personal and social qualities (cf. Mayer 1961).

4.6 Economic and financial formalisation and the quest for credit integration

> "What is needed is leverage to bring more and more members of the huge and ever growing black underclass into the economic system. There is a whole new revolution to be wrought here – in our legal system, in our banking practice, and, above all, of the mind." Sparks, Alistair. 2003. Rich man, poor man. *Daily News*, 9 July 2003.

The revolution which Sparks talks about in the quote above is indeed an enormous one. The incorporation of all South Africa's citizens into one formal financial system constitutes a monumentous and far-reaching programme. The quest for integration have been driven by several

factors. The state has emphasised in its legislation the importance of 'increased access' and 'consumer protection' to ensure that all citizens, especially previously excluded groups, can participate in the formal financial system.[113] In the process they have closely aligning their vision of political freedom with the ability of African to access formal finance and exercise their own will when it comes to consumption. The state has also developed new sector-based regulators and forms of regulation in order to protect vulnerable (often implying uneducated) citizen and consumer groups. Indeed there has been greater consumer protection through several regulations and regulators. The re-evaluation and legitimisation of popular institutions such as the *stokvel* has been used by the state to argue for 'capitalism with a human face' and has also served the 'politics of indigeneity' which has been an important part of postliberation forms of nationalism. The formalisation of popular economies has also promised the state a greater and expanded tax revenue basis as it has aimed to formalise informal economic activities and to incorporate informal entrepreneurs into the formal system. Commerical banks now cater for *stokvels* through club accounts while offering consumer credit has become a core element of their business. Commercial banks and other companies now regularly offer customers incentives such as membership to burial societies or burial insurance products.[114] The valorisation of popular economic institutions such as the *stokvel* has allowed many scamsters to 'dress up as empowerment plans' and *stokvels* a range of ponzi-type schemes. During the late 1990s, hundred of thousands of South Africans poured millions

[113] The Financial Sector Charter - a transformation charter in terms of the Broad-based Black Economic Empowerment [BBBEE] Act [Act 53 of 2003] - thus commits itself to "actively promoting a transformed, vibrant, and globally competitive financial sector that reflects the demographics of South Africa, and contributes to the establishment of an equitable society by effectively providing accessible financial services to black people and by directing investment into targ eted sectors of the economy". This Charter came into effect in January 2004 subsequent to the Financial Sector Summit which was hosted by the National Economic Development and Labour Council (government, business, labour and community constituencies) and the multilateral social dialogue forum on social, economic and labour policy. In the context of this Charter, 'effective access' means *inter alia* distance to service points, range of financial products, non-discriminatory practices, appropriate and affordably priced products and services, and structuring and describing financial products and services in a simple and easy to understand
manner. The preamble to the National Credit Act (Act 34 of 2005) starts with the following sentence: "To promote a fair and non-discriminatory marketplace for access to consumer credit and for that purpose to provide for the general regulation of consumer credit and improved standards of consumer information."

[114] We have witnessed the increased commodification of township culture with fashion labels such as Loxion Kulca. Loxion Kulcha was launched in 1999 and initially investors told the owners that the label would not work as there are too many negative associations with the notion of 'township'. But this has not been the case: not only has the label been remarkably successful, several other township labels have been developed as there is now a 'Loxion Fashion Passion show' in Soweto (See http://www.rage.co.za/issue43/viva2.htm and Rubin, Nadine. 2003. Soweto cool. *Sunday Times Lifestyle*, 12 Oct 2003). One of the owners of Loxion Kulcha, Wandi Ndzimande, has stated that the ghetto (township) is fabulous for its sense of community and pride and the notion of achievement and success against the odds. At the same time, the incredible diversity of subcultures and youth groups has given the label the opportunity to commercialise styles that have existed for long times in urban locations, such as spoties and pantsula styles.

of rands into pyramid schemes. In 2000, the South African Reserve Bank (SARB) expressed worry about the 'spate of pyramid schemes' and voiced its 'suspicions that a syndicate may be behind the schemes'.[115]

The revolutionary talk about increased access to formal finance often hides other difficulties or factors, such as that much of the regulations have been driven by the need to ensure external confidence in the economy and financial sector – that is, global investors and transnational corporations want to know that the scale of the unbanked population do not pose a systemic risk and that their investments in the South African economy will not only be safe but profitable. As the South African government has liberalised large sectors of its economy and have sought a greater integration into global financial markets, these have come at a cost as global actors are increasingly able to influence policy.

The duel movement of getting the unbanked banked while incorporating the national financial system more tied into the global financial system and meeting global regulatory demands have not always been straightforward. Compliance with the new Financial Intelligence Centre Act (FICA) of 2001, for example, which has the aim of curbing money laundering and terrorist funding, may have the result of pushing up bank costs as banks are trying to recuperate their losses for complying with the Act. This would keep millions outside the formal banking system. Analysts estimated that the cost for a big bank to become compliant may be around R100 million over 2-3 years (Wiener 2004). A third of South African cannot provide ID documents or proof of residence.

At the same time, local commercial banks have been placed in a difficult situation. Wanting to satisfy the demands about increased access made by state, it has sought to respond to government pressure about extending financial services to the poor and the previously disadvantaged by experimenting with various 'low-cost' and 'culturally sensitive' products and marketing strategies. In this context commerical banks and insurance providers have become increasingly interested in the spending patterns, 'cultural economies' and economic behaviour of Africans (including in the work presented in this thesis). The dark side of getting the 'unbanked' bank has also been the

[115] Heard, Janet. 2000. Reserve Bank acts to halt pyramid frenzy. *Sunday Times*, 24 December 2000.

emergence of regular moral panics about the high levels of indebtedness among the poor and the new black middle classes.

The mainly journalistic (and at times schizophrenic) writings about the black poor and middle class has tended to describe them as 'stupid spenders' while more recent research has tended to desscribe the poor as 'smart money managers'.[116] The Financial Diaries project, for example, have found that poor households are not too heavily indebted as research has shown. They have found that the majority of lower income earners are not over indebted. While 95% of their sample of low income earners paid some form of debt every month, only 26% of the sampled households' debt payments totalled more than 20% of the household income. (Clayton 2005). These researchers have portrayed the poor as 'smart money managers' who is 'constantly thinking abour her financial future' and 'constantly juggles an astonishing number of money-saving (and money-growing) techniques" (Scott 2005). Such representations and interpretations are taking place in the context of very strong if not ackowledged commercial and political interests.

These discussions have taken place in the context of deliberations around the Financial Services Charter and have resulted in, among others, the creation of low-cost Mzansi accounts (cf. Moyo & Shannon 2006; Hamann, Khagram & Shannon 2008). These accounts, which promised low opening and transaction costs to low-income users (a bitter pill for the commercial banks who operate with some of the highest banking costs in the world), have largely been a failure. There is not space here to discuss these failures, but to ask what these discourses do, as supposed to what they promise. What they achieve is, no doubt, larger profit margins for the banks, despite claims by banks that they are running these Mzansi accounts at a loss. Moreover, there has been such unanimous agreement between government and the big banks over the desirability to increase access to formal financial services that this argument and tenet is never questioned. Mbeki's two economies thesis have in effect racialised the debate between the formal and informal finance to such an extent that to suggest that informal finance – such as community banks or local currencies and local exchange systems - may actually at times serve some citizens better than formal finance opens one up to a charge of racism.

[116] See Clayton, Charlene. 2005. Poor are busy with their money. *Personal Finance*, 11 June 2005; Scott, Christina. 2005. Making a little go a long way. *Mail & Guardian*, 26 April 2005.

But the question needs to be asked, especially at a times when more and more citizens and communities are claiming money and finance as the creation of humans and not of states (Hart 2002). Indeed the time is probably here to move beyond the existing consensus about the rather restricted meaning of 'getting the unbanked bank' so as to include forms of economic democracy being practices elsewhere in the world such as community currencies, local food markets, and so forth.

The opposition to large, commercial banks (if not formal finance) is also given impetus by a body of literature that is emerging around the notion of *financialisation* (Martin 2002, Epstein 2005; Foster 2007, Langley 2007). Employed mainly by Merenskian macro economists and in the fields of International Political Economy and Cultural Political Economy (Epstein 2005; Foster 2007), the concept financialisation[117] has been used as a replacement for the rather general concepts 'globalisation' and 'financial globalisation' and has tended to emphasise the global structural architecture of financial capitalism. Epstein (2005:3) for example writes that "some writers use the term 'financialization' to mean the ascendancy of 'shareholder value' as a mode of corporate governance; some use it to refer to the growing dominance of capital market financial systems over bank-based financial systems; some follow Hilferding's lead and use the term 'financialization' to refer to the increasing political and economic power of a particular class grouping: the rentier class; for some financialization represents the explosion of financial trading with a myriad of new financial instruments; finally, for Krippner herself, the term refers to a 'pattern of accumulation in which profit making occurs increasingly through financial channels rather than through trade and commodity production' (Krippner 2004: 14).

As an example, Epstein notes that the Bank for International Settlements reports that the daily volume of foreign exchange transactions amounted to more than 1.9 trillion dollars each day in 2004. In 1989 this was 570 billion per day in 1989 (www.bis.org/press/p040928.htm;

[117] The other word used in the context of the sub-prime crisis and the subsequent global recession has been the concept of securitisation: simplified, securitisation is the bundling together of debt owed by people to one institution that is in turn sold in pieces to investors.

www.bis.org/publ/rpfx02t.pdf). Other sources indicate that funds raised on international financial markets as a percentage of world exports rose from .5 per cent in 1950 to over 20 per cent in 1996 (Epstein 2005:4). For many OECD countries the share of national income coming from financial institutions and holders of financial wealth (the 'rentier share') was significantly higher in the 1980s and 1990s than it had been in the 1970s. Nai'n (200:134) notes that the Global Financial System has ballooned over the last 20 years from US$6.8 trillion in 1990 to US% 19.9 in 2004. This has occurred because of a growth of complexity in the financial system together with the opening and deregulation of financial sectors and the greater linking up between domestic financial sectors. Moreover, new technologies have lowered transaction costs and made linkages easier while the abandoning of exchange controls have facilitated a massive increase in the exchange of currencies.

Since the mid- to late 1970s or early 1980s, Epstein (2005:4) argues that "structural shifts of dramatic proportions took place in a number of countries that led to significant increases in financial transactions, real interest rates, the profitability of financial firms, and the shares of national income accruing to the holders of financial assets. This set of phenomena reflects the processes of financialization in the world economy". Other scholars such as Martin (2002) and Langley (2007) have used the concept and applied it to everyday life and how the proliferation of financial instruments, financial companies, intermediaries and legislation effectively call forth new 'financial subjects' who have to individualise risk management, deal with overindebtedness as a result of 'deficits of the will' while citizens are being re-framed from passive savers to active investors through the 'democratisation of finance'.

In the South African context, the concept financialisation points to the structural changes that have taken place in the South African economy over the past two decades and its incorporation into the global networks and institutions of financial capitalism. I mean also the increasing role that the commercial banks and financial services industries play in terms of their contribution to GDP, employment and hence political power and influence.[118] I also mean the way in which the state is

[118] Patrick Bond has coupled the financialisation of the South African economy with deindustrialisation. He argues that the present-day economy is much more integrated with the global financial economy and much more "oriented to profit-taking from financial markets than production of real products" (Bond 2008). As a result, SA's two most successful major sectors from 1994-2004 were communications (12.2% growth per year) and finance (7.6%), while labour-intensive sectors such as textiles, footwear and gold mining shrunk by 1-5% per year, and overall, manufacturing as a percentage of GDP also declined. Some of the policies that made the financialisation of the economy possible include

increasingly extending forms of social control and governance through governing through bank accounts, whether this is through trying to bank the unbanked, through paying social security through bank accounts and tightening financial intelligence. And lastly, the increasing importance (even though this is not entirely new) that processes of consumption play in identity politics and in giving expression to income inequality and social differentiation (Epstein 2005).

The writings on financialisation is helpful to point to the structural changes that have taken place in the context of financial capitalism. But how can we link this concept to every day? Taking a Foucauldian perspective, scholars such as Martin (2002) have written about the *financialisation of everyday life* (Martin 2002) in how the ubiquoitous presence and power of commercial finance shapes financial subjectivities, citizens' expectations and public discourse. Work remains to be done in this field in South Africa, but it the influence of 'finance in general' on advertising, public representations of narratives about wealth, upward mobility and 'the good life' are evidently important subjects for scrutiny. Newspapers are filled with advertisements from commercial banks, insurance companies and telecommunication companies. These same companies dominate sponsorships of sports teams. They are consistently voted the most known company brands in South Africa. Billboards on the roads, railways and in airports proclaim their latest products as 'financial innovations' while insurance companies and banks' capital divisions are building new mansions or renovating mansions that a hundred years ago were built by the Randlords. Airtime has become a currency. Banks and cellular phone companies now run daily lotteries as a part of their core business. National art festivals and environmental awards are sponsored by commercial banks. No doubt one influence of commercial finance has been the mainstreaming of the logic of high finance – particularly risk-taking and speculation- into everyday economic and social behaviour.

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the removal of impediments to free flow of capital, giving primacy to price stability, fiscal restraint. Ben Fine has argued that "the idea that finance efficiently mobilises and allocates resources on behalf of the real economy borders on the ridiculous" (Fine n.d.). In South Africa, he argues, the financial services sector has indeed been the fasted growing sector since the overthrow of apartheid and now contributes 20% of GDP, more than the mining sector and the agricultural sector. But, he warns, 40% of the population do not have access to most financial services. For Fine this means that financialisation in South Africa has "been deployed to financialise and globalise the operations of previously internationally constrained, highly concentrated, domestic conglomerates – that is to export domestic capital and surplus generated within the economy. Effectively, far from contributing 20% of GDP, finance has appropriated a quarter of it, claiming this to be a contribution to what has been produced."

Earlier in this chapter I asked whether the neighbourhood lender is perhaps a fading figure, a source of credit which will inevitable be replaced by formal sources of credit. And whether its inevitable disappearance is linked to the radical transformations that our society is undergoing, and in particular the way the transition from apartheid to democracy and financial globalisation will change the relationship between formal and informal finance. It is not easy if possible at all to answer such expansive questions based on an examination of one small-scale provider of informal credit. Discourses around indebtedness, luck and misfortune, and the power of money over humans are found in the very heart of postindustrial and modern capitalist economies: from casinos to stock exchanges. All social groups have to find ways and discourses on how to think about and explain to themselves the appropriate relationship between the economy and society. In our current form of political organisation, in which the industrial state dominates, the separation between economy and society has resulted in a disjuncture between state knowledge and popular knowledge. In situations where the state has never really achieved the impartiality and neutrality that the philosophy of the secular state is based upon, this disjuncture is even more pronounced.

This does not mean that we can readily interpret the practices entailed in informal neighbourhood credit relations as a form of resistance against either capitalism or financial globalisation or the state. While some of the residents I interviewed did articulate a critique of the system, and highlighted the tendency of fellow residents to blame the victims rather than the system, I found that the way in which consumer organisations heaped the blame on the figure of the money lender is also not helpful. Such a critique may blind us to some of the dynamics of informal neighbourhood credit relations that may assist us with developing alternative forms of financing. The small neighbourhood lenders I encountered differed from the popular representation of money lenders in Hollywood films: inevitably linked to a criminal underworld, swinging baseball bats into non-paying clients' knees. The institution of the neighbourhood lender has more to do with the historical development of an alternative informal economy catering to the needs of black South Africans than serving as a vehicle for underworld financing. As such it is quite dry and sober, not much caught up in the business of drugs, slumlords and killings, but related more to the everyday flows of cash for basic consumer needs. There are of course lenders who are associated with violence and the underworld, with rumours of taxi operators driving around with black bags filled with cash, but so are some of our politicians.

This chapter has been about the flows of money and related practices in the context of the demand for and provision of credit in a neighbourhood. I have argued that, in the context of the practice of the small-scale neighbourhood lender, credit relations tend to emphasise the personal and social. I have also written about the moral evaluations of such credit practices and the disjuncture which exist between state discourses around the providion of informal credit and popular understandings based in experience and practice. The next chapter deals with similarly contested themes: gambling and speculation. In it I also make similar arguments whilst noting the disjuncture between everyday small-scale speculation and state and elite discourses.

CHAPTER FIVE



'WE ARE RUNNING FOR A LIVING': WORK, LEISURE AND SPECULATION IN A POPULAR NUMBERS LOTTERY

5.1 Introduction

In the apartheid era discourse on Black Johannesburg, the topic of 'Native gambling' was an even hotter potato than informal credit relations. In those days most forms of gambling were outlawed by national legislation, except for the high-toned sport of horse-racing. The prohibition against gambling and games of chance in apartheid South Africa meant that there existed a strong normative discourse that distinguished between earned and unearned income (Sallaz 2008; Comaroff & Comaroff 1999). Africans were, after all, tolerated in the city as *workers* and not as residents or citizens in need of entertainment. Ellen Hellmann was to observe that, in Black Johannesburg at the time, there took place "an enormous amount of gambling by male juveniles of all ages", notably dice-throwing (1940:125). She makes reference to gambling games such as *fah fee* and *pa-ka-pu* (1940:125) which "lead to gradual degeneration". In a passing yet prescient comment she expressed the worry that the experience of earning money through such gambling activities "makes boys unwilling to accept low-paid employment" (1940:125).[119]

[119] Parents of such children were partly to blame, Hellmann argued, as they were either "hardpressed by want or else increasingly indifferent to ethical standards". Such parents "ask no questions concerning the derivation of their children's money" and sometimes even "go as far as to finance the gambling ventures of their sons" (1940:125). Moreover, the "general tone of the locations with its preoccupation with fah fee and pa-ka-pu and its lengthy discussion of the big events in horse racing, it not one to discourage gambling" (1940:125). The lack of recreational activities and spaces of entertainment was a theme mentioned throughout these reports. Thus Hellmann argued that these youths do not have "inherent criminal tendencies" as some would suggest, but that it was the lack of recreational opportunities which "produce the juvenile delinquent" (1940:125). Such gambling activities, Hellmann suggested, "lead to gradual degeneration". Reverend Zulu echoed Phillips' views when he wrote that the lack of spaces of entertainment such as play fields make that children and young people "fill the streets and backyards ... [where they are] initiated in the evil habits of vagrancy, gambling and gangsterism" (n.d.:3). Laura Longmore opined that "Homes have been broken by Fah-Fee and gambling" and such gambling games are "responsible for the instability in married and family life in urban areas". She associated gambling and addiction to it with the neglect of children, gamblers not paying rent and being ejected from their council houses. Moreover, it has somehow turned men and women into drunkards. "It is difficult", she wrote "to estimate accurately the full effects of gambling upon the lives or urban Africans. But it may well be claimed that these matters are conducted so furtively that the authorities are generally unaware as to their ramifications" (1956:282).

Perhaps then gambling, more so than any other topic, evoked among scholars and politicians fears about African irrationality, the links between speculation and sorcery, and the need for Africans to adopt a set of values that would make them good workers (as opposed to good gamblers). The pre-apartheid English literature on Black Johannesburg - especially the reports and papers produced through or in association with the liberal South African Institute of Race Relations (SAIRR) and officials from the City of Johannesburg's Non-European Affairs - deals extensively with 'Native urban life' (Glaser 2005; Hammond-Tooke 1996). The SAIRR was in general sympathetic to the plight of urban Africans, especially in relation to the emerging conservative views of the National Party. At the same time it did not challenge the political system which effectively denied Africans any significant political rights. The works produced by the mix of predominantly white liberal politicians, reverends, social workers and city officials put forward a particular representation of social life in the African Municipal Locations of the time.[120]

[120] Foremost in their representations of 'Native urban life' was an implicit comparison with the picture they held of pre-colonial 'Native rural life' where they imagined tribal forms of political organisation had been the order of the day – despite centuries of exposure to the migrant labour system. The issue of social control (and pending anarchy) featured prominently in their writings. In their analyses of the social and economic lives of urban Africans they argued that the forms of social control that existed in tribal society are nowhere to be found in urban areas. The incredible heterogeneity and mix of people in the urban Native Locations meant that African families and individuals could no longer find solace and protection in the social organisation of the tribe and ethnic group. Their reports on urban African life are filled with references to 'broken homes', 'unsettled marital relationships', 'adultery' and 'domestic conflicts' which are reported as major causes for the problem of 'juvenile delinquency'. Thus Ellen Hellmann (1940:17) wrote that in "[Black] Johannesburg, these [tribal] sanctions have lost their force. The heterogeneous character of the population, the lack of a centralized authority to which individuals are bound by allegiance and loyalty, the absence of real and permanent, as opposed to temporary, interdependence among the individuals constituting the society, have prevented a vigorous public opinion from coming into being". The lack of effective parental control over youth was a fact often remarked upon by liberal researchers. Thus Ray Phillips (1939:1) wrote that adult Africans living in the cities "no longer feel a sense of responsibility for correcting youthful offenders" and that "broken homes, and casual marriage unions of many parents are responsible in large measure for the breakdown of home discipline" (Phillips 1939:2). The collapse of the institution of the family was also linked to the 'sub-economic wages' men received which in turn forced women to find work, leaving children unattended in squalid conditions. All of this results in the lack of 'lack of community' and a strong 'individualism' and 'individualism of the family'. "The Natives of Rooiyard location", Hellmann wrote, "unlike tribal Natives, are characterized by a pronounced individualism" (1935:41). The narrative of societial breakdown and pending anarchy was supplemented by the alleged collapse of older forms of morality. Reverend Zulu (1939:2) lamented that "Because African men and women have no status in the cities, the moral faculties of many tend to become atrophied. More and more, the people become socially irresponsible. Morally and spiritually, many urban African families live in a vacuum". Hellmann, in her discussion of the slum yard Rooiyard, wrote that the "urban Native, cast adrift between two religions, cannot look to religion to help him in the perplexities and difficulties which unavoidably present themselves in the new and unaccustomed conditions of life in an urban centre. Magic fulfils this need" (1935:57). Many such reports at the time sketched scenes of squalor, drunkenness, idle youth, and sloth ruling the social lives of those how lived in the desolate Africans location which have no infrastructure. The American Pastor Ray Phillips noted in 1939 that it had become customary around the locations on the Reef's black locations to see groups of boys and young men loiter around "with no legitimate outlet for their energies" (1939:6); "In the evening that may be seen huddled together, bending over a candle or bicycle lamp, gambling with dice, cards, or coins". While during 1937/38, only 57 of the 1243 convictions in the Juvenile Courts in Johannesburg were for gambling offenses, as a "contributing factor in the manufacture of juvenile delinquents", gambling is of "first

This lottery I discuss in this chapter, the Chinese game called *fahfee*, remains an important institution in the popular economies of Black Johannesburg. Several of these earlier reports on life in early Black Johannesburg make reference to Chinese games of chance which were played in the locations and slums, but no convincing history of *fafhee* has yet been written (but see Yap & Mann 1996 and Accone 2006). In contemporary Johannesburg, Chinese involvement with gambling conjures up in many residents the image of the 'Chinaman'[121] and his numbers racket called *fahfee*, which is the theme of chapter six.[122] The underground numbers lottery has been played around Johannesburg for nearly a century and has always been associated with the South African Chinese community. It remains unclear whether *fahfee* was introduced by indentured Chinese labourers who worked on the gold mines of the Reef between 1904 and 1910 or whether entrepreneurs and businessmen from today's Guangzhou brought the lottery with them as they came to seek their fortunes in *gam saan*, which means 'Gold Mountain' in Cantonese (Accone 2006; Yap & Man 1996). [123] This association is not only historical; all of the neighbourhood banks I researched were being run by Chinese 'bankers' (although it was rumoured that one banker operating in Diepkloof was African). As the game is whispered to be centrally controlled by the local 'Chinese mafia', and strictly speaking illegal, it came as no surprise that no active (current) banker was willing to speak to me. The degree to which individual bankers are linked to a central organisation that may 'fix' the thousands of lottery pulls taking place daily all over the country is unsure. If such an organisation does exist it may play a role in the allocation of new *fahfee* banks in townships and suburbs, as reports of recent 'turf wars' between established South African-born Chinese bankers and newer immigrants from Taiwan indicate.

Consulted sources suggest that the lottery has remained remarkably consistent in its social organisation and rules over the past century. In short, punters make use of runners to place wagers

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importance" (1939:6). Phillips estimated that there were between 500 and 1000 Native youths who were *fahfee* runners. Older youths he noted were betting on horse races (an average of £600 was placed per meeting through the totalisator alone by 'native bettors' at Turffontein). (1939:7). He also mentioned that young Native men were receiving books of coupons from Dublin to sell for the Irish Free State Hospital Sweep (1939:7).

[121] The term 'Chinaman' is used here not in a derogatory sense, as Chinese South Africans often regard it (Yap & Man 1996:xvi), but as it is used in everyday fahfee parlance referring to the owner of a game/bank.

[122] *Fahfee* is also spelled *fafi*, *fah-fee*, and is colloquially known in Soweto as 'moChina' or 'umChine'. According to Longmore (1956:275) the word 'Fa' is a verbal root of a Zulu word that means 'to die'. 'Fi' being an ideophone used after the root -fa to indicate that one who is dead is 'stone dead'.

[123] A history of the lottery has not - as far as I've been able to establish - been written. One of my informants, a third-generation Chinese man, who used to run his own *fahfee* bank, concurred that the game was brought to South Africa by Chinese immigrants and that it is basically similar to how it was and remains to be played in parts of China.

of usually small amounts of money on any number(s) between 1 and 36. At set times and established places, between two and six times a day, a banker (or Chinaman) arrives at the designated 'bank' (daily meeting place such as a street corner) and announces the winning number of that particular draw. At the time of this research, the banker paid out 28 Rands (R28) for every R1 that was waged on the winning number, of which about 25% is taken by the runner as commission while the remainder goes to the punter. The American missionary Ray Phillips' description of a *fahfee* bank existing in Marshall Town in Johannesburg in the 1930s is strikingly similar to how the lottery is being run to this day (Philips 1938:422). He suggested that the lottery was introduced to Johannesburg through the Cantonese Club in central Johannesburg, and that by the 1930s it was played in the surrounding areas of Vrededorp, Sophiatown, Newclare and Doornfontein (Phillips 1938:218; Changfoot 1982:28). It seems likely that it was played earlier in the 'Cantonese Quarter' of Ferreirastown, later known as 'First Chinatown'. We know that Chinese migrant communities introduced similar gambling games in societies where they settled all over the world. In Jamaica, for example, a more complex version of *fahfee* which is also of Chinese origin are now regulated and played through the national lottery system, contributing 70% of the turnover.[124] But the most well-known other example of a 'poor man's roulette' is the lottery called 'Policy' played mainly in African-American communities in the USA and made famous in Malcolm X's autobiography (Light 1977; Drakes 1993; Wolcott 1997). What stands out even in the most recent of formulations (Reith 1999), is the long-standing treatment in western intellectual history of gambling as a leisure activity, as a domain or ritual "strictly demarcated from the everyday world around it" (Reith 1999:1). The Comaroffs concur: "Over a generation, gambling, in its marked forms, has changed moral valence and invaded everyday life across the world." My chapter on *fahfee* will challenge some of these dominant interpretations of gambling.

The numbers game seems to have always been very popular, despite an effort by the apartheid era-police to clamp down on the lottery and other games of chance after 1950 (SAP 1952).[125] Longmore

[124] Cf. Lehihi, M. & F. Ntshingila. 'Count your chickens: play fah-fee'. *Sunday Times* (Gauteng News), Sunday 30 March 2003. Edwards, A. 'A game of numbers - Betting, Gaming and Lotteries Commission's role called into question'. *The Jamaica Gleaner*, November 29 2002 [URL: http://www.jamaica-gleaner.com/gleaner/20021129/business/business1.html].

[125] See also the following court case material: 'Rex versus N' 1955 (2) SA 647 - Transvaal Provincial Division in front of Judges Ramsbottom and Neser and 'The State versus Mofokeng 1962 (2) SA 56 - Transvaal Provincial Division in front of Judges De Wet and Roberts; ' Rex versus Young 1948 (3) SA 964 - Cape Provincial Division in front of Judge

(1957:281) thus could write that "the game is finding increasing support and seems to have gripped the imagination of thousands of people, particularly Native domestic servants in the suburbs. But it is claimed that there are white, black, Coloured, Christian and Jewish Fah-fee devotees. They are ubiquitous - hawkers, housewives, factory workers, flower sellers, or even a man in uniform, all playing their hunches, day in and day out."[126] What several of the abovementioned studies and reports have in common is the sentiment expressed by gamblers and ordinary folk that gambling in Johannesburg is perceived as business.[127] It was not only among Africans that games of chance and gambling activities were regarded as 'business'. In a 1943 survey conducted by the City of Johannesburg's Social Welfare Department on dog-racing among poor (white) communities in Johannesburg, is was reported that "gambling at dog racing in Fordsburg is regarded as a business or means of livelihood, and thus although it may have a detrimental effect on their lives, they would not state that that was so" (1943:10). The survey found that residents in poorer neighbourhoods were more explicitly against dog racing than in the less poor neighbourhood. The report suggested that "in the poorest areas the public has seen the extent and effect of dog racing among their neighbours and that they realise that dog racing is productive of many social evils" (1943:10). It was reported that "most of the persons who gambled did so in an effort to increase their income. In fact they regarded it as an endeavour to make money rather than as a sport" (1943:24).

Searle; 'The State versus Chan' 1962 (1) SA 734 - Transvaal Provincial Division in front of Judges De Wet JP and Roberts.

[126] In his book *The Bantu in the city*, Pastor Phillips (1938:422) commented briefly on the numbers game. From his brief description of the game, and the number lists he obtained in 1935 from Marshall Town in Johannesburg, it seems that the rules of fahfee has changed little if any over the last 70 years. It was Laura Longmore (1956) who first discussed the game in its own right. And she was not particularly positive about the game and gambling in general. Fafhee and dice playing, she wrote (1956:282), "have a firm hold on the urban African people and their influence on family life is such that they are encouraging a number of loafers. The loose type of living is responsible for much loss of parental control". The reasons for why Africans in the urban areas "gamble heavily" include that some gamble in order to make a livelihood, some are forced into it as a result of unemployment, some believe it pays to do so, and others are employed but play because they are inspired by their dreams (1956:281-282). But this does not make it any better. According to Longmore, "Homes have been broken by Fah-Fee and gambling" and such gambling games are "responsible for the instability in married and family life in urban areas". She associated gambling and addiction to it with the neglect of children, gamblers not paying rent and being ejected from their council houses. Moreover, it has somehow turned men and women into drunkards. "It is difficult", she opined "to estimate accurately the full effects of gambling upon the lives or urban Africans. But it may well be claimed that these matters are conducted so furtively that the authorities are generally unaware as to their ramifications" (1956:282).

[127] We have already seen *stokvel* members also at times conceived of their group savings as 'business' and that this term 'business' has become a metaphor for various forms of income-earnings (which do not follow the normative distinction between earned and unearned income).

Today, the Chinese numbers game remains popular all around South Africa and is linked in the popular imagination with life and culture in Black and Coloured[128] Townships and with black domestic workers in the former white suburbs of Johannesburg. The game features in newspaper reports every now and then and received more than its usual media coverage in March 2003 when the National Lottery proposed to turn it into a national legalised lottery-type game.[129] While nothing has come of this plan yet, the reports estimate that around 5 million black South Africans play the game on a daily basis. Research commissioned by the National Lottery estimate that it has a daily turnover of about R20 million.[130] In addition to these, reports noted that a similar game is played in Jamaica, where it is regulated and played through the national lottery system, contributing 70% of the turnover.[131] Newspaper accounts generally stress a couple of aspects when reporting on *fahfee*: it is played mostly by black South Africans with women dominating the runner corpse. It is generally regarded as a game played by the poor and working classes. In July 2003 the now four-year old National Lottery reported the story of a domestic worker from Johannesburg in her early forties who was the sole winner of a R5.7 million Jackpot prize (Uthingo 2003). What makes this case interesting is that this woman picked her Lotto numbers according to *fahfee* number symbolism, which we will discuss below.[132] In addition one can find these days a web-based fortune-teller called Tiffany Starr who uses *fahfee* symbolism to predict numbers for players of the National Lottery.[133] A celebrated play from the 1980s by the Junction Avenue Theatre Company called Sophiatown, in which one of the main characters is called *Fahfee*, and which celebrates the vibrant culture that was Sophiatown, has also been re-staged lately. Recent popular music, such as marabi and Afro-pop group Mafikizolo, also pays tribute to the role *fahfee* has played in Sophiatown as well as in contemporary urban life in South Africa.

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[128] See Van Wyk (2005:91-94, 158).
[129] Ngqwebo, Siza. 2003. Fah-fee's number might soon be up. *Sowetan/Sunday World*, 9 March 2003. Floris, Jo-Ann. 2003. Fafi sit dalk wip in die lotery. Beeld, 4 March 2003.
[130] Lehihi, Masego & Futhi Ntshingila. 2003. Count your chickens: play fah-fee". *Sunday Times* (Gauteng News), Sunday 30 March 2003.
[131] Edwards, Al. 2002. A game of numbers - Betting, Gaming and Lotteries Commission's role called into question. *The Jamaica Gleaner*, November 29, 2002. [http://www.jamaica-gleaner.com/gleaner/20021129/business/business1.html]. The most well known number game is of course 'Policy', played all across the cities of the USA (Light 1977; Drakes 1993: 470 - 487; Wolcott 1997). Policy is also mentioned in the autobiography of Malcolm X (1965).
[132] According to Uthingo (2003) the winning woman was quoted as saying: "On Sunday night I dreamt about a big hand squeezing money. I therefore picked 32 and 36. On Monday I dreamt about water and a hole and chose 29 and 35. On Tuesday the veins in my right arm were jumping and I chose 14. The sixth number that I picked was 26, which represented bees in a hole."
[133] See http://www.fortune-teller.co.za/Fahfee.htm

While *fahfee* is an integral part of the popular culture and imagination of many South Africans, it has not been described and analysed in a serious fashion by scholars in South Africa (for a lone example, see Dugmore 1990, 1993). Studies conducted elsewhere (e.g. Geertz 1973, Drake and Cayton 1967; Light 1977; Wolcott 1997; Malaby 2003) indicate that such popular plays are important sites of social and cultural analysis. In chapter six I describe in more detail the contemporary organisation of *fahfee* in Black Johannesburg and Soweto and analyse it with references to the contemporary political economy and popular economies. Following recent theorisations of speculation under the conditions of financialisation, my analysis of *fahfee* suggests that we have to rethink the commonly accepted divisions between earned and unearned income and between work and leisure and between speculation and risk-taking in the context of Black Johannesburg. This in turn challenges the conceptualisation of gambling in Black Johannesburg as a leisure activity demarcated from everyday life.

There are scattered references in archival and autobiographical writings to the role they played in facilating gambling (City of Johannesburg 1943; Kynoch 2005) and dealing in liquor and guns (Mattera 1987).[134] Lily Changfoot (1982:25-26) suggested that some Chinese business owners were reduced to running the numbers game after the destruction of Sophiatown.[135] The historical role of Chinese and Indian communities as middle men in various underground economies is evident in some of the slang terms used today to refer to for example fake goods (*fong kong*) and loaded or false dice (*imbombayi*).[136] Unlike the case of informal credit relations and practices I discussed in

[134] Don Mattera (1987:54-55) wrote about the figures of Ah Poen Leong and Dai-Sok from Sophiatown and the games of dice youths played on the sand pavement near Ah Poen Leong's Supply Store in Gerty and their participation in Dai-Sok's games of 'koppie-dice'. Mattera (1987:55) writes: "The dice would be covered by a cup, and Dai-Sok would rattle them while bets were being placed. When he lifted the cup he would pay those who had correctly selected the numbers which came up on the dice. The bets increased on Fridays, and he would make a substantial profit on those days." Hellmann (1940:47) made reference of the Chinese game *pa-ka-pu* being played in Soweto and Kramer (1974: chapter 3, p. 5) mentioned a game called "fives" which was played with five cent pieces on the lid of a garbage can.

[135] In Sophiatown in the 1940s and 1950s, several Chinese operated grocery and butchery stores while the Indians used to run the 'soft-good shops'. Changfoot made mention of the fact that Chinese "did a flourishing business in bootlegging to the Blacks, profiting by diluting all hard liquor". This changed in 1961 with the Liquor Amendment Act of 1961 which passing permitted 'Coloured' and 'Asiatics' to buy 'European liquor'. Prior to this Act, Chinese had to give money to 'Europeans' in order to obtain liquor. When they became eligible for buying liquor, they in turn became sellers of liquor to 'Africans'. Other Chinese, she wrote, operated gambling games and "sucked the Blacks out of their 'tickies' and six-pences which would have bought them bread", denying however that any such activities formed part of organised crime.

[136] In a survey report produced by the City of Johannesburg's Social Welfare Department in 1943 on dog-racing among poor (white) communities in Johannesburg, it was reported that many Chinese store-keepers kept "bucket-shops" through which people waged money. But there are earlier references to the involvement of Chinese mine labourers in gambling. See for example National Archives (Pretoria): TAB/LD/ FILE VOL NO 1301/ REFERENCE AG3170/06,

the previous chapter, which was embedded in the context of social relations in a neighbourhood, an analysis of this lottery suggests that questions of identity and social class can be as important in the performance of economic relations. I first pay attention to the local-level, social organisation of the lottery and the meaning it has for both older and younger participants of different social classes, before situating these within the context of a larger political economy that is part of the translocal processes generated by neoliberal and financial capitalism (Epstein 2009). In this way I try to "tie translocal processes to local events" (*pace* Comaroff & Comaroff 1999a:287).

Speculative accumulation - making money through games of chance and conceiving of such gambling as 'business' - is not a recent phenomenon for those operating at the margins of the state-sanctioned formal economy: for many urban black South Africans, speculative practices involving 'making money out of nothing' is neither new nor characteristic only of a contemporary *zeitgeist*. While apartheid discourse saw "living of gambling [as] the epitome of immoral accumulation' (Comaroff & Comaroff 2001:5), evidence suggests that, in Johannesburg at least, gambling has for

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1906. The Chinese labourers who were in South Africa at the time were regulated then by the Labour Importation Ordinance of 1904 and the Labour Importation Amendment Ordinance of 1906. According to the letters, reports and memos between officials from the Transvaal Police, the Transvaal Colonial Secretary (Urban Affairs) office, and the Foreign Labour Department we learn that the Foreign Labour Department - which was responsible for the Chinese labourers who were doing industrial work - were concerned about the incidence of gambling among such workers in their living compounds on the mines. As a result of their correspondence and lobbying by officials attached to the Colonial Secretary's office, a Government Notice on 'Regulation for prevention of gambling by Chinese labourers' dated September 1906 was compiled. These regulations were proffered under sub-section (15) of the Labour Importation Ordinance 1904 (as amended by section one of the Labour Importation Amendment Ordinance 1906). It stipulated that "Any labourer who engages on any mine premises in any games of chance ... shall be guilty of an offence" and that those Chinese labourers who carry "any cards intended for use or habitually used in games of chance or any dice dominoes roulette box or other gaming appliance" will be guilty of an offence. The punishments were severe. The fine for a first offence was to be a fine not exceeding ten pounds or one month hard labour. A second offence could expect double that while a third offence would have meant imprisonment for a period not exceeding four months. One Superintendent J.W. Jamieson rephrased this new Government Notice in his own words as "Notification addressed to all Chinese indentured labourers on the Witwatersrand Gold Mines". In it he wrote that "Of the many evil practices in which you indulge, and of which I have to complain, there is none greater than gambling. It is at the root of all crime, and is the source of untold misery. You all know that it is akin to robbery, that a gambling hell is a place wherein a man is stripped of his skin and that the wages of sin are laid up for those who use dice and dominoes. In these correspondences much is made of the association of gambling with criminal activities thus echoing the view expressed by Jamieson that gambling is the root of all crimes. In the letters reference is made to one African who admitted just before he was to be executed in Pretoria that his engagement with criminal activities was the result of debts owed due to gambling. In the correspondence much was made of similar cases and the problem of indebtedness was seen as a direct consequence of gambling losses. Another consequence of gambling was highlighted by one M. Eason Wilkinson (Esq.) who was an Inspector in the Foreign Labour Department. He wrote on the 30th of October 1096 that "money-lending at 50% per month interest is a constant cause of desertion amongst Chinese coolies". Moreover, the source of much money lending was gambling ("borrowing follows gambling"). He also noted that the Chinese police officers who were employed to police the labourers were the worst offenders. See also National Archivces (Pretoria): TAB/ LD/FILE NO. 1309/REFERENCE AG3518/06, 1906 as well as Kynoch (2005).

long been regarded as 'business'[137] - and as a livelihood strategy for those living at the margins of state and society. An ethnographically-informed analysis of the lottery under discussion in this chapter also illuminates the many ways in which diverse actors positioned differently in terms of social class and generation experience the effects of growing inequality and economic and social uncertainty generated by contemporary capitalism in South Africa.[138] As such, I concur with Sallaz's remark on Clifford Geertz's famous essay on the Balinese cockfight when he writes that "we can gain insight into a society's culture through careful ethnographic study of the concrete interpersonal situations in which its members wager, gamble and take risks" (Sallaz 2008:6)

5.2 An ethnographic context: The Kliptown bank and Ma Shabalala

It was just before 12:00 on a Wednesday morning in 2004 and a hired interpreter and I were driving out of one of the predominantly Zulu-speaking hostels in a Sowetan neighbourhood in Johannesburg's south western regions that was a site of bloody clashes between 'township residents' (comrades) and hostel dwellers during the dying years of apartheid. We had gone there in the first place to visit a herbalist who had wanted to show us the video of her initiation ceremony as a *nyanga*, both to demonstrate to us her credentials and to make clear to us the ways of 'traditional healing'. I was particularly keen to learn how she was able to better the 'luck' of clients wanting to improve their money-making businesses or help gamblers 'dream better'. The herbalist's office space was an old camper given to her by a white man she had helped to get over his romantic infatuation with his black domestic worker and was parked outside one of the hostel units. All around the gravel roads were dotted with chickens and immobile motor vehicles not unlike scenes from rural slums all over South Africa. A power failure at the hostel - the latter being *the* symbol of the migrant labour system and racial capitalism - forced us to cut short our interview and to opt to go find Ma Shabalala for a follow-up interview. At the time she was the head runner at a well-known *fahfee* bank in Kliptown. Leaving behind the hostel - with its lined tiny hostel rooms now utilised as family units but with no one really knowing for sure the legal rights the households residing there have to these units - we made our way by motor car to Beacon Road in Kliptown.

[137] In very much the same way as informal lending of money and the hosting of a savings club meeting are conceptualised as 'business', that is an opportunity to create income through utilising social and other networks.
[138] In the following two chapters I return to this theme by demonstrating how two different groups of men, occupying different class positions, experience social reproduction and questions of masculinity differently.

The old yet impoverished township of Kliptown was abuzz with pedestrians, informal street vendors, taxis, police cars and dust. A recently launched Johannesburg Blue IQ project was in full swing and a major source of construction dust and noise. The project - one of a set of newly launched public-private partnerships between the city and big business - promises to deliver what the city has failed to or is incapable of delivering: an improved taxi rank for commuters and neat market stalls to the informal street vendors already playing their ware there. The rank and vendors are being built here because it is in Kliptown where the People's Congress adopted the Freedom Charter in 1955. Heavy with political irony in the wider context, this public-private partnership's promises to the self-employed vendors are an offshoot of their primary vision: to architecturally commemorate the adoption of the Freedom Charter here and to tap into a budding 'township tourism' market by building a massive, modern hotel as well as to build a conference venue for the conference-loving public service. The traffic in Kliptown was still manageable back in 2004 as the drastic increase in the number of motor vehicles on the road - brought on by the consumer-driven jobless growth boom and the availability of cheap credit to the growing Sowetan black middle class - was not yet in full swing.[139] The advertising billboards which dotted the roads around the area then were dominated by financial institutions offering cheap credit, the national lottery promising big winnings, cellular communication companies offering a discount lifestyle and warnings about HIV/Aids.

Previously I had learnt from Ma Shabalala that the Chinese man who owns this particular bank, together with five other banks in Soweto, is called 'Jo'. Jo resides in the old Chinatown section of downtown Johannesburg and he is also the owner of a nearby butchery shop in Kliptown. The bank in Beacon Road where Ma Shabalala was the chief runner was played twice a day, at 13:15 and 17:00 (i.e., a draw of the lottery took place twice at these venues). In practical terms this meant that twice a day at these agreed-upon times Jo would announce the 'drawing number' to the runners and would then claim and compensate punters according to their wagers. Ma Shabalala as the head runner of this bank was the local organiser of the lottery – the local broker between the owner Jo and the other runners and players. Her runner number was 'one', something she was very proud of and which was written in bold on her tiny leather runner's pouch. This was in no small part because she also conceived of herself as Jo's business partner given the history of her involvement with Jo

[139] Cf. Morgan (2004).

and this particular bank. Earlier she had told me how she had started this Beacon Road bank back in 1978 together with Jo and a shoemaker friend. And as she recounted to me her life history over several visits the importance of *fahfee* in her story – and how it incorporates both modes of risk-taking (waging money) and divination (relying on and interpreting dreams) in her everyday life – became increasingly evident, as well as clearly linked to the material conditions of social reproduction.

Ma Shabalala had told me that she started running *fahfee* in 1978 after having dreamt a very significant dream. During that year she lost her job at Amalgamated Carpets in Johannesburg where she was hired to cut velvet for under carpets (the supporting layer of material that increases longevity of carpets while reducing wear). Soon after she lost her job she had a dream one night in which her father told her to go and "play horses". Moreover he instructed her to bet on double 16. Since she did not know anything about horseracing and gambling she went to an old lady who lived in Soweto's Orlando East neighbourhood who interpreted the dream for her. She was assisted by another friend in betting those numbers on the horses and listening to the radio the next day learnt that she had indeed won. She had recounted to me how at around the same period when she was staying in Orlando East she decided one day to wager money on playing *fahfee*, something she had never done before. She had placed two bets, one at a bank in Orlando on number 5, and another at a bank in Johannesburg on number 10. She had chosen the right numbers for both games and won a considerable amount of cash. Her winnings were so large that the Chinese banker could not pay her as he did not have enough money on him. Instead he had offered her the keys to his car but she declined seeing that she could not drive. The next day he had brought her the winnings and at once she decided to become a *fahfee* runner, soon thereafter starting the bank with Jo the banker in Kliptown and becoming the head runner.

For nearly 30 years since she had been the head runner. It was with this 'job' as a runner for an illegal numbers lottery, she proudly informed me, that she had built a five-room house amidst the informal shacks along Klipspruit River and had 'put all her children through school'. Despite my questioning her about the lack of productive work involved in operating games of chance and in being a lottery runner - a question which itself is underpinned by a labour theory of value - she was

adamant in describing her income-generating activities through *fahfee* as 'a job'[140], thus echoing a view I heard from many other contemporary runners who conceptualise their running in the numbers racket as a form of employment or work:

> Ja it's a job. Because sometimes you haven't got the sugar you haven't got a paraffin you haven't got a candle at home… Now you've got the sugar from playing with that R4. You can play with eight number and they are correct, take your bag and close it and give it to the puller and the puller will say here is a number you've got your numbers right. You have got the number with 25 cents and that 25 cents is going to give you R7… Now you can say I can buy chicken…Or buy a litre of paraffin and go make a fire in the house and people are going to get something… [it is] better than nothing because that R2.50 when he eat me he eat me but when I catch him I get R70.

Ma Shabalala was not ignorant of the moralising debates regarding lotteries and her responsibility as a mother and as head of a household. After all, during apartheid most forms of gambling were illegal and the mainstream churches had been openly against them. Moreover, the apartheid state had effectively criminalised large section of the urban African population through legislating on income-generating strategies such as beer-brewing and hawking.[141] Ma Shabalala was also acutely aware of the flip side of winning money easily: you are just as likely to lose it as easily. So whereas she was aware that 'money comes easy in *fahfee'* she admitted that one must be careful because '*fahfee* can eat your money'. These words amply introduced me to the consistancies, contradictions and complexities that surround *fahfee* as a personal choice and as a social institution within a larger context of unemployment and social marginalisation.

Over the years she had developed several rules of thumb to help her balance the demand of generating money in an unforgiving urban cash economy through earning commission as a runner

[140] There are interesting parallels between her reconstruction of her life history and those of the traditional healers I interviewed: both narrative structures refer to a period of crisis (here the loss of a job and for many healers a period of mental/physical illness), followed by a vision or dream through which the ancestors communicate a message on which must be acted (learning how to gamble or undergoing training as a healer under a mentor) and the subsequent 'qualification' as either a healer or a fahfee runner. A similar observation was made by Martin West who wrote in 1972 that the typical life history of a prophet from an independent African church in Soweto sounds very similar to that of a *sangoma* (1972:67). This will explored in greater detail elsewhere.

[141] Hellmann (1934) for example argued that *stokvel*s originated among beer-brewing women in urban locations in Johannesburg not only as a way to raise credit among brewers but also to sell off surplus home-brewed beer before it turned sour. A large section of the population of Rooiyard, the township she researched, was effectively turned into a "criminal class" as result of their beer-brewing activities "which, though illegal, are a necessary condition of their economic survival" (1934:36).

and directing such monies to purchasing either material necessities or to grow her income by taking risks and punting within the very speculative enterprise that she helped manage. In other words, over the years, *fahfee* had allowed her to combine both the earning of 'wages' and 'commissions' with 'pure gambling'.[142] For example, she does not wage (play *fahfee*) with large amounts of money but only with what she considers 'small change'. She also prioritises her spending: 'The most important thing to do is to first buy something for the house which you don't have, like a candle or something, and then if you have something left then you play *fahfee* and maybe God will bless you'. Her main income, of course, is not from *fahfee* but comes from a monthly state old-age pension grant which was then worth R740 (in 2005). But the reality is that Ma Shabalala has very little else to do in order to generate some income given her educational background, age and attendant job opportunities. Like many of the other pensioners and formally unemployed *fahfee* runners I interviewed, she responded to my uninformed question about why they play *fahfee* with the simple yet stark truth that people play *fahfee* because they are hungry: 'we are running for a living'.

My mind was going over these conversations with her before we arrived at Kliptown, approximately half an hour before the 13:15 pull. We stopped our car opposite the street corner that served as the home office of the bank, and waited. Several informal traders were peddling all sorts of goods and wares on the street corners, the most noticeable being the music stand where tapes and CDs were being sold, as loud Congolese music was blasting from two speakers and an amplifier connected to a car battery. When we saw none of the runners gathering on the street corner at their usual rendezvous time, and we noted that the Chinese butchery down the road was closed for business, we realised something was amiss. After waiting a few minutes we started asking the traders operating in the vicinity and were given directions to where Ma Shabalala was likely to be found. After driving around Kliptown for an hour or so, and talking to a number of people in shops and shacks, we ended up in a shack with some of the runners we were familiar with us from our previous visits to Jo's bank. There we were informed that Jo's butchery and *fahfee* bank had recently closed down because Jo's business "went bankrupt" and he had "fled" to Hong Kong. The runners from that bank then decided to join another bank operating half a kilometre away which

[142] But she did not conceptually distinguish between these two forms of income (as some would differentiate between earned and unearned income).

was owned by a different Chinese man by the name of Woo. Ma Shabalala was not around. It turned out that she had taken time off from her numbers running regime in order to assist the local ANC branch with campaigning for the upcoming elections (in which someone else was 'running' for office).

Nonetheless we decided to stick around and play some numbers as Woo was due to pull at this bank in half an hour's time. We were sitting on a bench outside the shack, sweating away in 30 degrees heat whilst having some Cola and cigarettes, when the woman who owned the shack called one of the runners over and placed a bet on number 1 (one) for the draw that was about to take place. Never before had a white man been in her home so she thought it proper to place a bet on that specific number, taking my presence as a premonition of the winning number that was about to be pulled (number one means *inter alia* white man). Half an hour later Woo the banker came racing past in his navy blue Toyota *bakkie* (pick-up truck) complete with tinted and bulletproof windows. He parked around the corner from where we were sitting, discretely hidden from our view.

The puller, who had been sitting next to us, gathered the bag with all the bets and went over to the *bakkie*, most likely handing Woo the bag whilst simultaneously receiving a slip of paper with the winning number written on it. To everyone but the owner of the shack's dismay, we were informed by another runner who was standing at the entrance to the shack and observing the puller, of the puller's right arm going up and with his index finger raised, lowering it again slowly, signalling to everyone around the pulled (winning) number: number 1 (one); white man. I could not help but chuckle at the situation: there is no point in trying to be a detached observer who does not influence the fieldwork environment! The whole situation created quite a stir around us. Some of the runners playfully accused me of making them lose their money. "It is because you are here that number one was pulled", one suggested. I was certain Woo did not see me. Maybe someone warned him or sent him an SMS about the presence of a white man at this particular bank? Whichever way, by pulling number one he had just confirmed to all the runners who were there that day, and the neighbours and friends of everyone present, their talk about the non-randomness of the mystery that lies in money and numbers and the agency and forces that informs much of what happens in life. This is because the non-randomness of the fall of the divinatory bones, or the selection of the winning

fahfee number, is intrinsic to both the meaning of this numbers racket and to how many Sowetans theorise meaning in the context of everyday life. [143]

5.3 The sociological organisation of *fahfee*: bankers, runners, players and numbers

A description and analysis of local-level economic activities, and how these relate to translocal processes, should pay attention to the sociological organisation of these activities and how the local-level structure of the institutions, practices and meanings implicated in the economic activities shape and are shaped by larger processes. In this instance, we need to pay attention to the local-level organisation and rules of a typical *fahfee* bank, the strategies employed by runners and punters as they try and "beat the bank" and the figure of the Chinese banker. Any *fahfee* game is organised around three categories of persons: the banker, the runners, and the players. The 'banker', who in all of the games I investigated was said to be of Chinese descent, owns any bank, together with any other number of banks.[144] While the banker owns the bank, it is locally organised by a head runner who earns a weekly salary from the banker (between R14 and R20 per week). The 'head runner' not only heads the body of local runners but also reports to the banker and ensures that runners collect bets properly, that winnings are paid out to players, and that some of the more intricate rules of the lottery are followed fairly. The head runner, one informant told me, controls the bank "like the captain of a ship".

A *fahfee* game is played at a place that is called the 'bank' or 'home office'. In the former municipal township neighbourhood it is often the case that the head runner's house serves as the home office, in which case the banker then contributes a small amount to the head runner for the use of the premises as part of her salary. The head runner is often the person who started the particular bank by having approached the banker on one of his daily runs through the neighbourhood. The banker would have interviewed her, accompanied her home to establish her residential address and then agreed on the arrangements (salary, betting limits for the bank, time of the pull etc). When people refer to a 'bank', they usually refer to the house or office of a particular bank. In Soweto, the home

[143] Mayer confirmed this when he wrote about the existence of fatalism among the residents of Soweto he interviewed: "In the explanation of poverty we found a mixture of an economic explanation and the themes of 'luck' or God's will. All had in common that they absolved the individual from his shortcomings or his failure." (1975:119).
[144] Until a decade ago most of the bankers were second or third-generation Chinese South Africans but since the advent of democracy recent Chinese immigrants, some of them without legal residence, has taken over a fair share of the *fahfee* market.

office is usually the house/front yard of the head runner or a well-known street corner, whereas offices, street corners and factories serve as home offices in the city and suburbs. The use of such formal terms by players and runners is a form of conventional professionalisation that indicates the seriousness of this 'informal' gambling institution.

Apart from the easily discernible Chinese banker, who typically drives around the former township and suburbs in a bullet-proof pick-up truck, the runners form the most visible people at any particular 'home office'. Prior to the banker's arrival for the pull, the runners would meet at the home office, clutching their runner bags in order to organise the bets and the winnings, to write the tote, and to talk and discuss the numbers and their players. They may talk about the runs they had made that morning during which they, armed with a runner bag or pouch (*isikhawama*), had walked around the immediate suburb, shops or office buildings to collect bettings from their clients. They would also discuss how they may have help individual clients pick specific numbers by acting as interpreters of the dreams of their clients' and how they would have written down their clients' numbers on a printed piece of paper ('betting slip') and provided their clients with a 'receipt'. And they may also have talked about the two numbers that cannot be waged on during the next pull ('*dodai* numbers'). In these terms, the discourse between runners is more than simply conversation: it amplifies actions to the level of social intervention, thereby self-identifying runners as a source of knowledge within the communnity.

At the time of the pull, when the banker comes around to the home office, usually twice a day, the runner goes through her pouch and verifies that the amount of cash and the numbers on the betting list correspond with each other. Importantly, she then may place small amounts of her own money on a number she fancies, as runners are in most instances also players. In her bag then is the correct amount of money together with a completed betting list showing the details of the various bets (size and number). At the home office she hands over her bag to one of the other runners who, for the duration of that week, is known as the 'puller'. It is the duty of the puller to collect all the bags from the runners present to place them in the puller's large bag and to hand this large bag over to the banker at his arrival. She is also the one the banker communicate the winning number to, verbally

or in the form of a number written on a piece of paper.[145] The puller may then communicate the winning number to the other runners by a system of non-verbal signals that is linked to the symbols every number represent (see Appendix C for a list of these symbols and corresponding numbers). So as to eliminate any possibilities of cheating, the exchange of the winning number and the large bag of betting pouches between the puller and the banker occur simultaneously and, when possible, in view of the other runners. The runners take turns to pull and during the week that a runner is pulling, she will earn an allowance from the banker, paid out to her via the head runner.[146]

Whilst sitting in his vehicle outside or around the corner from the home office, the banker and his assistant works through the runner bags. They verify that the cash amounts and the amounts listed on the betting lists correspond and then pay into every runner bag the correct amount of money that was won on the winning number. For every R1 that was bet on the winning number in any bag the banker returns R28 to that bag (a 50 cents bet on the winning number pays out R14; R2 pays out R36 etc). The runner who owns the bag then claims for herself a commission fee of between R6-8 from every R28 that was paid out in her bag. Similarly, a R1 bet on the winning number pays out R14, of which R4 is collected by the runner and R10 to the bettor (if she played her own money, she collects the entire R28). After completing these calculations and payments the banker hands over the large bag to the puller. They then drive off to the next bank to conduct another pull somewhere in a neighbouring suburb or street. The runners collect their bags from the puller and after verifying the banker's payments they disperse, each in his or her direction until they meet again for the next pull in the afternoon or the next morning.

What are the routine paraphenalia of *fahfee*? The items one would encounter at a 'home office' or during an interview include bags and pouches, as well as the 'betting slips' and 'tote lists' (items that would constitute the evidence in a court case against *fahfee* runner, cf. South African Police 1951-2; see Appendix D). The betting slips are A3 size pieces of paper with 36 numbers printed on them, which the runner uses to write the bettings on (see Appendix D). The head runner gets these lists from the banker every Friday, free of charge, and distributes them to the other runners. The tote

[145] The non-verbal language of *fahfee* in Soweto is part of a broader range of shared linguistic practices in Soweto that are incredibly uniform across the linguistic, neighbourhood and spatial contexts.
[146] The weekly allowance puller receive is similar to what the head runner receives, and varies between R10 and R20, but as there are sometimes more than 20 runners running in any game, it may be that it is only every 20th week that a runner gets a chance to pull.

consists of lists of numbers, often written in columns on old cardboard paper or in betting books, indicating the numbers that have won in the recent days and weeks. The other important object is what amounts to small pieces of paper with the '*dodai*'[147] numbers written on them, given to players before they decide on which numbers to play (in effect, thus, you only bet on any of 34 numbers). The 'dodai' numbers can also be read off from the tote list.[148] For example, every runner would carry a piece of paper - or several pieces of paper that are distributed to local *shebeens* or car wishes that are frequented by players or curious anthropologists - on which a similar arrangement of numbers would be written, in the case of a game that is pulled twice every day (say 11.00 am and 17.00pm):

15 18 5

———————

8 31 4

The top row lists the sequence of pulled numbers for the 11:00 game for the past three days (e.g. 5 was pulled yesterday morning, 18 two days ago and 15 the day before that). Likewise, the bottom row lists the numbers that were pulled in the 17:00 game for the past three days. Numbers 4 and 31 occupy the position called "night numbers", 4 being in the "last night number" position. The '*dodai*' numbers for this schema's 11:00 pull, i.e. those that cannot be pulled by the banker, is 5 and 18, and for the 17:00 pull they are 4 and 31. Numbers 15 and 8 may be played. If number 4 were to be pulled at 11:00, the same number as the previous night, it is called '*lala vuga*' (literally 'sleep, wake up'), meaning you went to sleep and you woke up with the same number. The same number may also be pulled in both the morning and the afternoon games, and this is called 'double-up'.[149] Players also talk of the banker as pulling 'under' a certain number. For example, if number 1 was pulled this morning, runners and players would talk of the 17:00 draw as happening 'under 1', expressing in this way the belief that numbers and games are related to each other across particular pulls. Indeed, it is exactly because runners believe there is pattern in the pulled numbers that they

[147] The term *dodai* derives, some of my informants say, from the isiZulu word for young men *amadodana*, and may be a reference to (two) testicles.
[148] One runner also made reference to so-called 'tote numbers' which are "tricky numbers" and which may not be pulled in three days. For example, once the banker had pulled 26 he canot pull 31 in the next three days. If he does, the puller should go back to him with the money and bets and tell him to pull another number.
[149] This phrase "doubling up" is also used in some *stokvels*.

develop extensive strategies for selecting numbers and these strategies are complimented by means of dream symbolism, beliefs around luck and everyday events. Before discussing these strategies it is important first to provide a more sociological profile of those who run and play the numbers game.

5.4 Runner and player profiles: Gender and social class dynamics

During the course of my research, interviewees often articulated the view that perceptions of social class are important factors in understanding people's behaviour. There were differences between how, for example, unemployed men and middle class women approached the moralising question of gambling and their participation in this lottery. The majority of the runners I interviewed and encountered at the various neighbourhood banks are unemployed women and a few men. Some of them are running small businesses from their shacks or backrooms (selling liquor, vegetables, sexual services or running dice games); soliciting bets and earning commission is only one in a range of income-generating strategies. Few of them had any tertiary education or training and found themselves in a structural position in an increasingly skills-based economy in which they had few if any chances of ever finding secure formal employment. Their main sources of income are typical of women living on the margins of the formal economy: renting out backrooms if they own a former council property and through relying on boyfriends and the various forms of social security provided by the state (especially the R140 child care grants). The pensioners from poor households who are runners, such as Ma Shabalala, also rely heavily on the monthly old-age grants of R740. A few runners informed me that their monthly income from the lottery range between R50 and R500, indicating the extreme uncertainty of earning a living in this way. However, questions about income and earnings were often treated with contempt or ignored and, as such, I have no reliable information on the exact earnings of runners, whether from my research or others' (cf. Kramer 1974 and Farber 1974).

An important feature of the discourse articulated by a majority of runners I interviewed - who comprise a section of the unemployed urban underclass - is that they explicitly liken running *fahfee* to 'working'; they are literally 'running for a living'. Some, such as Ma Shabalala, proffered biographical accounts that included them losing their jobs and subsequently taking up running as a means of generating some income outside of the formal labour market. This category of

economically marginalised runners unsurprisingly spoke about the economic hardships, of 'trying to make something' by being a runner, of putting food on the table and securing money for their grandchildren or children's school fees. As such, very few of these runners ever refer to the pleasure, or the enjoyment and thrill of punting. Rarely do they refer to the pleasure of winning. For these residents being a runner entails not only earning a few cents in 'commissions' from winnings and a 'pay' as head runner or puller from the banker. It also provides them with an avenue through which to articulate a working class sense of respectability outside the institutions of the church, savings clubs and other forms of association to which they can not afford to belong. By walking the streets for money, acting as local agents and brokers between the Chinese banker and players, and as urban *shamans* interpreting the dreams of players according to intricate symbolism and acute observational skills, they can effectively differentiate themselves from those unemployed who just sit at home, do nothing and eventually loose all hope (often referred to as 'turning mad'). Thus it is that an ethic of hard work - of collecting lottery wages for a living - is extolled by some of these runners as a virtue of their profession.

Another category of runners and punters belong to a different social class and their participation in the lottery differs from the unemployed runners who are 'running for a living'. Consisting of mainly formally employed 'middle class' men and women and pensioners from 'middle class' families, they rarely show their faces at the neighbourhood bank. Some of them will be the clients of the abovementioned category of runners and will wage part of their income or pension monies. Some of them actually own their own runner bags but will not use it to walk the streets in order to collect bettings. Instead, they will send children or grandchildren to drop off and collect their runner bags at the neighbourhood bank after school. These middle class men and women are often members of the local Methodist or Anglican congragations and will be reluctant to associate themselves in public with the lottery. This category of middle class residents may at times leave an entire week's worth of bettings with their runner and will typically wage larger amounts of money than those runners in the first category. Also, they may also wage bets at their places of work where the relative anonymity of the workplace environment gives them greater space to speculate without the forms of social control evident in a residential neighbourhood. Unsurprisingly they talk of *fahfee* in terms of the language of gambling and risk-taking, waxing on about 'betting against the Chinaman' or trying out one's luck and experiencing the thrill of winning. What struck me about the talk of this

category of players is not only the difference between their talk and that of the runners who are running out of economic necessity. I was also struck by how their recollections of how the Chinese lottery was played forty years ago differed from what I had observed during fieldwork. These changes relate to drastic changes in the political economy of the African municipal townships during the 1960s and 1970s and the contemporary conditions of 'jobless growth' and growing inequality between a large unskilled underclass and small yet growing middle class.

When asked to reflect on the numbers lottery as it was played by their parents and when they were young, female runners and players spoke of how it structured much of their leisure time. Older, female Sowetan residents recounted to me how they would start as runners for a bank merely as a leisure activity and a way to make friends. Back then the runner corps was dominated by women as their husbands and father and brothers were likely to have been working in what was then a more labour intensive and male-dominated labour market. Often the 'home office' became a space at which female runners would meet fellow runners and developed social networks and make friends outside of existing kin, neighbour and church networks. They talked about runners and players who were strangers to each other becoming close friends in the context of a *fahfee* bank. As a neighbourhood *social* institution, in the aftermath of forced removals and relocations, it facilitated social interaction and the creation of a sense community in the newly constructed areas of Soweto. Informants recounted how runners at a particular bank would cement the friendship bonds between runners by starting a savings club or burial society. Thus Farber noted that in 1974, when each runner was getting a mere five cents and were paid only 10%, that runners "are in it surely for the thrills rather than the money" (1974: chapter 3 p. 7). Such thrills, my interlocutors insisted, were as much about the excitement of forging new social relations and community than about winning.

Given that the political economy of apartheid designated males as the main breadwinners of households and beneficiaries of public housing, and these were unlikely to disclose their income to their partners (Kramer 1974), *fahfee* also provided female runners with an opportunity to earn money independently from their husbands (Bozzoli 1991). Re-investing their winnings in a collective savings or burial associations not only made it difficult for husbands to lay claim to these earnings but it also served as a form of social security. What emerged in the course of my research is that during the 1960s and 1970s the numbers lottery was played in the main by African women

who were married but who were not formally employed. In other words, women who had spare time at hand to socialise with friends whilst making some money independently from their husbands. It was a strategy for women to earn some income when there were still few employment opportunities available for women and when they had scant power to access not only information on their husbands' earnings, but money for their own spending. It was then - as Bozzoli (1991) argues for the rurally-born Tswana women who came and worked in Johannesburg during the 1950s - about earning some small income in a socially accepted way among people of the same status position.

These recollections of the meaning of *fahfee* a generation ago differ markedly from the views aired by younger residents and those who now constitute the majority of the runners' corps: unemployed men and women who are desperately seeking to earn a few cents in the growing informal sector. Younger non-playing residents I interviewed associated *fahfee* with the urban underclass that developed in the African urban municipal townships with the falling apart of influx control in the 1980s and the increasing inequality that became a feature of social life in the townships since the 1970s. Furthermore contemporary runners do not talk about their participation in *fahfee* as a form of leisure but as 'work'. For the unemployed men in their forties, the women in their early thirties and even twenties as well as the poor pensioners, running for a local bank is one of the many ways in which they are trying to earn a livelihood; it is not a leisure time activity.

The changing meaning of *fahfee* for the different participants can be linked to changes that have occurred in the political economy of Soweto and black Johannesburg. A number of factors would have shaped the contours of social class identity and material conditions in the newly established neighbourhoods of Soweto subsequent to the forced removals of the 1950s. During the 1960s and 1970s, South Africa's economy experienced substantial growth in manufacturing and construction, which meant expanding employment opportunities while foreign investment flowed into South Africa. The growth in relatively stable urban employment associated with this economic boom was bolstered by the state's more aggressive application of influx control and state investment in the homelands. The rapid economic growth, coupled with state interventions (tightened influx control and the Urban Labour Preference Policy) meant "virtually full adult employment in Johannesburg during the 1960s. For those who were prepared to do unskilled and semi-skilled work for poor

wages, there was employment aplenty. In 1969 the Survey of Race Relations reported an acute labor shortage and business fears of wage inflation" (Glaser 2000:98). While the growth in Gross Domestic Product for the 1960s averaged 6%, growth decreased between 1971 and 1973 to around 4% (Glaser 2000:126). The slowing of growth could not keep up with a population growth of 3% which translated into 200 000 new jobseekers entering the job market each year. These changes forced the Verwoerd government to be more pragmatic and the accept the need for a stable, urban African working class, effected through, for example, the relaxation of the skill-oriented 'colour bar' that had so severely restricted labour flexibility . Glaser (2000:129) thus holds that the "creation of new skilled job opportunities, coupled with a general improvement in African wages following the nationwide strike wave of 1973, brought relative prosperity to many urban African families. Rising unemployment, however, brought new hardships to other families, which had to stretch already overextended incomes even further to support more people. While the pickings in the ghetto became richer, more people were thrown into poverty".

After the 1976 uprisings the apartheid state afforded even more opportunities to a growing middle class in the African municipal townships hoping as it was to create a buffer zone between radical youths and an increasingly militant working class and the state (Bonner & Segal 1998). The increase in social inequality in Soweto continued apace during the 1980s with increased urbanisation and the collapse of the influx control system. Since the dismantling of some of the apartheid state policies and the postapartheid state's embrace of conservative macro-economic policies (replacing RDP with GEAR) the economy has continued during the early 2000s on a path of relative 'jobless growth' despite the commodity boom period. For the growing underclass, lacking in the sort of skills required by the growing sectors of the economy (finance, services, tourism), this has meant even greater levels of impoverishment and an increase in income inequality between the new black middle class and the underclass (Seekings & Nattrass 2000). Combined with continuing urbanisation and migration (Posel 2006), the availability of cheap and undocumented labour, and the informalisation of work and labour (Benjamin 2008), many of the underclass will never work in the formal sector again. If we couple these conditions with the existing low levels of financial literacy that exists in South Africa as well as a weak history of financial consumer activism with a well-developed financial system known for its monopolistic behaviour, then it is not surprising that they may regard the current economic system as incomprehensible (and occultist), if

not outright unjust. Unsurprisingly then, the more 'mysterious' aspects of the popular economies characterised by informalisation and financialisation - such as illegal number lotteries and get-rich-quick schemes - may have a ready audience.

Now that we have sense of the class and gender dynamics of those who play the Chinese numbers lottery, as well as a broad outline of how the meaning of participation may have changed, let us look in more detail as some of the strategies and discourses that runners and punters employ.

5.5 Runner strategies: schema documents, symbolism and 'being clever'

As mentioned elsewhere in the literature on gambling and number games (Drake 1993; Hayano 1982; Light 1977; Malaby 2003; Wolcott 1997), it is also the case with *fahfee* players that they talk of a close connection between picking a number, beliefs surrounding dreams and luck, and developing strategies on how to beat the banker (or 'house'). Number symbolism and number picking strategies are central elements in both the organisation and meaning of the game. Strategies for picking numbers by runners and players are often foregrounded in the conversations I have had with runners and are linked to notions of 'being clever' and outsmarting the banker in order to 'eat' him (win money from him). At the same time 'being lucky' is also stressed and beliefs around luck in *fahfee* are often linked with perceptions on how exactly the banker picks a winning number. I mention here four general but not mutually exclusive types of strategies employed by players and runners in order to 'break' the banker: list and schema strategies for dreams; symbolism related to the unpredictability of the everyday; and general tactics linked to the notion of 'being clever'.

5.5.1 List and schema strategies

As I noted earlier there are 36 numbers in *fahfee* and a player can bet on any of these numbers per pull excluding the two so-called *dodai* numbers. Every one of the 36 numbers is linked to several formal symbols which seems to be for the most part a random categorisation of types of persons, body parts, animals, events, buildings and vehicles. Every number has one primary symbol linked to as well as several secondary ones. Most of the people I interviewed would normally mention only one or two symbols per number and they are for the most part those I name primary ones. Some of the newspaper reports state that these symbols are linked to ancient Chinese symbolism and a former banker I interviewed confirmed this. The symbolism attached to numbers seems structured

in no significant way even though there are some obvious binaries such as left/right; black/white; small/big; human/animal and internal/external. However, it would be problematic to make too much of this symbolism without taking into consideration the origin of these, its relation to Chinese symbols, and what they stand for in everyday life.

The one aspect of *fahfee* that is most often emphasised in popular discussions about the game is how the 36 numbers are linked to specific symbols.[150] Newspapers reports often contain a list similar to the one noted above (e.g. Lehihi et al, 30 March 2003; Ngqwebo 2003, *The Star*, 5 March 2003). It is also the first aspect runners and players told me when I interviewed them about the game. Punters and runners alike employ the number symbolism in a variety of ways in order to construct strategies for picking numbers and these strategies often entail linking number symbols to themes occurring in dreams and everyday events. When inexperienced punters are not certain as to which number to pick or when several themes are remembered from dreams runners often act as dream interpreters, assisting punters in picking their numbers. It is common for punters to pick more than one number especially if your dream contained elements that point to several themes. Punters also often have lucky numbers and bet on these in conjunction with their dream numbers. Your lucky number, according to one of the runners I interviewed, is the number "you are born with" and do not change during the course of your life.[151] This attitude is redolent of the sense of fate that surrounds the game of *fahfee*; it speaks to how deeply entrenched is speculative enterprise within conceptualizations of greater meaning.

Another strategy for picking numbers is known as the 'partner scheme' which is also called 'Chinese numbers'. Every number between 1 and 36 are linked with another number so that there are 18 pairs of numbers that are usually played together (there was no variation in this partner scheme across the games I have visited).[152] Partner numbers are of importance because it is alleged that it is the bankers' own way of linking numbers to his symbolic scheme and hence a roadmap of sorts of how the banker picks the winning number at every pull. For example if a player dreams of

[150] I have encountered very little variation in the symbolism across the games I have studied and this is conformed by the lists given by Phillips (1938), Longmore (1956) and Dugmore (1993).
[151] As one runner succintly put it: "I've got my own scheme. Anyone can make a scheme. And this scheme helps you to pick a number".
[152] The partner numbers are: 1&36, 2&-29, 3&8, 4&35, 5&19, 6&33, 7&13, 9&17, 10&23, 11&26, 12&32, 14&34, 15&16, 18&31, 20&25, 21&24, 22&27, 28&30.

the moon she should place a bet on number 9 as number 9 is linked to the moon. But the player should also place a bet on number 17 which is the (Chinese) partner number of 9 as number 17 has the connotation of moon in the banker's schema. "You should also play the partner number", I was told, because "if you lose there, you can eat the Chinaman with the partner". Not everyone agrees on the importance of this schema. Another runner from Standville, who goes by the nick-name of Stock Exchange[153] and is a male pensioner, discussed the importance of trying to break the Chinaman with me in the following terms:

> That's how it came about. You've got to link it. That's how you 'play' the Chinaman. It's not easy to play 22 and then the following day you say 27 or the same day you say 27. 22 partner 27 - it's not easy. Because he [the Chinaman] knows that there is a certain person waiting for such a partnership. He doesn't want people to discover this partnership, but we all know about this partnership. You see it's like this: 10 is a partner for 23. 10 is the axe and the horse, how it comes about he knows. But these names…if you don't guess you will always fail, then you got it right. The partnership is so much important to him.

When no one is all that sure how the banker picks the winning number, such a scheme is, of course, of great import. This is because it promises you insight into the banker's own symbolic universe.[154]

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[153] Stock Exchange explained to me why he used the metaphor of the stock exchange to refer to fahfee as follows: "Let me say that as I am now that's why I call it stock-exchange, this *fafhee*. I don't call it *fafhee*, I call it stock exchange. We are trying to put a new name, stock exchange. That pays me. Because that way you find that in the morning I can put R2.00 I get R56.00, and then in the afternoon, 4 o'clock it's ... we call it *fuf* [miss, no pay]. *Niks, niks* so I know that this thing fluctuates.....Stock exchange, it fluctuates. So I was rich in the morning and in the afternoon I'm poor. Now I put it that way; the stock exchange fluctuates". Thus runner was also an avid horse race gambler as is evident in his gambling talk: Like this horseracing. Place accumulator and jackpot, pick-six. You see. And then it can even take you more than six months – you win very little, or your money-back, very little, or your money back or – R2000, after two months. But one of these days you are going to catch…that number, take it from your radio, this and this and this. Damn! I've got the jackpot, and you know exactly that they've got more than R70 000, because there is a certain number, that horse – the outsider neh, ja that outsider – if outsider has opened the jackpot, you know exactly that horse itself carries more money than any other horse – you've got R70 000. But…this one is 78…you know exactly, you don't have to worry, now you know exactly that I may…at least R5000 tomorrow, but not more than R20 000. Never! You know exactly it's 5 to 2 or 5 to 1, 7 to 10 and then 7 to 1. The jackpot hasn't got money. But outsider, one outsider…they call it a donkey, jackpot donkey. This donkey…then I've got the money now…now I'm going to buy a car. Ja I'm going to buy a car. I know that this jackpot is going to pay me exact money or more than that car is worth. Because that number, the outsider, and I've got the outsider. I know it's got more money".

[154] Several other schemas also exist, some of them printed on A4 size pieces of paper or hand-copied into gambling books that some runners keep. On one such often-photocopied paper appear, hand-written and sketched on both sides, four different schemes for picking numbers. For example, one scheme consists of 36 circles drawn in rows of 6 by 6, each circle containing five numbers. Starting from the top left-hand corner, every circle has a number written in the centre of the circle, starting with 1 through to 36. In the first circle the numbers 13, 26, 5 and 28 also appears, the second circle has the numbers 14, 27, 6 and 29, and so forth. The last circle, circle 36 in the right-hand bottom corner, has the numbers 12, 25, 4 and 27. Another scheme is basically a rough sketch of the outlines of a person's body with numbered arrows pointing to various parts of the body. According to this scheme, the 36 numbers can be linked to different parts of your body, so that if for instance you feel the top of your head itching, you should play number 17.

Some of these schemes, informants have told me, were given to them by the banker. The banker evidently has an interest in providing players with some supposedly (true) structure for predicting his own actions. Of course this may just be another way in which the banker is trying to 'mystify' the non-random nature of the lottery by promising players insights into the workings of his mind and thus structure it to his advantage. But many of the schemes have been developed by runners themselves and these are usually not distributed to other players. They are typically based on a mixture of a runner's own experience with a particular banker and that runner's own lucky numbers. What these schemas do indicate is that the dream schema, the one most often linked to *fahfee*, is only one of the ways in which players, more especially runners, try and "eat" the banker. It also illustrates how players use a variety of strategies - some of which even promise them access to the banker's symbolic language - in order to predict the numbers they place money on (see Appendix E).

5.5.2 Symbolism and the everyday

The Chinese lottery may not be as steeped in the social relations of the neighbourhood as the figure of the neighbourhood money lender is but it is certainly constructed around important notions and practices in everyday life. Thus another strategy that runners and players develop in their efforts at picking numbers is the belief that everyday occurrences can be read as suggestions or premonitions as to which number to play. For example, I was driving with a couple of Standville men through White City in Soweto one day when we witnessed a falcon or peregrine hanging in the air about to dive into an open field after a mouse or some other prey. One of the men, knowing of my research interest in *fahfee*, then remarked that I should play number 19 tomorrow, as a result of having observed that bird.[155] Runners talked about how they would pick certain numbers after witnessing a funeral procession, or a white man in a township neighbourhood, or a fire. Occurrences in life are full of messages and combinations of messages that a runner must interpret in order to increase her chances of picking a correct number.

This schema would then be used in conjunction with the partner scheme, so that a player would wage money on numbers 17 and 9, 9 being the "Chinese number" or partner number of 17. See Appendix E.

[155] His comment also resulted in a slight chuckle from the other men in the car because of the popular perception that only grandmothers play *fahfee*. In fact among younger Sowetans I was often at the receiving end of jokes because of my interest in *fahfee*.

The theme of the significance of everyday events and the openendedness, fluidity and unpredictability of everyday life in the townships and Black Johannesburg in general also features in the writings of authors such as Can Themba (1972), Bloke Modisane (1963), Njabulo Ndebele (1983) and Don Mattera (1987). Its prevalence is captured in familiar and ordinary phrases used by Sowetans such as “anything can happen today” or “life is a gamble”. Such phrases feature often in life histories of residents and in everyday narratives about chance meetings with strangers. Such chance meetings I was often told could (and did) result in a change in the direction of your life. Or narratives include themes such as finding yourself at the wrong place in the wrong time and suffering a random act of violence. A striking example of how this level of anticipated uncertainty structures the everyday behaviour of Sowetans is the common practice of always ensuring that when you leave your house, even if only for a trip to the local corner store, you leave your home tidy and clean. You make sure things are in their proper place when you leave your house. What if you get killed on your way to the store and people find your house dirty and untidy? What will they think of you?

This practice is not only an example of specific ideas about propriety, cleanliness and self-hood (Meintjies 2000). More importantly, it shows how residents factor into their daily routines and habits the possibility of death and the reality of indeterminacy. Another story told to me by my neighbour Tom has a similar implication. He told me how, several years back, he bought a new pair of All Star shoes in the inner city the day he got paid his wages. Back at his house in Standville he decided to go out for a few drinks at Club Hill, his regular meeting place after work. He was halfway on his way to Club Hill when he turned back home and changed into a new set of clothes, specifically so he could wear his matching pair of new sneakers. On the road to Club Hill he had reasoned with himself that if he were to get killed at Club Hill tonight, or on his way back home, he would at least have had the opportunity to wear his new shoes. While this line of everyday reasoning speaks to the levels of crime that effects everyday life in South Africa it also details the integration of fatalism that can come to mark out the small ways (such as immediate consumption and a present-time orientation) in which marginalised people seek to empower themselves.

That the social world is full of potential messages - and not necessarily witches *pace* Ashforth (2005) - that may assist runners in picking numbers gives us an important hint about the relationship

between everyday life and their gambling practices. For most of the runners running is not as many commentators on gambling repeatedly insist it is an escape from reality or an activity separated from the ordinary. *Fahfee* is so immersed in everyday life, the character of which is so contingent and decisively indeterminate, that gambling is more than just an appropriate metaphor to talk about daily life. The sense of fatalism that one can detect in the organisation and meaning of *fahfee* is not completely overriding – the clearest evidence that runners do articulate a sense of purposefull action in the context of their running which may express a sense of agency is in their talk and practices (De Certeau 1984) around 'being clever' or outsmarting the banker and the system he represent.

5.5.3 Practices and notions of "being clever"

Runners and punters' talk regarding number-picking strategies are shot through with references to the often-used phrase 'being clever' (or the colloquial noun *kleva*) and the practice of hustling (*ukuphanda*). In the townships of Gauteng, this phrase is used to refer to a broad range of tactics and strategies, and sometimes a general inclination or characteristic of individuals, to try and outsmart any particular system or person wielding power.[156] While in its earliest formulation it referred to the smart and suave figure of the city slicker, opposed to the ignorant and naïve greenhorn (*moegoe*), it has also come to refer to the tactics aimed at avoiding manual labour, undermining police authority, and showing disrespect for state institutions that are regarded as illegitimate given its collusion in the race and class exploitation that characterised apartheid.[157] It is therefore not surprising that under the strictures of high apartheid strategies the talk of hustling and subordination become an important part of the culture of the popular economy. Such talk occurred in the context of township economies characterised by domination by an outsider (often white) businesses, lack of resources, scarce money, limited opportunities for enterprising business people, immoral forms of taxation through the sales of municipal-brewed alcohol, the raising of revenues which were not invested locally but channelled into the homeland system.

[156] Much of the styles and lyrics in kwaito is part of and an eloboration upon this tradition of hustling – see Ratele (2003) and Peterson (2003). See also Wojcicki (2002) for the practice of *ukupanda* by women in relation to sex as well as Mokwena (1990).

[157] Take for example the sentiment that Lewis Nkosi so eloquently expressed in his obituary of Can Themba, the Drum magazine journalist: "The very conditions under which we live incite us to insubordination. Just being an African in itself is almost illegal. There are too many laws which we cannot humanly obey. As a result, instead of striving to obey, we spend more time thinking about how to disobey and get away with it." (1975:92). Another good example from the genre of kwaito music is Senyaka's song "Apartheid Law".

Such talk is, at the same time, also part and parcel of the situational dynamics of gambling games, often irrespective of the broader political and economic context. Runners and punters therefore spoke in detail about being 'clever' and beating (or 'eating') the Chinaman at his own game (lottery). One such tactic was to run ('work') simultaneously for more than one banker operating at different banks in the same neighbourhood, thus increasing one's potential earnings and commission. Another was to operate 'two pockets' or 'hanging on like a lackey' (*lenga*), which meant waging parts of the money obtained from your client punters based on your own selection of numbers. Or, instead of placing all punters' monies in the bag to be given to the banker, you keep some in your pocket. If you do not win any commission on your bag then at least you have some money in your pocket. If you do win any, you can use that money also to pay the client who placed a bet with you. Another tactic employed by runners was to 'fix' the betting slips just before they hand it over to the banker by rearranging and spreading the bettings they had received from players to bet money on numbers that they think will win. In effect then they use the money waged by their clients to bet on numbers they think stand a greater chance of winning. This is risky of course because if the banker pulls a number that you were supposed to have placed money on for a client you have to pay the winnings from your pocket. And residents are likely to know which number was pulled: the news of the winning number usually spreads fast around the neighbourhoods. But often runners take this risk, believing that they have a better chance of winning against the banker because they 'know from experience' what the banker is likely to pull. If you have clients betting money on all the possible 34 numbers, your chances as a runner of earning commission also increases, so runners tend to spread the bettings they have received to try and cover all 34 possible numbers. They do this by either rearranging money waged by their clients or by filling up the numbers not betted on with their own money. The agency which runners express through their strategies and schemes are also structured by other dynamics such as beliefs in the non-randomness of everyday life, stereotypes about Chinese people and the value of outsiders in resolving challenges on the local level.

5.6 Discourses of randomness, chance and (Chinese) outsiders

So far in this chapter I have discussed the sociological organisation of a typical bank, described the various actors that participate in the game, how these actors go about picking the numbers they wage money on, as well as the social class and gender profile of the players. I have also made some

arguments about how the meaning of the game has changed over a generation or two. Now I want to move to the level of discourse, symbols and beliefs that feature in *fahfee*, as they do in many other games of chance and indeed where money is involved.

The formal rules and organisation of the game and the situational dynamics of a bank clearly structure runners' and punters' number-picking decisions. Beyond that, interviewees articulated a number of discourses and attitudes that need to be considered. For one, runners articulated the belief that they should avoid any contact with the banker, especially when on a winning streak, for fear of being polluted.[158] As every runner is identified by a runner number that is written in bold letters on each runner's pouch, the banker would inquire about winning runners, requesting to speak to them. One runner said thus: 'You should not meet the Chinaman like that, he will give you a look, or put some [magical] medicine in your bag, and you will stop eating him'. Most of the other luck practices associated with this lottery - such as using medicine, praying, abstaining from or indulging in sexual intercourse - are more or less general beliefs and practices about physical, economic, social and spiritual well-being (often talked about in terms such as 'strength' and 'heat'). Interviews conducted among ritual healers and specialists (*nyangas*, *prophets* and *sangomas*) suggest that punters visit these specialists in order to increase or better their chances of winning in gambling. Apart from the more general techniques for increasing your luck-whether it is for love, business, or employment-specialists claimed to assist the punters so as to 'dream better' or 'clearer'.

During my discussions with runners and punters, the figure of the Chinese banker loomed large. Their views of this figure are based on a mixture of attitudes regarding his role as the banker in this lottery, as an outsider yet fellow dominated as well as active ethnic-identity stereotypes. As to his role as the banker, runners were most interested in the mystery of how the banker picks the winning number. A runner at the Beacon Road bank told me that Jo the banker picks a number by spinning a wheel in the back of his butchery every time there is a pull.[159] Ma Shabalala dismissed this in a later interview, claiming that the numbers are revealed to Jo while he prays to his Chinese gods. Runners

[158] As one runner put it: "He [the Chinaman] doesn't know me. The minute he wants to know you and you go to this Chinaman [then] you won't be having that luck anymore...He [the Chinaman] has taken your luck [when you approached him and] you have cursed yourself now. The Chinaman has magic on your face now, finish! You won't win more than what you used to get. You have to change this Chinaman and go to another Chinaman."

[159] Longmore (1956:275) reported that one of the ways in which the banker picked a winning number was to close his eyes and place his finger anywhere on a chart that had 36 numbers set out.

at other banks suggested to me that the banker rolls a dice; another that the banker goes to sleep for a while so as to dream which number to pick. Some runners believe that all the various bankers meet secretly in downtown Chinatown where they strategize and collectively pick their respective numbers. Runners often spoke of such meetings as the place where bank owners conspire against the runners, some suggesting that this is where they use their own medicine (*muthi*) to ensure their profits.

The diverse range of explanations for and theories of luck which operate among number runners and punters are thus reflected, in their minds at least, in how the banker is thinking. There is little evidence of a hierarchy of beliefs which meant that beliefs regarding the strategies of the banker are placed on par with the occurrence of everyday events. As is the case with gamblers mentioned in the literature (Hayano 1982; Malaby 2000; Wolcott 1997), there is little need for punters and runners to construct a logically coherent set of beliefs regarding luck, chance and picking numbers. This, together with the printed Chinese partner schemes, meant that punters can access to the banker's symbolic universe and therefore his strategy for picking the winning number. One consequence of the uncertainty in the runners' minds as to how the banker picks his winning number is that they imagine that they are able influence the outcome of how the banker picks those numbers.

There is much talk therefore about influencing the banker and thus determining the outcome of the pull. That runners and punters think they can influence the outcome of the Chinese lottery is one of the reasons why this lottery remains so popular – because it is personal. This is more than a mere technique for hustling or beating an unjust system; it promised access to the very symbolic language of the banker. This may also explain the distrust and scepticism many runners and punters articulate regarding the National Lottery, where such a sense of agency is patently lacking: *fahfee* has all the trappings of an operation in a face-to-face community (social control, gossip, dreams, divination and occurrences in everyday life) that are lacking from the impersonal National Lottery draw that takes place on TV and which outcome is manipulated by unknown and untrustworthy entities.

In games of chance punters usually have very little sense of agency when it comes to affecting the outcome of the draw or the pull. This is even more accentuated in lottery type games where there

are fixed times for playing as well as fixed amounts paid out for bettings. But runners and players do not view the outcome of this lottery as based on an impersonal, neutral and completely random process. As mentioned, they assume that they shared a certain symbolic language with the banker and that they can therefore access this language for clues. This in itself is not rare as gamblers often develop intricate schemes that tend to overemphasise their ability to 'calculate risk' and improve their sense of agency over the outcome (Hayano 1982). Related to these beliefs and attitudes are a set of very active stereotypes regarding the banker *both as outsider and as Chinese*. Most of the runners and players' views regarding Chinese South Africans and Chinese bankers are based on their experiences of living with or in close proximity to Chinese shopkeepers and businessmen in Sophiatown and the Western Areas of Johannesburg prior to the 1960s.[160] Members of the Chinese community are described as people who prefer to 'keep to themselves' and as very intelligent and even 'dangerous' (cf. Mattera 1987). Runners and players who grew up in Sophiatown recalled several myths that circulated about the Chinese residents at the time. Back then it was rumoured that they secretly eat people or that they use medicine to keep winning in the game and that they are all experts in karate (usually some reference is made to the films of Jackie Chan, also called 'Jackie China'). A local ANC politician, whose mother was an avid *fahfee* runner, suggested to me in an interview that myths about the supposed cannibalistic appetites of Chinese people had more to do with parents wanting to keep young children from visiting Chinese grocery stores and being put to work there by the owner than any fear of actual cannibalism. But stories such as these clearly informed the constructions of Chinese otherness which informed practices in the popular economies.

Views about the potential dangerousness of the banker were offset by the often-expressed trust that existed between runners and the Chinese banker. Writer Mzamane wrote about how the figure of the banker was trusted and so enmeshed in local livelihood strategies and everyday life that the banker – the one Mzamane was writing about – was not harmed during the 1976 riots in Soweto even though it was very dangerous for outsiders to enter the townships (Mzamane 1982:99). The trustworthiness of the Chinese banker was complemented by talk about the meticulous manner in which they did their work and how it was inconceivable that he would try and cheat them. Despite

[160] Echoed by Don Mattera (1987:54) writing about the Chinese Sophiatown shop owner called Dai-Sok: "Some bad boys even teased that his teeth had been specially shaped for human flesh, creating a fear of all Chinese among the younger children."

the prohibition against gambling the local Sowetan policemen turned a blind eye to the lottery. There were times when they would approach the banker politely for a small bribe (*ntjotjo*) for looking the other way but even then the banker was under no obligation to give them anything. It was only when there was a white officer around that the banker might be arrested and taken to the local police station. This respect the banker enjoys to this day stems not only from his role as employer and entrepreneur in the community but also from his status as fellow subject under an exploitative state. In the words of one runner interviewed: 'The Chinaman is part of life in *ikasi* [the township] and as such he is respected... They used to live next to us black people in Kofifi [Sophiatown], and people became familiar with the Chinaman and *fahfee*. They also suffered under apartheid'. As I explored the figure of the Chinese banker in more detail it emerged that his outsider status seems to be integral to the local workings of trustworthiness (in this lottery and perhaps even more generally).

The very same ANC ward-level politician mentioned earlier told me how he had approached the head runner of a closed bank in his neighbourhood with the intention of re-opening the bank. The head runner refused to work with him because he was a local resident (an insider). When I queried a number of other runners about this they agreed: "It won't work. He would try and cheat us, and we would probably do the same...Maybe he won't have money to pay us, and then?"[161] While these runners labelled the politician as both a fellow resident and as black, suggesting that for these reasons he should not be trusted, they were also perhaps suggesting that his insider status made it impossible for him to be connected to the circuits of money and wealth to which the Chinese banker had access. Given the intelligence of Chinese people, their ability to 'work well with money', and their relative closeness to the circuits of wealth and money, it is difficult for runners to express any enthusiasm for the idea of a banker coming from the same community. And this can be read as a commentary on runners and players' desire to be more connected to the circuits of wealth and money from which they, as participants in the popular economies, are so decidedly distanced.

[161] I did hear about one 'Black Chinaman' who operated from Diepkloof in Soweto and one other example of a black co-owner of a bank from Germiston was also reported in the newspapers (Ancer 2004)

5.7 The significance of numbers lotteries in the popular economies

In as much as the historical evidence suggests that the *formal properties of fahfee* have seen little change over time[162] we have seen in this chapter how *the meaning of fahfee* in its various political and economic contexts have changed over the past 30 years. But it important however to consider some of the more recent interpretations of *fahfee* and of similar lottery-type games elsewhere in the world before concluding this chapter. A recent and complex analysis by Dugmore (1990, 1993) discusses *fahfee* as part of an investigation into the nature of Coloured political response in Johannesburg to racial oppression before and after 1939. He argues that *fahfee* and other games of chance fulfilled a number of central functions in the life of working class Coloureds in Johannesburg. Firstly, they challenged various parts of the overarching system of controls the Coloureds community experienced in their everyday lives, including the regime of uniformity, discipline and "rationally meted-out reward" imposed by the capitalist mode of production. Together with the illicit running of "European liquor" and participation in the Congregational Church, *fahfee* was central to the defensive and largely apolitical culture that the Coloured working class developed in Johannesburg in the 1920s and 1930s (1993:153-178). Importantly, Dugmore (1993:163) indicates that the popularity of running and playing *fahfee*, together with dealing in liquor and doing laundry, was very much frowned upon by an emerging middle-class: "Fah-fee was a main anchor of Coloured working class culture in Fietas and a cornerstone of community in that area. It set working-class Coloureds apart from the Coloured middle class, who despised the game, and whose public utterances … left no doubt that gambling was one of the "dividing lines" on their perception of themselves as a class." (1993:178). But for the majority of runners, who were working class women, *fahfee* played an important role in their sense of a growing common class identity (1993:163).

[162] Apart from minor changes in the lists of numbers over the past 60 years, the only other change in the formal properties of the game seems to have been the stakes. During my fieldwork I have come across only one betting system, i.e. winning 28 times you bet (50 cents pays out R14; R1 pays out R28; R2 pays out R56, etc). I have however encountered references to instances when the Chinaman pays out 36 times you bet (cf. Dugmore (1990:14), and Mofokeng (2000). A police manual dating from 1951-52 notes a system of 26-1. A 2002 newspaper report noted that R14 is paid out for 50cents, R26 for R1, and R58 for R3 (Mogotsi 2002). Phillips (1938:422) notes the following 'prize list' dating from 1935: 1d pays out 1s.6d. (1-18); 2d. pays out 3s. (1-18); 3d. pays out 6s. (1-24); 6d. pays out 12s. (1-24); 1s. pays out £140 (1-2800); 5s. pays out £600 (1-2400); 10s. pays out £1200 (1-2400).; etc. The Pound was divisible into 20 Shillings or 240 Pence; i.e. there were 12 Pence in a Shilling, and 3 Shillings consisted of 36 Pence and it was used in South Africa from 1835 until 1961.

Dugmore also points to the role the game played as a popular method of income redistribution, apart from offering limited employment opportunities. He goes so far as to suggest that, as far as people's perception of *fahfee* went, a lot of the "money staked was actually returned to individuals within the community" and that we should thus view *fahfee* in the same light as the other forms of communal assistance that existed, such as *stokvel*s (rotating credit or saving clubs), credit clubs and Christmas clubs (Dugmore 1993:166-7). While this is an argument that is hard to substantiate without adequate quantitative data about actual amounts of money involved in the game, it is similar to an argument that has been made by Light (1977) in an article on numbers running in African-American neighbourhoods in The USA. He notes how numbers runners view the playing of a number game called 'Policy' as a rational economic activity and often refer to their numbers bets as "investments" and as a means of personal saving. By "investing" small amounts of money that they otherwise would have spent, they are "converting change into lump sums; in effect, a savings method … The methodological style of numbers gambling also indicates that bettors have adopted a long-range perspective, suggesting a rational savings strategy" (Light 1977:896):

> Indeed, the largest bettors were those who had been playing the longest. The frequency of wagering and the decades-long perseverance of numbers gamblers outlines an average playing career which encompasses 1,300 trials. In a decade of gambling at this rate, a gambler confidently can expect to hit at least once (for $550) against his total investment of $1,300. Viewed from a decade's perspective, the expected return of a numbers gambling career approaches the expected value of the game… (Light 1977:896-897)

Light notes that at the same as investing money that would not otherwise be saved in depository accounts, players enjoy the game as it is conveniently located in public everyday spaces that have a friendly atmosphere, and it involves trusting a runner you like and enjoy. 'Policy' banks are spaces that often serve as hangouts with the opportunity of sociable interaction and the game appeals to race pride and community spirit of the ghetto. A similar argument is advanced by Wolcott who argues that numbers gambling in America should be seen as part of a "burgeoning urban economy that helped many African-American entrepreneurs survive the ravages of the Great Depression, and created a vibrant subculture that was perceived as 'pathological' only by most cynical outsiders" (1997:49). Not only did numbers gambling provide a space for African-American economic nationalism but this aspect of the informal economy also bolstered a sector of the formal economy.

These arguments may be plausible for the community numbers games such as 'Policy' in the USA, but the context of *fahfee* in South African is distinctly different. Whereas the owners of the banks discussed by Light (1977) and Wolcott (1997) were members of the communities in which the games operated, this is not true for the former townships. The history of segregation in South Africa resulted in communities - with the exception perhaps of the older communities of Kliptown and those of Sophiatown and Western Native Township before their destruction - being spatially isolated from each other, to such an extent that the Chinese banker never was a member of African municipal township communities. Unlike the bankers described by Wolcott (1997), Drake (1945) and Light (1977), where the banker is from the community, the Chinese banker operating in the municipal township does not directly involve himself in the economic life of the community in which he operates. As a matter of fact it seems likely that the banker takes a considerable amount of money out of the neighbourhoods, contrary to Dugmore who views it as a method of income redistribution.[163]

While it may be true that *fahfee* provides an important commentary on global sources of power over which runners belonging to an urban underclass have little say, it does other things as well. It continues to provide a range of strategies and opportunities to a variety of different categories of persons but especially the runners to express a sense agency in the realm of finance from which they are far removed. And this agency is not overtly political, nor does it bracket off ideas about insiders and outsiders, chance, luck and dreams.[164] Unlike the dominant view on play and gambling that assumes a complete separation between the categories of play and everyday life (Reith 1999; Huizinga 1955; Calliois 1961), here gambling is not a separate activity, somehow disengaged from the material realities of everyday life. For this reason we see that various actors who play different

[163] The exploitative aspect of this game is implicitly recognised by many South African Chinese, who points to the discriminatory policies of apartheid as a cause for the Chinese community's involvement in the illegal running of *fahfee* (Changfoot 1982:28; Yap & Mann 1996:387). I know of fourth-generation middle-class Chinese South Africans whom I knew were put through secondary and tertiary education with the help of their parents' involvement in *fahfee*, but who out of shame refused to acknowledge any intimate knowledge of the game. This shame is evident in the Chinese community's "expressed vehement opposition" to speak about the game, as noted by Yap & Mann (1996:xvii) is not only a consequence of the illegality of the game, but also points to a silence borne out of shame. The element of shame comes to the fore when South-African born Changfoot (1982:28) writes, then living in Canada, that "Some Chinese families were reduced to dice throwing (craps) for a living, and thus sucked the Blacks out of their "tickies" and six-pences which would have bought them bread, provoking the Blacks into hardened gangsterism. The Chinese could be the African's worst enemy. However, none of it was organized crime. Apartheid reduces man to beast."

[164] Whereas Ashforth (2005) described a world filled with *witches*, I hope to give the sense that the world of the runners I describe here is full of *messages*.

roles and occupy different structural positions in the larger economy conceptualise their participation in this lottery very differently. For the runners how belong to the urban underclass, this is work. And running *fahfee* provides rhythms to their days, situates them as experts in their own right within the neighbourhood, and allows them some agency. However, we should not romanticise their ambiguous and contradictory feelings toward money and gambling – nor should we so easily interpret it only as a form of resistance, despite their recourse to language that is often used in various forms of resistance. That would be, in Sherry Ortner's (1995) understanding, to fall into the trap of ethnographic refusal, that is, to fail to explore the complexities, subtleties and contradictionsinvolved in how our informants experience or practice resistance. In this case, it is important to show the restrictions on the extent to which these runners can operate freely. Despite the many dimensions that inform their motivations to participate and the meanings this lottery generates or reproduces in their daily lives, there are limits to the extent of their agency. Running *fahfee* does not provide them with the means or mechanisms to effectively challenge the conditions of marginalisation they live in or defeat the processes of impoverishment to which they are increasingly exposed. On some level, however, it does affirm their status within the community by framing them as sources of knowledge and skills in the community, thus enhancing their sense of economic identity (as economic agents).

Surprisingly, the operation of chance in this lottery game then seems more mundane and even prudent in comparison to the risks associated with collective saving in a *stokvel*, which is the theme of the next chapter. And whereas the *stokvel* is evaluated much more positively in public discourse as safe, collective, desirable and responsible, in practice a *stokvel* can require a much more riskier approach to money that the everyday forms of speculation involved in *fahfee*.

CHAPTER SIX



'LETTING MONEY WORK FOR US': MASCULINITY, SOCIAL REPRODUCTION AND THE SHIFTING DYNAMICS OF GROUP SAVINGS

6.1 Introduction

In this chapter I take an in-depth look at one of *the* most familiar, wide-spread and popular 'economic' associations found in Black Johannesburg, namely the rotating savings and credit association (ROSCA). Colloquially this institution (or savings club) is known as the *stokvel*.[165] The older literature suggests that African participation in informal financial clubs and societies have always been considerable. Such participation has been particularly high for burial societies, more so that for *stokvels*.[166] Hellmann (1935:57) reported that 10% of Rooiyard slum yard belonged to a burial society. Kuper & Kaplan (1944) reported that nearly 66% of all households in Western

[165] There exists by now a vast academic literature from all over the world on the workings of rotating savings and credit associations (ROSCAS). The anthropological literature on the topic was given considerable impetus by Kenneth Little's writings (1957; 1965) on the functional role of voluntary associations in urbanisation in the context of West Africa. Likewise, Shirley Ardener 's effort to develop a comparative perspective on credit associations (1964), and Clifford Geertz' perspective on such associations as 'middle rung' institutions (1962), have been influential. Kenneth Little's work on the function of voluntary associations in general and ROSCAs in particular fall within the 1950s' intellectual preoccupation with *Africans urbanisation*, the *industrialisation* of African urban economies, and the requirements of social, economic and *cultural adaptation* of African migrants to city life. Little regarded these processes as similar in nature to the social process of urbanisation that occurred in Western Europe during 19th century.[165] Ardener (1964:201) isolated two important principles which distinguishes ROSCAs from mutual benefit clubs, co-operatives, and other such associations: (1) *rotating* access to a continually reconstituted capital fund; and (2) *regularity*. She therefore defined ROSCA as "an association formed upon a core of participants who agree to make regular contributions to a fund which is give, in whole or in part, to each contributor in rotation" (Ardener 1964:201). Geertz (1962) saw the meaning of ROSCAs as 'middle rung institutions' that signify and lubricate the transition from an agrarian-based society to a commercial one. Thus he tried to place the associations within the context of larger context of the transitions occurring in Indonesia at the time. He saw these institutions as "the product of a shift from a traditionalistic agrarian society to an increasing fluid commercial one" (1962:221). This transition was theorised by him in terms of a continuum of ideal types which ranges from *traditionalistic associations* (specifically ritualistic ones that are based on solidarity-strengthening elements) to *associations that are more rationally orientated* (producing financial probity and greater calculation including interest and enhancing legality).[165] Geertz thus expands the picture or the possible function that such associations may play over and beyond the level of individual members, the group and the neighbourhood - these institutions may facilitate much larger processes, he argued.

[166] According to Lukhele there are two types of burial societies. The first type is when a group of people enter into an informal, unwritten agreement with each other to contribute a specific amount of money in the event of the death and burial of a member of the group or anyone in his or her immediate family (1990:18). Members of this type of burial society therefore bring their contributions in cash to the household and family of the deceased. The second type operates with a formal bank account and formal written agreements. Members contribute a fixed amount of cash on either a weekly, monthly, or annual basis (1990:18). Lukhele writes that most burial societies have uniforms and badges as "symbols of their identity and exclusiveness" (1990:19). The names of these burial societies often reflect a discourse of self-help and solidarity, for example *itireleng* ("do things for yourself") and *masibambane* ("let us join hands together"). Approximate words for social and moral help include the Zulu word *izandla* and the Sotho word *matsogo*.

Native Township subscribed to burial societies. The 1989 Markinor survey mentioned by Lukhele suggest likewise.[167] High levels of participation in informal financial institutions have not diminished since the advent of democracy and increased access to formal financial services. The *Financial Diaries* project, which analyses the financial instruments used by poor households across contemporary South Africa, found that 67% of poor households in their sample belonged to a least one *stokvel* and burial society (Collins 2005; Shezi 2005). Such statistics are important for the government as it is estimated that South Africa's total savings (including government, households and corporations) is around 13.5% of GDP and not close to the 20% that is the desirable percentage (Shezi 2005). Based on 3 885 face-to-face interviews, FinScope 2005 revealed several trends on financial usage and behaviour in South Africa.[168] The survey results indicate that the 75% of *stokvel*

[167] Lukhele reported then some of the findings of a 1989 Markinor survey into mutual benefit societies among blacks in South Africa. According to the results of the survey, 25% or 680 000 Africans in metropolitan areas then belonged to a *stokvel* or burial society (1990:3). Furthermore, the survey estimated that R200 million were being generated each month among mutual benefit societies, notably *stokvels* and burial societies (1990:2). An estimated 24 000 *stokvels* operated in metropolitan areas with contributions totalling nearly R25 million every month. Of these, 41% are savings clubs and 29% burial societies. The average membership size is 16 in *stokvels* and 80 in burial societies. Interestingly, only 60% of *stokvel* members are female. In addition the survey found that most members earn over R1000 a month and that the average contribution per member for a burial society is R39 while for *stokvels* this is significantly higher at R106. The large majority (66%) of these societies meet monthly while a third meets weekly. Coetzee & Cross (2002) estimated, by using a 1998 Eskom consumer survey and form information provided by the NASASA) that around the turn of the millennium informal financial institutions had a retail outreach of R400 million in loans and R1.7 billion in savings. FinMark (2002) estimated that the total investment in *stokvels* alone is R5.6 billion annually.

[168] FinScope is a not for profit organisation which partners with major financial industry players in South Africa. The 2005 survey was fully funded by the syndicate members which were Absa, Edcon, First National Bank, MTN Banking, National Treasury, Nedbank, Rural Housing Loan Fund, the SA Insurance Association, Standard Bank, the Life Offices' Association of South Africa, Visa International (CEMEA Region) and TransUnionITC. On the theme of banking in the formal financial sector, the survey found that 46.5% of the adult population has a bank account and that of those who do not have a bank account, 41% have never been banked while 12% were previously banked. Between 2004 and 2005, the number of South Africans with a bank account rose by approximately 550,000 (or 4%), which translated in a percentage increase of only 1,1% because of an increase in the adult population (30,7m, up 450,000 or 1% as against 2004). With regards to the new low-cost transaction accounts ('Mzansi accounts') which were launched by the major commercial banks, the survey found that around 550 000 people (2% of the adult population) say they opened such an account while only 470 000 say they use it. For 35% of those who opened a Mzansi account it was their first account. With regards to insurance, the survey found that only 13% of people have some form of life insurance. Only 9% have a short-term policy. Only 4% of those among the lower-income levels (LSM 1-5) have formal life assurance, less than 1% has short term insurance. With regards to savings and investment, 33% of people interviewed claim they use a savings/transmission account and 19% claim to use savings accounts to invest their money in. Of those interviewed, 20% said they are currently saving in case of an emergency whereas 11% said they are saving so as to buy food. Of those interviewed, only 6% had a pension fund and a similar percentage had a retirement annuity. FinScope 2005 survey found that 35% of the respondents claimed to have had their own phone with prepaid calling while only 5% had their own phone on contract. These figures strongly correlated with income and asset levels as pre-paid cellphones owners are users came from LSM levels 3-5. FinScope 2005 survey results underscored the importance of retail financing in South Africa. It found that, excluding bank accounts and funeral or burial insurance, retail financial products (store cards or accounts) are the most commonly used financial service (23% of total). The use of retail financing seems to be particularly strong among Black consumers. In addition it found that 92% of groceries purchases are paid for in cash and 83% of clothing bought is with cash facilities. With regards to general and financial literacy, FinScope 2005 found that 61% of the adult population (16+) have not matriculated and that 20% have received no high

users were paying the same amount into their *stokvel*s as the previous year. Moreover, the survey results suggest that *stokvel* membership appears to be declining (5% of total). FinScope 2004 found that 99% of previously banked and 95% of currently banked belong to just one savings club, whereas 10% of never banked claim to belong to 2-3 clubs. Of those interviewed, 34% claimed to have funeral cover of some kind and slightly more people claim to belong to burial societies (14%) than those who claim to have funeral policies (12%). It seems that burial society contributions have increased as 11% claimed to contribute more than what they did the previous year.

In this chapter however I describe and analyse the transformation of one such small savings club[169] which operated in the neighbourhood in which I resided. Having been invited to become a member of this club, I present an outsider-insider's account of this club as it functioned over a period of two years. I analyse the motivations and aspirations of the male members within the context of the life-worlds, the social networks in which these members are located and the political economy of contemporary Soweto.

In short, the story in this chapter is of a savings and credit club consisting of male friends and neighbours who have known each other for many years. Initially, the club was organanised along informal lines, with members displaying little 'discipline' and no great 'commitment' to the club. As such their interactions as club members were not very different from their everyday interactions as friends and drinking partners: it was informal, relaxed and sociable. Two of the founding members of the club, both of whom were older than the rest and unmarried and thus increasingly under pressure from family and 'society' to assume roles as husbands and providers, initiated a process of transforming the club. They embark on a process of formalising the club - raising the bar - by effectively removing some of the less serious members and recruiting new ones, including myself. In the process they introduced a range of changes to the organisational setup which included the activiation of models of organisational culture from church societies and political organisations,

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school education. Of those interviewed, 71% of have never heard of anyone being under debt administration. It found that "There is no understanding of consumer protection or legislative issues" and "half the population know what a credit card is and understand what a service fee is". Virtually no one, the survey reported, "knows what an ombudsman and underwriter are".

[169] I use the terms club and association interchangeably in this chapter, but make a distinction between *stokvel* and *lekgotla* when it comes to analysing this particular club. In everyday parlance, the term *stokvel* is a generic term widely used in South African that refers to various types of rotating savings and credit associations that have long genealogies in the region. Other terms include *mohodisano, umgalelo, lekgotla, gooi-gooi*, etc.

including new procedural rules, time management, disciplinary measures, a formal dress codes and respectful language use. This story has several subthemes: dealing with how trustworthiness among members of a savings club is produced; forging an organisational setup and culture that clearly situates the club on a different time and space plane than that of everyday life; shaping the club into a vehicle that could deal with questions about social reproduction; the demands of local conceptions of masculinity and a growing sense of emasculation within the context of a dominant discourse I discuss in more detail in the next chapter that ties masculinity exclusively to upward social mobility and consumerism. In other words, the whole business was much more than just about saving. The changing dynamics of social class and gender relations in the wider society directly impacted on the members' aspirations for the club and its organisational practice.

In this chapter then, using the tools of ethnographic description and ideas developed by interactionist theorists (cf. Denzin 2001), I describe the ways in which trustworthiness between members was produced and performed within the club. This was of utmost importance, given the high risk involved in the collective saving of money in resource poor environments.[170] Sowetans know this given the high rate of failures of such clubs, where members stop making contributions or leaders ran off with monies. Thus Farber noted that, in 1974, the general feeling about *stokvels* in

[170] There have been efforts to read similar associations as micro level institutions that foster the making of civil society and as reservoirs of social capital and local politics (for example Putnam 1993). Putnam's work influential work on the role of voluntary associations in Italy and in the USA has turned the attention of many scholars to voluntary associations and their positive functions in terms of citizenship and democracy. The body of literature developing on 'social capital' has however rightly been critiqued for uncritically taking on board the concepts and categories and assumptions of neo-classical economic theory and thus further increasing the influence of that body of theory and how it sees and represents the world (Fine 1999). A few anthropologists have written about savings clubs and money lending in the context of the implementation of the IMF and World Bank's structural Adjustment Programmes (Perry 2002; Gregory 1988; Guyer 1995; Guyer 2004; Shipton 1995). Another and more recent body of literature on ROSCAs has developed around the supporters of the Grameen Bank and the emerging 'micro-credit movement'. This movement gained worldwide momentum when the first Microcredit Summit was held in 1997. This summit pledged to seek to extend credit to 100 million of the world's poorest households by 2005 as a solution to the problems of poverty. Supporters of microcredit argue that women should be the main beneficiaries as they serve the interest of children better. They also argued that microcredit offers a cost-effective solution to poverty in that it bypasses development bureaucracies and corrupt governments by placing resources directly into the hands of poor women. Supporters of the microcredit movement became very interested in the ROSCA literature because microcredit relies on the same ideas scholars have analysed in relation to ROSCAs: the effectiveness of peer and social pressure, the workings of enforced savings and the extension of collateral-free loans. What is particularly remarkable about the movement is how it unified the often competing interests of business, NGOs and governments. This movement has not been without its critics, despite the overwhelming support the movement and the Grameen Bank that was founded in 1976 has received, including a Nobel Peace Prize for its founder Muhammad Yusuf. The most cogent of criticisms point to the fact that such small-scale interventions do not tackle the roots of structural poverty and underdevelopment but rather produce economic subjects which accept their poverty and marginality. See for example http://www.defeatpoverty.com/2008/04/critiquing-microfinance-part-i-html.

the neighbourhood she conducted research in was that "they [*stokvels*] are a risky undertaking, akin to gambling" (1974: chapter 3, p.12). She was told by 62 respondents that "they had in the past belonged to stokfels but that these had disbanded since some of the members proved unreliable. In fact, in our neighbourhood, no stokfel has lasted for longer than four months" (1974: chapter 3, p. 12).[171]

In the absence of legal or state institutions that can enforce the contracts between club members, the members had to cultivate other forms of social legitimacy and techniques of sanction in their efforts to 'manufacture' trustworthiness. As the club was transformed from one based on ties of friendship and an organisational culture of informality to one based on contract and an organisational culture of formality, the physical bodies of club members became increasingly important as sites of the collective and individual expression of discipline, commitment, sanction and therefore trustworthiness. In other words, following Mauss (1992[1934]), the members had to cultivate a different set of 'techniques of the body' within the context of the club. But these new techniques were not only strategies for minimising risk or maximising savings. The members' participation in this club was closely tied to their structural positions in the social order: their ideas about themselves as becoming men, as working class men aspiring becoming successful black men who are also husbands, fathers and citizens. Put differently, their efforts at molding their neighbourhood-level club were shaped directly by how the political economy shaped their sense of identity in terms of social class, gender and race. It was not merely about saving effectively as it was about trying to become men, effectively.[172]

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[171] The high risk involved in producing trustworthiness in the context of mutual finance is a tricky issue. As Hardin notes: "Social order produces the conditions for trust and therefore must commonly produce trust (2002:174). Following Bernard Williams and others he define trusts as a function of thick relationships (2002:21). Kenneth Little (1957:584) noted about the operation of savings schemes among friednly societies inWest Africa that there is "an element of chance in all this [savings and mutual help] which adds spice to the normally dull business of saving, and this partly explains the society's popularity".

[172] Most of the extant literature about saving clubs and burial societies in South Africa focused on *women's participation in these voluntary associations* (Bähre 2002; Brandel-Syrier 1954; Buijs 2002; Kuper & Kaplan 1944; Verhoef 2001, 2002). In these writings - and in the voices of many of the informants I spoke to - women are typically portrayed as the responsible members of African communities when it comes to household maintenance, social reproduction and the mobilisation of individual and collective household savings. They are represented as the pillars of society, concerned with the upbringing of their children and the sourcing of money through creative income-generating activities. The corollary to this view is the oft repeated (and disparaging) comments concerning men as irresponsible adults, drunkards, absent fathers and unable to maintain and provide for their households and children (Brandel-Syrier 1954:309; Bozzoli 1991). Not only has the topic been covered in the main by female authors, but such writings have said little about collective savings clubs among men. My chapter in this thesis on an all-make *stokvel* makes a contribution to this gap and bias in the literature. Moreover, a look at the available statistics suggests that there are more

Why would becoming a man, father and citizen be tied up in any way to men's participation in a tiny, neighbourhood savings club? Although not always a theme that has been explored directly by scholars, the available literature (Ashforth 2005; Glaser 2000; Bähre 2002) attests to the importance of money in the construction of identities in urban areas in South Africa. To state the obvious: in money economies, money is of central importance in both economic survival and questions of social and cultural reproduction. Money is not only a medium of exchange, a store of value and an evaluator. As several scholars have pointed out, money is also a symbolic system, a form of communication; it is regulated by state and non-state actors in ways that bring to light cultural and social contexts (Zelizer 1994; Bloch 1989; Bähre 2002). For the men who feature in this chapter, the meaning of money lies in its incredible ability to effectively turn you into an adult man. The dark side of money, they know fully well, is its ability to effectively postpone or even deny you the most 'natural' of opportunities or rights: that is, becoming an adult man. In my analysis I will explain why money is central to achieving or approximating notions of masculinity, and why its meaning is important to an understanding of this particular club. In the process I highlight the social and personal dimensions of participating in such an economic association. I also question earlier anthropological analyses of voluntary associations: either as functional in terms of the adaptive roles they play in adjusting to urban life, or as the expression of an ofen idealised and romanticised pre-colonial, cultural identity articulated most vividly in South Africa in debates around the notion of *ubuntu*.[173] Such a reconsideration has implications for the public debate on such rotating savings and credit associations.

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men participating in *stokvels* that is commonly accepted. For example, Lukhele (1990) noted that a 1989 Markinor survey found that women accounted for 60% of the *stokvel* population in urban areas. A more recent survey by The FinMark Trust (2002) estimated that 57% of all *stokvel* members in South Africa were female (and 43% male). In terms of scale, then, men are nearly as active as women when it comes to *stokvel* membership. For further reading on the South African literature on voluntary associations: the role of migrant associations such as the Basotho 'Russians' (Bonner 1993; Guy &Thabane 1987; Kynoch 2000, 2001), sports organisations (Magubane 1963), homeboy (*amakhaya*) networks (Mayer 1962, 1971), associational life in migrant hostels (McNamara 1980; Ramphele 1993; Moodie 1994), the rurally-based Indlavini and beer-drinking associations and rituals (Beinart 1991; O'Connell 1980; McAllister 1980, 1985), youth gangs in Durban and Soweto (De la Hausse 1990; Glaser 1998, 2000; Mokoena 1990), urban prison gangs (Van Onselen 1985; Steinberg 2004); music and dance groups (Erlmann 1996; Coplan 1987, 1994; James 1999a, 1999b) and the experience, organisation and social consequences of migration and resettlement (De Wet 1995; Murray 1981; Spiegel 1980; Delius 1997; Mayer 1962, 1971; Wilson & Mafeje 1963).

[173] Most of the earlier analyses rarely take into account questions of social class, racial and gendered identity: the aims of these associations are assumed to be financial or are treated as given. In general, questions of identity that are potentially central to an understanding of the meaning of such associations, have been neglected. There is also an argument to be made that the mushrooming of voluntary associations in African cities under the conditions of colonialism, and in tandem with the process of urbanisation, had to do with the little (formal) political space that existed

6.2 The ethnographic context: Becoming a member

Early in 2004 a Standville neighbour of mine, Okre, invited me to attend a *stokvel* party that he was to host at his mother's house the next Sunday afternoon. I wanted to attend as I had had very little opportunity to get better acquainted with some of the unmarried men from my immediate neighbourhood I knew belonged to the *stokvel*. I had met several of them at a neighbour's funeral some weeks before the invitation, but since then had spent most of my time frequenting the local upmarket nightclub, Club Hill, where men and women of the new social elites hang out and where it was relatively easy to meet new people from all over Soweto. A year later, after having attended most of the previous year's gatherings of this particular *stokvel* as a 'sub-member', I was invited to become a full contributing member. It was Okre who extended the membership invitation to me one evening during a visit to the backroom I was renting for R350 per month at the time, two houses from his mother's former council house where he was (still) staying. When, during our conversation, I gladly accepted the invitation, he informed me that the amount of money each member would contribute was R250. Also there would now be a dress code: formal pants, closed shoes (no sandals) and sleeved, collared shirts. I was rather taken aback to learn about these changes to the manner in which the meetings would be conducted, from one year to the next, both in terms of the relatively larger amount of money members were contributing (it had been R80 the year before) and the introduction of a dress code.

That first Sunday of March in 2005, as I walked around the four-roomed house into the backyard and observed the scene unfolding in that small space, I was struck by the atypical arrangement of what I observed, and later, intrigued at what transpired. Keno, Okre, Martin, Pitso and Bra Zeb were seated in the back yard of Okre's place, on upright kitchen chairs, around a table that was covered with a clean plastic cloth that was pinned neatly to the table. All well dressed in formal attire, complete with jackets and polished shoes – no one was wearing a sports cap or a T-shirt. To me it seemed that they had just come out of church and I had to suppress a smile, knowing that their

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in the public culture for urban Africans to experiment with new forms of urbanism and political action. The spaces they were able to create in the context of fairly local and independent voluntary associations may have been important in terms of the expression of and experimentation with forms of social and political agency. This is why questions of idenitity become important when discussing voluntary associations: through an examination of how individual and collective aspirations are linked to local conceptions of old and emerging identities, we can link individual groups to larger process that impact on identity formation.

Sundays are usually spent drinking or watching soccer, most definitely not attending church. Everyone stood up from their chairs, playing up to their formal dress and composure, as I greeted them first collectively and then individually by shaking their hands and inquiring into their well-being. Keno greeted me not by my name, but by a new title I was about to start performing: "Member" (Goffman 1963, 1972).

At the time I wondered, to myself, why no one had a beer in hand. I remember thinking back to exactly a year before when we had met there, under the same fig tree in Okre's yard, for the first round of the club's 2004 gatherings. Back then everyone was dressed casually: in T-shirts, some in shorts and sandals and the obligatory sports cap. We had all sat on empty SAB beer crates, not kitchen chairs, and another crate, which was placed in the middle of the circle of seated men, served as a table. Everyone had a glass in hand or within close reach for most of the 6 hours we spent together, sipping beer from it, and topping it up with the nearest open 750 ml bottle of Hansa Lager. Apart from the familiar fig tree under which we were all seated that day in March 2005, the contemporary African jazz classics streaming from Okre's sound system, and a few of the faces from the year before, much had obviously changed.

During the next hour and a half of my first meeting as a full member I was introduced to a host of organisational techniques and practices that came to define the tone of subsequent meetings and which embodied the aspirations of the members. First we discussed 'informally' the procurement of liquor that was to be consumed after the conclusion of the 'formal' meeting during which members would 'bank'. Having made some of the necessary decisions, a few of us went with my car to purchase the beer. After our return I was again surprised when the formal meeting was opened with a prayer. The agenda was agreed upon and the discussions and debates which followed often focused more on procedural matters, or on style and form rather than content. During this the club members debated a new constitution for the club, one that was put together or copied from elsewhere by Keno and Okre (who was, respectively, The President and Secretary). After lengthy discussions, we all signed the document. And the we proceeded to banking the cash contributions. After the unusually long formal discussions for this first meeting were completed, Okre, as the host, served us each a plate of food and the cold beers we had procured before the meeting were retrieved

from the fridge.[174] And the volume of the music system was raised for the remaining hours we were to spend there drinking, talking, smoking, gossiping and planning the future of the club.

This particular meeting came to set the tone for the new route our savings club was embarking on. It signalled the seriousness with which the members now regarded their participation in it, and was opposed to the earlier informal 'culture' of the club. The members' new commitment to the club was the expression of both their individual and collective aspirations about the role of the club in achieving ideals that were linked to questions of identity. The new level of commitment and the approximate ideals and aspirations were not always articulated in language in the form of explicit organisational goals (in content). Rather, they were expressed (in style) through how members *regulated their bodies, language and general behaviour*. These new 'bodily techniques' included changes in the required style of dress, bodily composure, controlling the use of language and changing the patterns of the 'presentation of self' and consumption of food and liquor. The new 'organisational techniqies' which were adopted and which signalled the *formalising* of the association included stricter time management, opening meetings with prayer, the adoption of a quasi-legal constitution, stipulating regulations and issuing fines, and *ritualising* the formality of banking money contributions. In as much as we as members got drawn into the minute details of developing rules and an organisational culture, the larger political economy constantly impinged on and penetrated the protective boundaries we were trying to draw around ourselves. Our late night beer-inspired discussions inevitably turned to the topics of women, marriage, money and the 'Black Diamonds' in their luxury motor vehicles who kept speeding past where we sitting under the fig tree.

6.3 The organisation and transformation of the Standville Club

At this stage, some attention needs to be given over to describing the most important aspects of the way this particular club was organised before and after the project of transforming the club was launched. Consequently, I show how the members of this club had to deal, on organisational and interactional levels, with the problems of trustworthiness, time management and maintaining high levels of commitment. I argue that the effort directed at these aspects of the organisation, some of

[174] The meal was typical of working class *stokvel* meetings and consisted of *pap* (porridge), a piece of fried chicken, some sausage (*wors*), *ckakalaka* (a chilli-based garnish) and beetroot salad.

which sound overly excessive and formulaic and couched in terms of style, was linked to their struggles of getting married and becoming respectable fathers and husbands. It was not, as an earlier generation of commentators have argued, about aping white and middle class values – it was about creating an organisational space that was set on a different time-space. For them the club became much more than a savings mechanism – it was important business. It became a vehicle through which they could channel some of their frustrations and through which they could express and experiment with some personal and collective agency within the context of their shared life-worlds, however limited that agency was.

6.3.1 Membership dynamics between 2004-2005: people with the 'right stuff'

A crucial transformation that occurred in the organisation of the club over the two years was in terms of membership. During 2004 the members of the club were, in the main, an assortment of friends who during the week and over weekends were already spending a great deal of time together in each other's backrooms or in local *shebeens* such as Bra D's joint and the tavern opposite - but not Club Hill. Back then the savings club had seven members in 2004: Keno, Okre, Wandie, Todd, Joe, Pitso and Senza. All seven of them had grown up in or on the borders of The Stands in Standville and shared not only this locality but also social class backgrounds. The seven core members who "played" the *stokvel* during the 2004 rounds were all aged between 28 and 39 years. At the time, four of the members - Keno, Okre, Wandie and Tedd - resided in Leka Street, while two - Joe and Pitso - stayed in a section of Standville known as Sotho Section, no more than 10 minutes walk from Leka Street. Senza, who grew up in the same street next to Wandie, was working and staying in another former African township in Tshwane (formerly Pretoria). Apart from Senza, who was the only one not staying in Soweto, Pitso was the only one who was not staying either in his parents' house or in a back room in the parents' yard: he was living for free his uncle's house in neighbouring Sotho Section.

All the members of the club, with the exception of Okre and Pitso, were in full-time employment between 2004 and 2005. One member managed a procurement division of a food store in Roodepoort, another worked as a gymnastic instructor at a Montessori school in the northern suburbs, and another was employed as a 'set runner' for a TV production company. Joe who was employed as an office worker in a construction company, was the only one who had completed a

tertiary degree at a technical college. He was also the only one who had access to email on a daily basis as well as utilising a 24-month contract cellular phone which indicated his greater level of participation in formal finance structures (while the other members all used prepaid phone vouchers which required no credit history and registration). Pitso had been working as an electrician for a company for several years but resigned at the end of 2004 as he felt he was not paid enough and he wanted to start out his own company. Senza had left Standville a few years before for a township in Tshwane where he now worked as a 'hair technician' in a hair saloon, returning to Soweto for club meetings, family gatherings and other important events over weekends. At that time, I was one of three men who regularly attended the monthly *stokvel* meetings as sub-members, i.e. as non-contributing members. As sub-members we were not allowed to attend the formal part of these meetings but we could buy plates of food from the host, partake in the festivities after the formal meetings and could be considered for future membership.

Okre, even though he had attended one of the best schools in Soweto, continued to struggle to find formal employment. During the early 1990s he helped launched the Socialist Workers Party in Johannesburg but had since lost interest in party politics. He had also worked as an electrician and did various 'odd jobs' around Soweto. When we met he was trying to establish a *spaza* shop in the same township where Senza worked. Even though the business had undergone slow and steady growth, he gave it up after relations with the landlord turned sour. He lost money in the process, money he had borrowed from family members (he spent for example R1500 on a *sangoma* or ritual healer to ritually cleanse and bless his shop). During 2005, after failing to be picked to become a prison warden - because he did not bribed some of the officials and because he was not politically connected enough, he bitterly said - he tried to start a business organising recreational tours for school children, but this too did not materialise. Together with Pitso, who during 2005 was formally unemployed, Okre continually struggling to meet his monthly contributions to the club. The other members, in contrast, were all working jobs that allowed them to meet their monthly contributions to the club. At the time, none of the members owned a motor vehicle, though Keno had plans to purchase a car at the end of 2005.

Of all of the members only Keno and Wandie's fathers are still alive at the time, while all the members' mothers are still alive and living in Standville. Wandie's parents are divorced and

Senza's father died during 2004. Four of the members are themselves fathers. Even though most of the men were working, none of the men were married at the time, with Keno and Pitso often expressing the hope to get married in the near future. That they were not yet married, given their ages, meant that these men (especially Keno and Okre) had not yet achieved the socially-approved goal of establishing their own households separate from those of their parents. This was so mainly because of the massive increases in property prices. All of them were however contributing money for rent and groceries to the main households. Unsurprisingly, this goal is a central tenet of the hegemonic notion of masculinity: the idea of being married and running one's own household as a nuclear family, over which the husband and father ought to exercise protection and authortity and for which he ought to provide. However, establishing oneself outside of one's parents' home with a partner or wife was and is a costly affair. It not only requires that men get married, but also that they be in a position to provide for bride wealth money to the family of their partner. Such bride wealth can amount to between R3,000 and R20,000. Moreover, it generally involves one moving out of the 'family home'. As buying a house is out of reach for these men, they have to rent a backroom elsewhere which can cost between R400 to R700 per month.

For reasons I have never been able to ascertain, Todd decided to leave the club at the end of 2004. Two other members, Wandie and Joe, left the club because they did not approve of the new direction Keno and Okre was intent on taking the club – they wanted the club to remain a 'social club'. Three new members were invited during the first months of 2005 to join the club after informal discussions between Keno, Pitso and Okre over the Christmas period. Given that Martin, Bra Zeb and myself were seen to have "the right stuff", despite being "outsiders" to some extent, we were subsequently recruited as replacement members. What were the characteristics we possessed which made us desirable as replacements? Martin had not grown up in Soweto but had been staying next to Okre and Keno with his girlfriend and her mother in her parents' house. Bra Zeb, on the other hand, was much older than the rest of us. He was never a close friend of Keno, Okre and Pitso but used to frequent the same local *shebeen*, as he stayed two streets from Leka Street. I was invited to the club as I was seen to be able to contribute money on a monthly basis, had been a sub-member for a year, and stayed in the same locale as the other members. Like Martin and Bra Zeb I was an "outsider" because I did not belong to the circle of friends who had grown up with each other. In addition, my whiteness, my outsider status and the not so insignificant fact that I had

a motorcar at my disposal certainly played a role in my recruitment as member. Members were always at pains, however, not to been seen as "abusing" my ownership of a car – they always insisted on paying for petrol, for example. In other words, apart from all being unmarried, male and around the same age, we all came from the same neighbourhood and were regarded as having personal attributes that would contribute towards making the new club a success (unlike Wandie and Joe, who were just "interested in partying").

Over the course of the year the new membership bonds that were created at the beginning of 2005 were tested in various ways. Pitso struggled throughout the year to meet payments as it was taking him longer than expected to get his own company up and running. In June 2005 his girlfriend - to whose family he wanted to give bride wealth the following year - had a miscarriage and subsequently left him. He was struggling to cope with this loss and we spent hours during club meetings talking about it. He did not make it to the July meeting because the Saturday before the meeting he was caught by the police on a passenger train without a valid ticket. He was arrested and spent the weekend of our meeting in jail. In August we had a special meeting of all the members one Wednesday evening. On the agenda was a request from Pitso that he needed permission from all the members to withdraw the total amount of his contributions to the club in order to be able to go to Durban for business. We all knew by then that he wanted to withdraw from the club even though he insisted on still remaining a member of the society. We provided him with his money and he no longer showed up at subsequent meetings. Rumour had it that he had spent all the money he had withdrawn from the club that weekend on liquor and never reached Durban. Pitso's case was a constant reminder to us in the months that came of the need to retain our seriousness and commitment to the club.

Keno and Okre, the two senior club members, were keen to shape the club into a vehicle through which they could improve their prospects, materially and symbolically, for getting married. They were not particularly clear on how they were going to achieve this goal by transforming the club. Nevertheless, they realised that they had to do something as individuals and as a group amidst all the observable upward mobility and accumulation of wealth in the township. They saw the club as an appropriate form of association that they could mould in order to express and work on their individual aspirations for countering their struggles with money, getting married and social

reproduction. They realised that they had a better chance of realising these aims if they 'progressed as a group'. This was in part an admission of the difficulty of exercising individual self-discipline as well as an acknowledgement of the belief in the influence, whether good or bad, of the company one keeps. That, in turn, was a commentary on the near impossibility of separating their social lives from their economic aspirations. Especially so given their limited opportunity for upward mobility due to their disconnection from circuits of political and economic power and their lack of tertiary education and skills to equip them to start out with some new enterprise.

6.3.2 Monthly meetings

The first club meetings I attended in 2004 as a sub-member were very relaxed and informal. As sub-members we usually joined the members after the formal deliberations and after the members had handed over their contributions to the host, as the monthly pot went to the host. These club meetings took place on the first Sunday of every month at the house of the member whose turn it was to host or to 'play *stokvel*'. Every member got a turn to play host until every member had had a chance, rotating each month in the process. Usually hosting members or/and their mothers or girlfriends spent Sunday mornings preparing the food that was offered to club members during meetings. Whereas members got a plate of food and a few beers for 'free' from the host, sub-members had to pay for beers and a plate of food. As was the case with such clubs a generation ago (cf. Brandel-Syrier 1971; Kramer 1974), this arrangement was clearly to be an incentive to sub-members and supporters (friends and neighbours) who liked the company to join the club so they could get a plate and beers for 'free'. The greater the party and food and music the greater would be the possibility of recruiting more members. And that meant the monthly pot getting bigger and bigger. It is not surprising then that some of the largest *stokvels* in Soweto were born in and continue to operate from *shebeens*. The success of a club was linked to the ability of the members to throw successful parties. As such, formality and punctuality were not of the utmost importance in the functioning of many 'social' clubs, including this one. As mentioned, from 2005 a range of changes were introduced as in my preceeding description of the first meeting under Okre's fig tree. Suddenly, members were dressed up for the occasion complete with formal, polished shoes, complete with ironed pants and collar shirts. The formal part of meetings were now decidedly sober affairs, which began punctually at 2pm during summer and 1pm in winter. Members were obliged to be present during such meetings and to remain with the group until at least 8pm (or 7pm in

winter), and it was considered prudent to stay longer and 'bond' with fellow members and supporters. At times meetings would take up to two hours to complete and discussions mainly centered on the future of the club and the monies we were saving.

It is important to note that in as much as our meetings were open only to full members, there was a sense that whenever possible our meetings should nonetheless be at least visible to passers-by. Conducting our meeting under the fig tree in Okre's yard meant that no one could pass by in the street without noticing that our club was in session, that we were all dressed up for the occasion, and that this was a 'well organised *stokvel* with committed members'. In this way we were communicating not only the existence of the club to members of the immediate community, but also the reputation of individual members. The flip side of this was that our nourishment of the community's perceptions of the club functioned as an additional form of sanction, regulating behaviour that could harm our internal organisation and the external perception of the club.

6.3.3 Types of monies, the practice of banking and the vision of 'letting money work for us'

I encountered two basic types of rotating saving credit associations: those in which the contributions are pooled and then allocated to one of the members on a weekly or monthly basis, and those in which the contributions are pooled and then put away or saved for some future use (investment or saving or sharing among members) on a weekly or monthly basis.[175] During 2004, the club under

[175]Stokvels have long been seen as more than mere savings clubs but also as vehicles for earning income. How did *stokvels* facilitate business and generating profits and why did there develop such a strong association between *stokvels* and the sale of liquor? Kramer (1974:42-45) described how, through the sale of alcohol, a *stokvel* meeting that was primarily about 'savings' could easily be converted into a money making enterprise. Members did this by charging exorbitant high prices at *stokvel* meetings and parties (sometimes called 'swinging bashes') for alcohol and food. Kramer noted how hosts would sometimes make 100% profit on the sales of liquor and food especially if the host advertised the party well and when other members brought friends ('supporters' or *iziwengu*) to the party. Brandel-Syrier (1962:77) noted that even some *manyanos* engaged in regular *stokvel*s for the purpose of making money. Lukele (1990:10) wrote that liquor runners (illegal bootleggers) were unlicensed wholesale distributors of sorts who served *shebeens* and *stokvel* members. He estimated that 80% of these runners' business came from *shebeens* and a large 20% from *stokvels* and street sales. These liquor runners sold liquor from well-guarded 'liquor forts' which were located right next to licensed liquor premises. The forts and liquor stores were connected with underground tunnels hidden by clever false doors. Bottles were sold from hatches or windows in the forts that kept dealers' faces hidden from customers (Lukhele 1990:11). Kramer refers to a newspaper story which appeared in *The World* newspaper at the time which dealt with the puzzling question of why people would be prepared to pay such inflated prices for food and drink. Kramer (1974:46-47) was of the opinion that they fulfil an important entertainment function, especially given the lack of places of entertainment (there was one cinema and a few sports fields). Kramer also observed the close link between *stokvels* and *shebeens* and suggested that they fulfilled the same need: "Both are deeply rooted in the activities which arose during the period prior to 1962 when it was illegal for Blacks to buy or be in possession of alcohol" (1974:46). Moreover, they provided male members with the opportunity to entertain their girlfriends or 'concubines' as members

discussion operated according to the first type. The way money contributions during 2004 were organised was simple: every full member gave the host an amount of R80 at the monthly meeting. That meant that at every meeting the host would receive an amount of R560 (R80 x 7) plus R20 for every sub-member who attended. In return the host gave members and sub-members a plate of food as well as a crate of 12 Hansa Lager quarts (R60) that was shared among the members (the sub-members had to buy their own beer). The club was organised along the lines of a typical rotating credit association and had no method for collective saving or investment.[176]

The changes that were introduced in 2005 meant that among other things our club shifted from operating according to the first type to - but not completely - the second type. Now, every member contributed R100 to the host in return for a plate of food and this contribution of R100 was called "table money". The host no longer provided beer to members; they had to bring their own. In addition, every member contributed R150 for "banking money", which was then deposited to the Club Account we had opened at ABSA.[177] "Fine money" was also collected in the meeting and kept separate by Martin who was designated with the task of keeping track of the fine money. This meant that we retained an element of rotating credit in that every member contributed R100 to the host, but that in addition we now also saved, collectively, R1200 (R150 x 8, as one member contributed R300 every month).

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did not bring their wives to such gatherings (1974:47). Given the scarcity of entertainment spaces and few opportunities for recreation there was no doubt very little 'choice' for residents of the South Western Townships. Moreover, such a situation made it difficult for residents to express preference, develop organised boycotts and other forms of 'consumer activism'. *Stokvels* were not only used by urbanised migrants living in the townships; Kynoch (2002) mentions that the rurally-oriented and 'ethnic' basotho organisation of migrant workers called the Amarashea made use of *stokvels* on the Free State mines in order to raise funds for the Basotho Congress Party. The use of saving clubs to pool money was only one of the popular ways in which they raised and pooled funds: they had burial societies, membership fees and organised protection rackets with which they bribed police and hired lawyers (Kynoch 2000, 2002; Bonner 1993; Guy and Thabane 1987).

[176] Keno and Okre were to host during the first two months. Ardener (1964:207) notes in her seminal article that intricate questions of debt and credit are at work in the minute workings of such savings and credit clubs. In the case of clubs that follow the rotation principle, the first member to receive the lump sum effectively becomes a debtor to all the other members. This member remains a debtor until all the payments have been made. On this level, the very last member becomes a creditor to everyone else until the payments have been made. In other words, we have members moving from being creditors to being debtors, all in the context of one club. Given the way interest is calculated and the importance of time, this means that the advantages to members are not equalised but that earlier members basically benefit more from the order allocations are made.

[177] This Club Account was designed for *stokvels* and was a basic transaction account to which three members had signature rights. A constitution was required by ABSA before we could open it, as well as copies of our Ids.

Banking the cash contributions at every meeting was an important part of our practice. It usually happened at the end of the meeting, after we had scrutinised the minutes of previous meeting (or reconstructed them as the year progressed), imposed fines on members, and discussed issues of membership, the sharing of the saved money at the end of the year, and the future of the club. Keno, as the President, usually initiated the process of "banking" money contributions by taking out cash from his pocket, after which everyone followed suit. This was always done in a very public manner so that everyone could see exactly who was giving what money to whom. First everyone would hand over R100 to Keno for "table money". He would count it aloud moving the notes from one hand to the other and then hand it over to the host.[178] After the "table money" was collected everyone but Bra Zeb would hand over R150 to Keno who again would count it openly. Bra Zeb had indicated at the first meeting that he wanted to bank R300 and not R150 per month like the rest of us, and we agreed that his double contribution would be recorded as such (in effect then he would be able to claim the contributions similar to two members).[179] One of the members then volunteered to take, or was tasked with taking the R1200 to an ABSA branch during the following week and to deposit the money in our account, and with bringing the deposit slip to the next gathering. We tried to rotate this fairly among the members, but Keno who worked in Roodepoort close to an ABSA and myself who had an office at Wits University in Braamfontein, ended up banking most of the monthly pools.

The most heated discussions that occurred at nearly every meeting were about the money we were saving in the club account and, implicitly, about the future and meaning of the club. We all expressed varying opinions about how we should make use of the banked money. Initially we had agreed on sharing the money among the members in December, with Bra Zeb taking home the

[178] There was one exception and that was my contribution. It was agreed at the first meeting that I should be compensated for the use of my vehicle during the *stokvel* meetings. It was suggested that everyone give me R5 during the meeting in order for me to cover the costs of petrol. I suggested that instead I give the host R80 and not R100, which was agreed upon by everyone. The idea of giving me R5 was similar to the arrangement that was carried over from the previous year whereby every member contributed R5 for Senza's transport costs to and from Tshwane. In Brandel-Syrier's study on the 'Wednesday Stockfel' she notes that transport costs were calculated (1954:292).

[179] Senza usually arrived at our meetings around five in the afternoon, as he had to work on Sundays until lunchtime before boarding several taxis to get to Soweto. He would then hand his "table money" and "bank money" to the host or to Keno. At times he had arranged with Keno to collect his money from his mother's house in Leka Street before the meeting. When Pitso could not make the July meeting Keno contributed R150 "from his pocket" in order to cover for Pitso. This happened on another occasion when Okre could not meet his contribution. They both reimbursed Keno later but the rationale for Keno advancing them the money was the oft-expressed goal of meeting our "quota" of R1200 per month. Keno and the other members maintained that we should not give up on the goal of banking R1200 every month, painfully aware of the ever-present threat of decline in discipline, evident in the story of Pitso recounted above.

equivalent of two members given his double monthly contributions. Bra Zeb wanted us to use our savings to travel as a collective to Cape Town or Durban. Okre wanted the money for the purposes of paying school fees for his son and for the expenses that the festive months of December and January always bring. Pitso had hoped to use the money he was saving for the business he wanted to open. Keno never expressed his wishes partly because he felt he had to support Okre, given his intimate knowledge of Okre's financial struggles. Martin wanted us to save more money and to invest the money we had saved to collectively buy cattle he could keep safe at his village in the Northern Province. We discussed buying a taxi that could be used as public transport in Soweto. This was later ruled out because of the high risks involved in operating a taxi. Pitso suggested we buy a pickup truck that we could then lease to the municipality, which would take responsibility for its maintenance. I suggested we used our savings as a deposit on purchasing a house in Soweto as it remained one of the few areas in Johannesburg where possible monthly rental income would trump bond repayments. Members' monthly contributions could be used to service the bank's bond on the house while additional income from rent could be saved for a deposit on another house, until every member had acquired a house. This idea was particularly appealing to the members who were still staying with their parents or in backrooms and had no prospect of inheriting a house.

As the months passed by, at every passing meeting, members increasingly became caught up in the vision of "not working for money, but making money work for us". This sentiment became an important catchphrase that signalled their desire to participate in formal circuits of finance where 'money makes money' and where most of the wealth they see around them was being created. As such, this talk was accompanied by discussions about investing the club's saved money in shares in the JSE or with a commercial bank to invest in the 'money market'. The phrase 'making money work for you' was also used at the time by one of the commercial banks in a print advertisement in which a white, professional man was leaning back in a chair with both his hands clasped behind his head, smiling. In the advertisment the bank promised investor returns on savings that were not unusually high, but which signalled a form of work which these working class men could only dream of: relaxing while your money grows by itself. In their eyes, of course, this was how many white men had gotten rich in the first place: profitting from the rich mineral deposits underground while sitting in their air-conditioned offices above ground 'managing' the armies of black workers who did the actual 'hard' work underground. They also linked the turnaround of no longer working

for money but letting money work for you to the political freedom Africans had obtained with the advent of constitutional democracy. In short, the tables have turned: under apartheid they had to work for money but now money has to work for them – it was they turn. And whereas previously they may have asssociated 'letting money work for you' with white people because of their seemingly superior financial knowledge and skills, they now recognised in the emergence of a black elite who got rich through financial deals and debt-funded empowerment schemes that they too can partake in this new regime of wealth.[180]

6.3.4 A constitution, new rules and the importance of working on the physical body

Another aspect of the transformation of the club was through a process of 'internal formalisation', in particular through the adoption of a constitution and other rules relating to dress code and behaviour during meetings. During that first meeting in 2005, after we had finished our discussions about liquor and the actual procurement of it, Keno - as President - produced typed copies of an elementary constitution that he had drawn up or copied, parts of which read:

> We as members of the above mentioned club we commit ourselves to the club & its Rules & regulations which are been drafted by all of us as members. Old & New members coming, going or leaving the club through what ever reason … NB: each & every member who have signed on dotted line of this agreement papers … Of which the club is still running any member who fails to follow the agreement the fine is imposed on the guilty ones. The laws are to be respected every where in the world.

We spent some time discussing the document, but what was of greater significance for the members was that we had reached a stage at which everyone had to put his signature to the document as a sign of his commitment to the club. The last sentence of the constitution - "The laws are to be respected every where in the world" - also highlighted that the formalisation of the club and the actual production of a constitution was part of a process that signalled the club's inclusion in a larger social space. Through the constitution, the club had made a conscious connection to models drawn from spaces elsewhere in and beyond Soweto; spaces from which they would be able to draw upon so as to alter their own environment and counter their struggles with social reproduction.

[180] As such there was a political dimension to these aspirations that echoe some of the yearnings of slaves recently released.

After we had all signed the copies of the constitution, and were each given a copy, discussions about the new constitution continued for some time. It exlicitly stipulated a number of rules that we all agreed on. In the discussions that followed this meeting a number of additional rules were discussed and accepted. And even though these rules were never included in an amended written copy of the constitution, they were remembered and regarded as being as legitimate as the constitution. Amongst other things it was decided that members would not be allowed to consume any alcohol before the formalities of meeting including banking had been completed. These rules were then complemented by an agreed upon fine for members who transgressed them. We agreed that the starting time for meetings would be 2pm (2pm "op-de-kop",[181] it was recorded in the minutes) and that any member arriving late would be fined R50.

Subsequent to our debate on and signing of the constitution, Keno presented the idea that he would like the members to consider the option of having a club uniform. This is a common feature of some of the larger and well-established saving societies and burial societies (cf. Brandel-Syrier 1954, 1971; Lukhele 1990). It remains not unusual to see elderly men walking through Standville on Sunday afternoons to and from their burial club meetings or on a Sunday morning at a member's funeral, neatly dressed in club jackets and tie. Most of our club members, however, felt the idea a bit far fetched, given that we had only started the 'new' club, and that we were too young to be walking the streets in a jacket and tie. There were limits to the extent that the members would transform their appearances for the purposes of shaping the new club. While I did not think Keno really expected us to agree with him on this issue, his remark was an implicit indication meant to convey to us his seriousness as President of the club. A number of other rules were developed over the next couple of meetings, such as the one that members' cellular phones should not be switched on during the meeting and that the owner of a phone that was found ringing during a meeting would be liable for a R50 fine. After some lengthy negotiations it was also decided that the host would be responsible for providing a packet of 20 cigarettes for every club meeting. This idea was proposed

[181] The phrase 'op de kop' is actually an old Dutch phrase which in this context would mean 'at 2pm exactly'. It continued use in Soweto is most likely the result of generations of Sowetan workers being told by white, Afrikaans bosses to arrive at work on time. Likewise, one of the words used in Sowetan *lingua franca* to refer to work is 'span' (*spanile*) which most likely stems from the old Afrikaans word 'inspan' which meant to ready work animals for ploughing or pulling a wagon and was probably also used in the context of hard labour among prisoners and mine and factory workers.

by Bra Zeb and supported by Senza and myself, with Okre and Keno as non-smokers arguing against it.

Whereas the introduction and performance of the new rules, procedures and constitution was directed mainly at fellow members, at the community that were being produced within the club, two aspects of the changes were more clearly directed towards an outside or public audience, specifically towards friends, kin and neighbours. That is, clothing and alcohol. We know from a variety of studies in colonial and postcolonial Africa that physical bodies are important sites for the production of new or invented identities through adornment through identifiable clothing styles and various 'techniques of the body' (Erlmann 1996; Jean Comaroff 1985:80-83; Ferguson 1999:83; Motsemme 2003; Bogatsu 2002). Erlmann (1996:181-3) for example has shown how, through dance and dress, isicathamiya performers sought to to reform the offending system of apartheid by rehabilitating the body as a site for symbolic representation. Motsemme (2003:15) argues that "the practice of adornment becomes implicated in the process of remaking and maintaining social status and distinction. This performance of status also becomes part and parcel of communicating redefined social hierarchies under a new political order". Even earlier, Mayer (1971) has showed the importance of dress in the distinctions residents of East London's townships made between red and school Xhosa people.[182]

In the instance of the Standville club, the members cultivated new forms of dress and 'techniques of the body' that resonated with styles and practices that have long been part of the make-up of voluntary and other organisations in the context of Black Johannesburg and elsewhere (cf. Magubane 1963). By dressing up in formal clothing for this monthly occasion they were also communicating with kin, friends and neighbours their desire not to be regarded as men who are either failures or mere 'players' (i.e. as men only interested in 'partying 'and behaving irresponsibly when it comes to work, family and women). They wanted to be regarded as prudent and responsible men: men to get married to. Yet there was also an ambiguity in their desire not to be counted as 'players' or similar in behaviour to the 'irresponsible' new social elites. And this ambiguous attitude was expressed most clearly in changes in their consumption of alcohol. I will return to the

[182] Elsewhere, Willis (1977) demonstrated how the counter culture lads he described worked on style of dress, language, formality and music to express their opposition to mainstream culture.

question of alcohol consumption in a following section and the next chapter, but before I do that I want to conclude the discussion on the more micro-level organisation and practice of this club, and how it relates to the archives of organisational practices that have recorded in Black Johannesburg.

6.4 From *stokvel* to *lekgotla*: changing patterns in organisational practice

So far in this chapter I have described the organisation of this club and the changes that were introduced in terms of the membership, the structure of meetings, types of money, rules about punctuality and clothing, and have noted the vision of 'letting money work for us' that animated our discussions. How do we understand these changes in organisational practice?

What struck me as an outsider-insider about the changes in organisational practice was the implicit knowledge which all the members, and to a lesser extent me, had about what we were supposed to be doing. For example, some of the rules were never written down or even agreed upon beforehand. But to me it seemed as if there was implicit understanding about the shared sense of respectability and organisational practice that had to be cultivated. During our third meeting in 2005, for example, Martin reprimanded Okre for swearing during a meeting. I was never present when such a rule was formulated and it had never been an issue before, so this suggested to me that the members had somehow been incorporated into a regime of self-regulation that was not articulated in the constitution but implicitly akcnowledged by all. It was as if the scripts for the processes of formalisation and for the introduction of new organisational practices of discipline and self-control were already written; we just had to enact them in the context of our new club.[183]

Except for West (1972) and Brandel-Syrier (1954, 1962), no recent studies have been conducted on the organisational practice and culture of organisations in Black Johannesburg.[184] Nonetheless, some tentative connections can be drawn between earlier organisational models and practices and

[183] Gina Buijs (2002:33) also mentions that members of a club in Rhini were fined for expressing 'vulgar comments' and 'inappropriate jokes'.

[184] The institution of the *mohodisano*[184], Hellmann wrote, differed from the 'stockfair' (*stokvel*) in that it consisted of a group of friends who contributed a certain amount of money into a pool which rotated weekly or monthly between the members (1934:32). Kuper & Kaplan (1944) contested Hellmann's differentiation between *stokvel* and *mohodisano*, arguing that the difference between *stokvel* and *mohodisano* was not sale of alcohol but the degree of organisation (1944:33). They proposed that the 'tea-party' served as a model for the development of *stokvel*s.[184] They described "stokfel" as a more regional association consisting of a number of clubs in the context of Black Johannesburg and the Reef which cooperated and supported each other and thus effectively constituting "stokfel society" (1944:33). However each club had a large degree of autonomy in that each club selected its own office bearers' and order of allocation.

what was transpiring in the Standville club. In her research in urban townships on the Rand, Brandel-Syrier (1954:287, 1971) argued that the scripts and models she found operating during the 1950s among *stokvels* most likely stemmed from the culture and organisation of church societies where notions and practices of respectability, sobriety, formality, punctuality as well as status were very important. These church societies and the *manyanos* no doubt shaped the organisational practices of some *stokvels*, especially the more 'serious ones (cf. Kramer 1974). Both Keno and Okre's mothers were active members in their respective churches' women's groups (the local Methodist and Anglican congregations). While Keno and Okre were no longer regular church goers, they had been exposed to the organisational practices of these women groups. Several of the club members were or are active members of the local branch of the ANC and brought their experience of participating in branch meetings and ward committee meetings with them to our club. Having been exposed to such forms of organisations, directly or indirectly, the members were cognisant if not experienced in the manners, procedures and culture of formal organisations and committees in Black Johannesburg. This is why club members from 2005 onwards no longer referred to their club as a '*stokvel*' (or social club) as they did in 2004, but as a '*lekgotla*' and '*society*'. By doing this they were making use of the old distinction between *stokvels* - associated with beer-filled late-night parties in *shebeens* - and more respectable 'societies' (or *lekgotla*). Whereas the term *stokvel* is used to cover a variety of saving and social clubs, the Tswana word *lekgotla* is decidedly more serious and refers to a gathering with a specific purpose (which could be a birthday, burial, or formal meeting) while invoking principles of kinship and shared political if not ethnic association.[185]

This movement from the model of the *stokvel* to the model of the *lekgotla* was part and parcel of the club's transformation. And with it came the near-fixation on rules, constitutions and fines and so forth. An earlier generation of scholars may have interpreted such organisational practices as both the aping of white behaviour and evidence of some 'African philosophy'. Writing about the women's church groups (*manyanos*), Brandel-Syrier (1962:46-57) commented that whereas "Europeans" (white South Africans) approach matters of dogma, cult and conduct in terms of general principles, the "African concept of Law comprehends the totality of rules and regulations, customs and usages by which personal behaviour and social conduct is regulated and directed" (1962:54). She described the respectable behaviour of the *manyano* matrons as typical of the

[185] The term is also used by the postapartheid state in reference to courts.

bourgeoisie of the time as "law-needing and law-respecting" (1962:56). Peter Magubane (1963) in his study on sports, voluntary associations and politics in Durban, and writing about the Durban and District African Football Association in the 1930s, argued that African elites were aspiring to the practices of the dominant social group:

> It was not an unusual thing for a meeting to start at 7 p.m. and to go on until 4 a.m. the following day. These meetings were literally bogged down with members displaying their knowledge of the constitution, by querying every item on constitutional grounds. There was an obsession with constitutional procedure. This over-conformity with what is supposed to be White middle-class behaviour was exaggerated beyond what the Whites would do under similar circumstances. This enables the individuals completely barred from assimilation to identify themselves mentally with the practice, and the outlook of the dominant group. These individuals "accept" their position. Strict adherence at meetings was enforced and any dereliction of duty or absence without a satisfactory apology was punished with a fine or suspension from office (1963:10).

The implicit knowledge the Standville club members had of how to move from the *stokvel* model to the *lekgotla* model suggests to me that this was less about aping a certain notion of whiteness or conforming to middle-class class behaviour than a conscious decision to start performing on another level; to raise the bar, so to speak. The emphasis on producing a constitution, getting everyone to sign it publicly and the elaboration of all sorts of regulations were all less about conforming to perceived white middle class behaviour than about creating organisational space that could stand normatively and practically in opposition to the challenges of everyday life in a Sowetan neighbourhood and one geared towards participation in formal finance. The members' efforts at formalisation and the forging of a new organisational practice were part of a process of elevating the club as a social and economic association onto a different plane, to a space and time dimension that set it apart from other informal neighbourhood spaces, styles and rhythms.[186] This is important, one must remember, given the context of informality and sociability that characterise everyday life in the neighbourhoods of Soweto (cf. Ashforth 2005). Through moving from the model of the *stokvel*, which builds on and exploits informality and sociability, to the model of the *lekgotla*, the members were able to construct a boundary between 'business' and 'pleasure', between formality and informality. And, as well, between the frivolity of everyday life (in the township) and their very serious desire for respectability and becoming men.

[186] Brandel-Syrier (1971:41) also noted how *stokvels* tried to place themselves on an ethically and morally more acceptable plane by including religion into their operation by, for example, the singing of hymns.

This movement from *stokvel* to *lekgotla* also addressed a number of other pressing organisational dilemmas and can be understood as a change in how members related to each other within the context of the organisation: from friendship to quasi-contract. In similar terms, Keith Hart wrote about three basic models that presented themselves to Frafra entrepreneurs in the 1970s in their effort to establish reliable economic relations in the urban slums of Accra (Hart 2000:108). The first model was based on a system of contract fostered by civil society, which saw individuals entering market contracts freely while accepting the binding obligations of these contracts, as they sanctioned by impersonal state laws. This model was difficult to operationalise as the state bureaucracy was very ineffective and demanded literacy from people who wanted the state to work for them (Hart 2000:109). Also, the conditions of rational calculation were constantly subverted by the general shortage of money that pushed people into credit relations of a highly personalised nature. The second model, a 'primitive' form of guarantee, was based on identities of kinship and shared language that was pre-adapted to the statelessness of the slum. It was difficult for the entrepreneurs, however, to employ kinship idioms to express the idea of shared but separate interests. Third, there were free-floating associations where selves and others met in some reciprocal understanding. Interest was negotiated within relations moulded by shared experience and even friendship. The relations were personal, active and concrete and the currency within this sphere was trust (a willingness to endure risk and uncertainty in human relations based on some degree of prior knowledge).

One could understand the Standville club's introduction of a signed constitution and the elaborations of rules, regulations and fines as part of the uneasy movement from an association based on friendship to one based on contract. The Standville club somehow straddled the models outlined by Hart, taking into consideration that the purpose of the club and the relations among members were at its most basic level about saving money and raising credit rather than about buying and selling in a market. Initially, while the relations within the Standville club were based on free-floating associations and friendships, it encountered problems of commitment that arises when economic relations are at the same time personal, active and concrete. Then aspects of the first model described by Hart were introduced to the club, such as a constitution, an impersonal and formal bank account, regulations and fines. They were to serve as an impersonal sanction against

absconding with money - unlikely in this instance given the relatively small amounts involved and the fact that members were also neighbours - or not meeting monthly contributions. This made it possible to lessen the highly personalised nature of the relations between members and to express, through the association, the members' shared but separate interests. Still, the contract among members was inherently very fragile as there was no impersonal sanctioning force that could enforce the contract. Even though they entered a contract of a quasi-legal nature it was lacking in power and sanction. There was no impersonal force such as a religious ideology or legal system with an impersonal state bureaucracy with the power to sanction members and enforce the agreements. While our constitution was submitted to ABSA bank once we had opened a club account, the members did not really consider it or the minutes we were taking to have any real legal status or to have a possible use in a court of law in the case of possible disputes. Most of the aspects they introduced to the club to become a *lekgotla* were drawn from models originating from church societies where religious beliefs and the controls exercised by the community of believers (the congregation) and the church leadership served as the major sanctioning force. In the case of this club, despite the simulation of church respectabilities and the introduction of prayer, these sanctions did not exist. The fines, however large in comparison to the amounts that were saved, were - as it later turned out - largely symbolic: there was increasing contestation over the payment of these fines as time passed. While there was some measure of sanction with regard to building and maintaining public respectability and reputation within the context of the neighbourhood and immediate community, this was unlikely to be a strong enough sanction.[187]

So far I have examined the internal and dynamic organisation of the *stokvel*, its transformation over time, and how these developments can be summarised as the movement from models of *stokvel* to *lekgotla*. This movement also dealt to some extent with the familiar dilemmas of trustworthiness, commitment and risk. But an analysis of this club only in these terms seems incomplete. It is not so much in the realm of the internal organisation and organisational dynamics that the aspirations of the members are brought to the fore. It was by interviewing the members and asking them about the social context of growing inequality and social mobility for a minority of men that the meaning of this savings club became evident. It was when I started considering the role of the consumption of

[187] This does not mean I agree with Fukuyama's (1995:27) assessment that people who don't trust another will end up cooperating only under a system of formal rules and regulations that have to be negotiated, litigated and enforced.

alcohol that the links between the aspirations of the club members, their identities and their ambiguous relationship to the new social elites - which I discuss in greater detail in the next chapter - and the larger political economy began to crystallise. In the voices of club members it was the new social elites and women who were singled out as the source of their struggles with social reproduction.[188]

6.5 The consumption of alcohol in the context of growing inequality and consumerism

Several scholars have commented on the finding that under the conditions of late capitalism, and in urban economies in particular, processes of consumption rather than production seem to dominate the central economic process or arena in which identities are being produced and performed (Miller 1994; Zukin & Maguire 2004). This argument seem to hold true for Soweto, not only by virtue of it forming part of a national economic system that can best be described as capitalist, but because of the lack of sites of economic *production* within Soweto such as factories and industries. Sowetans, and mainly men, in the main go somewhere else - outside of Soweto - to go and work in production lines or offices or gardens. *In Soweto gendered and class identities have traditionally been tied more to processes of consumption than production because of the mere fact that processes of production are typically located outside of the residential areas of Soweto*. As such, Sowetans do not emphasise their identities as workers within Soweto but tend to foreground neighbourhood residency. As a rule Sowetan men disguise or refuse to entertain talk about their work and income, even to their spouses or kin (Brandel-Syrier 1971; Kramer 1974). Your kin and friend network,

[188] In his restudy of the earlier urban anthropological studies on the Zambian Copperbelt, James Ferguson (1997; 1999) talks about the important role that the metaphors and images of the city and country played among different categories of Africans in the city. He indicates how contemporary Copperbelt mine workers' conception of the city has shifted. From a model that contrasts indigenous rural virtue and imported urban vice, there has been a movement towards a more inwardly directed conception that locates the blame for urban ills in the supposed "selfishness" of Zambians. From the 1920s on, he writes, the rural-urban dichotomy conception was used in two different ways. Firstly, it was used by localist urban workers who had a home village as their primary domicile as a way to critique the urban order; and secondly, by a growing cosmopolitan urban middle class, who used an imagined, idealised rural tradition to attack colonial domination and to open up some space between their own urban identity and the Western modernity of the white settlers. This model also meshed with then President Kaunda's vision of rural life as a moral anchor for new socialist society. Ferguson is able to demonstrate, because of his access to earlier studies on the Zambian Copperbelt, how the social criticisms of the 1950s and 1960s had given way by the 1990s to a "destructive and self-denigrating contemporary critique" that blamed an "internal and essential Zambian selfishness". In the 1990s, Zambians were no longer critiquing the urban or the colonial order but were blaming themselves for the economic decline that followed in the wake of the fall in copper prices. Also, they were expressing the need for the return of the IMF or some outside agency. This change was the result, Ferguson argues, of the increased 'unfair' demands that rural kin people were making on urban workers as these urban workers' real incomes dropped due to the economic decline, thus shifting the sources of power and security from the urban areas to the country.

neighbourhood, subculture membership and social class status are far more important determinants in identity-work than your type of work, unless you work for the state (as police officer, nurse, school teacher or bureaucrat) or are a *shebeen* queen (cf. Ashforth 2005, cf. Farber 1974: chapter 6; pp. 19-20).

During the monthly club meetings and the social gatherings that followed our club meetings into the night, a great significance was placed on liquor consumption and beer in particular. Some of the literature on *stokvels* make mention of the role that beer plays in the organisation of such clubs, especially those referring to urban areas (Lukhele 1990). Sowetans acknowledge that the one aspect that differentiates *stokvel* culture in Soweto from ROSCAs in other parts of South Africa is the great emphasis placed in Soweto on socialising and the consumption of alcohol. As mentioned earlier, the organisation and culture of *stokvels* were built upon and profited from exploiting the informality and sociability of much of township life. What then was the role of beer and beer-drinking in this particular club? Did this change over time as the club moved from the model of *stokvel* to the model of *lekgotla*?

Changes in both the type and the consumption of beer are symbolic of the transformation that was taking place among the members in the course of 2005. The first meeting of 2005, as I noted in the introduction to this chapter, was very different from the meetings I had attended the previous year (as a sub-member). The first question we discussed, as we were all seated around the table under the fig tree, and before the actual meeting got underway, concerned liquor. We spent a good twenty minutes discussing it, as it was a crucial ingredient not only to the transformed and respectable club we were in the process of inventing but also to the enjoyment of the occasion. There was also a practical aspect to discussing it first as the beer had to be procured (and chilled) by the time our meeting would end. What made the issue more pertinent was that, as part of the changes, every member now had to bring his own type of liquor to the party (called B.O.B., 'bring own booze'). It was no longer the case that the host provided members with a crate of Hansa 750ml quarts and that, when that was finished, members took out their own money to buy beer or the occasional 'half-jack' (small bottle) of brandy. Instead, members now either brought their own beer to the meeting or brought extra money with them in order to purchase their preferred type of liquor during the evening from a nearby outlet. This change was instigated by Okre and Keno, who announced at that

meeting that they had switched from drinking Hansa Lager to Castle Light. Why was this shift in how and what members consumed - members bringing their own beer to a meeting and some members "graduating" from Hansa Lager to Castle Light - significant and needs mentioning here?

The consumption of beer and liquor is no small matter in Soweto as elsewhere, not only in terms of macro-politics as La Hausse (1988) and others have pointed out, but also in terms of interpersonal relations, group dynamics and the production and projection of identities.[189] I certainly observed the importance of liquor as an important aspect of most forms of socialisation in the former African municipal townships of the south west – as in most of my experiences around South Africa. Moreover the consumption of specific brands and what that signifies about oneself or one's aspirations are constant topics of conversation among men. Among a circle of friends everyone would know what type and brand of beer or liquor their friends preferred and consumed. As a matter of fact one is more likely to know this about some men than what they do for a living or where they work. As Ashforth (2005) has noted, questions about one's type of work or form of employment were hardly ever entertained by his Sowetan informants.

Besides having well-known after-effects, various brands of beer have particular connotations denoting status, taste, gender, race and age. Hansa Lager, together with Black Label, is regarded as the most common and cheapest type of beer enjoyed by working-class men while more expensive import beers like Amstel and Heineken are reffered to as "bourgeois" (or *amabujwa*) and consumed in the main by a section of the new elites. In Standville a large group of this social elite who frequent Club Hill consume Castle Light and as such this brand had attained the character of a specific status marker there (I discuss this group and their practices of beer consumption in more detail in the next chapter). Also, the practice of bringing beer to an event such as a *stokvel* meeting was borrowed from the practice of these new social elites. It was and remains the case today that it would not be appropriate for *stokvel* members to walk the streets to a meeting carrying beer. It is therefore expected of the host to make provisions for the procurement of alcohol. The new arrangement, whereby members were asked to bring their own alcohol, was taken from the elites who would attend weddings, tombstone unveilings and funeral 'after parties' with their motor car

[189] Mary De Haas (1991:103) recounted something similar in her exploration of class and identity in a Natal *shebeen*: "Nowhere are the connotations of class status stronger than in what one drinks. The implications of different types of liquor are widely known and drinks are selected in accordance with the status that the consumer wishes to project."

boots' filled with cooler boxes carrying ice and their drink of choice (never quarts of beer but the smaller and more expensive 340ml bottles and hard liquor such as whisky and brandy).[190] By attending these events with their own choice of drink, they not only satisfy their own preference for a certain type of alcohol, but also, in the process distinguish themselves from the attending neighbours, friends and family who would have to rely on the hospitality of the hosting family for alcohol. This ability to purchase and bring your own drink to such an event signal general success and often a disdain for having to rely on the host for the supply of alcohol, having to queue for a possible drink, having perhaps to share a bottle, or being forced to drink something 'cheaper' or lower in status such as Black Label.

Given this context, we are better placed to interpret Keno and Okre's shift from consuming Hansa Lager to Castle Light and the symbolism of this shift. This suggests an effort on their part to extract themselves, by way of what they consume, from their working class roots and to express their aspirations for a successful future for this club. It was part of the more general effort to 'raise the bar' of the club. This was signified not only by the change in brand but also in the shift from 750ml quarts we used to share among fellow members to the smaller and more expensive 340ml bottles that by implication from their relative size would not be shared. The move from Hansa Lager to Castle Light is also very suggestive of their relationship to the small group of social elites in Standville, many of whom drank the same brands.[191] This group of social elites is an important reference point in the local reformulations of models of masculinity; models closely tied up with business success, consumerism, the ability to be mobile and to consume liquor in the way described above. This did not necessarily mean that the Standville club members are uncritical of these elites: the social elites – young women and even the mothers of these women – are often criticised by poorer residents for their supposed selfishness, materialism and conspicuous consumption.

The club members certainly place an importance on notions of propriety and poverty as discussed by Meintjies (2000). But in their discussions with each other and me they also foreground their struggles with coming to terms with the increased social differentiation within the local

[190] The smaller 340ml 'dumpies' are more expensive than the 750ml 'quarts' and Castle Light is more expensive than Hansa. For example, at the time of fieldwork six Castle Light beers could be bought for R26 and six Hansa for R24 while R6 bought you one 750ml Hansa and R7-50 a Castle Light.

[191] This group of social elites can been seen as a status group in the Weberian sense, as expressed through consumption in the form of specific life styles, rather than as a class (as an expression of relationships involve in production).

neighbourhood community, newer demands that local formulations of masculinity placed on them, and changes in the gender dynamics of relationships with female partners and girlfriends. Their conversations are dotted with references to the disjucture between the seemingly unlimited possibilities of accumulating wealth, and the examples of local men and women from the neighbourhood who had 'moved up the league', and their own position. Such talk include frequently heard narratives about men winning huge government tenders, or being co-opted as a Black Economic Empowerment partner, or even winning the National Lottery. Every now and then someone from Standville had either moved out of Soweto to the suburbs or had bought a new black BMW 320I straight from the showroom floor. Or they spotted a younger sister of a mutual friend at a recent wedding showing off a brand new silver Hyundai. Often those same men and women had grown up not far from Leka Street, sometimes in a council house and household not that different from their own. That there are suddenly men from the very same neighbourhood who are seemingly earning huge amounts of money and are able to display this wealth publicly through driving costly vehicles, drinking expensive alcohol at Club Hill and getting married 'in style', place an enormous strain on them. These elites are not only raising the bar in the status games; they are causing havoc with existing definitions of masculinity. Increasingly it is the experience of the members of this club that to live out the more demanding and increasingly prevalent models of successful masculinity is improbable or even impossible.

It is with reference to matters of money - its shortage, and their resulting difficulties - that the members of this club spoke to me about their own struggles in life and their aspirations for this club. It was lack of money that make them unable to get married or initiate stable relationships, that make it impossible to purchase a car so as to move around freely, to establish their own homes, or to move out of Soweto to suburbia closer to their places of work. Struggles over money are explicitly linked in their talk to the increased costs of establishing a home and getting married, the increased demands that female partners were making on money the men were earning, and the pressure social elites were putting them under by redefining what it means to be successful. It is not surprising then that a constant reference point in our discussions is the public practices of the relatively small but growing number of social elites that congregate around the nearby Club Hill. Club members' attitude towards these social elites is one of strong ambivalence. On the one hand these men and women are criticised for their practices of conspicuous consumption and status

seeking, their attitudes of selfishness and pride. Club members often condemned these practices as opposed to the concept of *ubuntu*. These elites are furthermore accused of 'forgetting where they come from', of 'wanting to be better than us' and 'becoming too white'. On the other hand these elites, especially the males, provide the club members with tangible evidence of possible upward mobility, with a number of new consumption practices to emulate and role models of material success other than that of 'the gangster'. These men and women are evidence of the ability of money to now 'work for black people', as more than one of my informants told me.

In my discussions and interviews with club members, several key tropes emerged that sought to describe the new elites and which effectively evaluate them morally. One such was that of the 'township' versus the 'suburb', two tropes which could only be understood in relation to each other and each of which had been inscribed with spatial, racial, social and class connotations. Thus the ability of some to leave the 'township' and reside in suburbia became an important trope for upward mobility. Okre described such elites as those with people driving 'big cars' and as having the ability to leave the 'township' for the formerly white suburbs:

> People who are well off leave the township, they go to the suburbs; they go and stay there. So people believe that these people are well off, they don't care about anybody else, they care about themselves … According to my belief it's … to us black people I believe it is class. People want to be associated with all those people who are in their class. You see, they don't go to any suburbs. They don't go to any suburbs. They go to Sandton, Houghton, even Parkmore ... Their believe is that people from Sandton, Parkmore or even Houghton are rich people. So they want to be associated with them. So to them Soweto is no longer good enough.

The terms 'township' and 'suburb' are deployed by the club members and many working class men I spoke to in particular ways as symbols that relate to their own position in relation to the elites. Whereas the suburbs are characterised by opulence, privacy and atomised lives, life in the township are described as imbued with neighbourliness, solidarity, belonging and romanticised practices of *ubuntu*. Keno said in an interview that " in *ekasi*, anything happens anytime. And as long as you've got a good relationship with your neighbour, you won't go hungry. It's not like bothering or asking almost on daily basis or every week. But as long when days are dark, you know whom to cry to. So in the suburbs, you've got a big wall, that wall has got a message". In this instance he is romanticising life in the 'township' and directly opposing it to suburbian life. Shakes, one of the sub

members of the Standville Club, is adamant that he would move to the suburbs if he were to win the lottery, even though Soweto would always be considered as 'home':

> Definitely I would [DK: move to the suburbs if I win the lottery]. But Soweto would always be my home. I would always come back to Soweto. Because I mean growing up in Soweto is different from anywhere else in the world ... I mean in Soweto, I know all the people who stay in my street I know them by name, surnames – I know all the people staying around my area. But what I fail to understand, in a suburb, everybody minds their business. You stay in your house, you don't even know your neighbour. I mean with us I can go to my neighbour for sugar if I don't have – they will always give it to me. We sort of share. We like to share, that's how we grew up. But in a suburb I don't think that's happening whereby you can go to your neighbour and ask for anything cause I mean everybody thinks that they're adequate, I can't go to my neighbour and ask for anything. So that ubuntu doesn't exist in a suburb in most cases.

Shakes' comments about Soweto as a place of belonging are typical of many of the men I interviewed: "You can take someone out of Soweto but you can't take Soweto out him" is a phrase often heard in reference to this strong attachment to the space. As I mentioned in chapter two, the attachment to the place of Soweto and one's neighbourhood is important but it also revolves around a connection to a socially produced space characterised by certain modes of interaction, sociability, language, informality and a known range of practices. In this context it is not only the new social elites who were criticised – women are also a target.

While the consumption of alcohol by the social elites and their practices of mobility may seem relatively far removed from the life-worlds of the club members, these impact directly on the processes of reformulating definitions of and expectations surrounding masculine roles. The members of this club also remark on the increasingly high costs of living, together with increased social inequality, the development of pressures to upward mobility, and the governing role of money and conspicuous consumption in performing gendered roles. Women are often criticised for the monetary and material demands they are making on their partners, as well as for being envious of other women:

> KENO: They [DK: women] start doing funny things. They start fighting for silly things; cellphones, they want to change a phone. What's wrong with this phone? No I can't use this phone. Now their friends have got that phone; and they get this. They also run society [DK: *stokvel*] like us and they put them on the table, when they eat, they don't even see what number you are having on your phone…but they are doing this…What shoes are

> you wearing … What does a boyfriend drive? What does a boyfriend dress? Silly things. Those are black people … I was listening to Tim Modise this morning. He was talking to a lady from these magazines; Style Magazine and Sarie. There was this topic that they were talking about: men who are blowing their wife's money. So they wanted people to phone in. Is it wrong or right? Now the people are phoning; they complain; no it's wrong. Now Tim asked, by the time the women were eating their husband's money who was complaining. Or the man is right he must just go out and work and bring money home. And then the women were also complaining saying it's not enough. So which one is right? What must we do then? Because you people [DK: women] are complaining! If we eat your money you complain. If I don't bring enough money you complain. What do you people want actually? What is what actually? What is wrong with you women? What is right that a man is supposed to do in order to please you, to keep in your good books? What must he do? How much money????

How much money, Keno asks, does it require becoming a man? In fact, what is a man supposed to be today if you don't have money?[192] These remarks illustrate the uncertainty in the construction of contemporary (and older) gender roles and the importance of money in such constructions.[193] Men were traditionally seen as the head of households, the providers to their families, the ones yielding authority by right of being a man (Mamphele 2000; Morrell 1995). Many men feel that their sources of authority are being challenged on all fronts – in their domestic household environments where girlfriends or sisters earn more than they do, in work situations where they work for women managers, and in media representations of strong, financially secure and independent women. Thus club members often complain about the positions that women are assuming in households and public life. On a number of occasions during our discussions men traced this change to the 1995 Beijing conference on women's rights. This was one of the first major women's conferences post-1994 that South Africans attended and which was reported on in the local media. As such it signal, for this particular generation of men at least, a turning point in the transformation and construction of gender relations that is linked to real changes in the opportunities that are now afforded to women in politics and business. No wonder then that the "unfair" demands that women are making

[192] In another interview Okre expressed himself thus: "It's like that. I think that's why the material things; they [DK: women] go for cars; if you're driving nice cars, money, nice clothing, nice house. Most of them go for that. It's true they go: How much do you have? What car are you driving? What cellphone are you having? They go for that. So it's getting tough all the time. If you don't have those things. Many guys spend sleepless nights. You worry what's next - what am I going to be doing. So it's a bit tough."

[193] Such views expressed by men regarding women are not completely new. Thus Farber (1974) wrote that she often encountered men who would complain about women being by nature extravagant and that they should not be trusted with the budget. She quotes one information saying: "Money is just like seed to women; they sow it, sow it, all the time, and cannot keep it" (chapter 6; p. 16)

on men cause these men to increasingly feel bitter towards women, a situation that is made even worse by the fact that there are men around in the same neighbourhood who are seemingly able to accept and satisfy these new demands. In chapter 8, however, I show that some of these social elites who are breaking new ground in terms of gender roles are often under as much pressure to succeed and to keep up their very public appearance of success. The members of Standville club however were never placed in a situation – unlike the anthropologist – where they could see and understand the private frustrations of such social elites.

Two other themes also emerged from my interviews and discussions with these club members: competition or peer pressure, and envy. While Brandel-Syrier notes these, she failed to analyse these statements in their context. Take Keno, for example, when he talked about 'competition' among men in Soweto:

> KENO: It's only certain people [DK: who leave the township for the suburbs]. And most with us blacks, it's like what we do, we don't do it because, I want to do it. I'm doing it maybe one of the guys, whom I grew up, I attended school with, he bought a house in Sandton, so I also want to be on that league and follow. Not knowing his pocket or how did he manage. It's just competition. That's killing us. Only those who are doing it for fun, but the majority they are just doing it for the sake of, "no I'm tired of this place". He doesn't have a real reason: that I'm tired. After four to five years down the line he is back. But on the very same note, those very same people they go to the suburbs, where does he spend most of his time? Where does he have his beers? He comes here.

Keno expressed a sentiment that is not often put in these words: he juxtaposes behaviour and motivation and points to a disjuncture between motivation and behaviour. Black people, he said, experience some form of disconnection between their desire for doing certain things and their actual behaviour. Their actual behaviour, echoing Fanon (1986), is not shaped and directed from some inner group life or desire, but from the outside or an external source. And it is this disconnection that is related to the feelings of envy and competition that he believes, in a sweeping generalisation of course, characterises Sowetans. The criticisms, desires and concerns articulated by these men, both in language and in the material practices of the saving club, all speak to contemporary hardships this group (or category) of men face in living up to what they see as their gendered roles as men. Today this role is defined by a notion of masculinity that is determined in large part by one's ability to access money and consume. These hardships are however not just about lack of

money but also about a general uncertainty regarding the unsettling of established forms of masculinity. They also show an acute awareness of local notions and practices of social distinction, together with a condemnation of some of these practices as selfish, oppressive, and anti-*ubuntu*. These critiques are in turn aimed at specific categories of people. An understanding of these commentaries and the operationalisation of these ideas within the context of the club mean that we can not achieve an understanding of the social significance of *stokvel*s without paying attention to questions of status, identity and masculinity. This in turn allows us to make analytical links between a seemingly self-contained micro social group and the larger forces which shape the practices and meaning of actors and groups.

6.6 The changing fortunes of *stokvel* in public culture and discourse

> Although incomes are generally low, there is strong reason for believing that the average Native does not make as good use of the money he gets as he might. This is not surprising considering that the Bantu have had little experience of a money economy. The Native certainly does save but the principal purpose for which he saves is to buy cattle. (p. 52)
>
> Houghton, D. Hobart. 1938

There is dimension to the study of contemporary popular economies in South Africa, including institutions such as *stokvels*, that is overlooked by scholars: the ways in which they are increasingly being drawn into formal spheres and processes of finance, marketing, business and entertainment. Whereas the *stokvel* as an institution was pushed underground and out of the public culture during the times of apartheid,[194] it is now an institutions which features regularly in the public media. As

[194] Lukhele (1990), Brandel-Syrier (1962) and Kramer (1974) all give examples of newspaper reports showing how the white media and sections of the African elite criticised *stokvels*. As early as 1962 Brandel-Syrier wrote that the institution of the *stokvel* had been "driven underground by European derision and by the contempt of educated Africans" (1962:99). The educated Africans considered the *stokvel* 'primitive' and the ethnic ('tribal') societies 'backward' and the church organisation 'conservative' (Brandel-Syrier 1971:48). It is also known that mainstream local churches were against *stokvels*. This could have been because the educated elites regarded such mutual associations as backward in that they did not cater for the more individualist aspirations of the elites. More important was the close association of *stokvel* with *shebeen* culture and the figure of the single and undesirable woman (Bonner 1990b) and how these were linked in informal economic activities. And this link was in turn closely related to the emerging view of *stokvels* as business (cf. Du Toit 1969).
Why would educated Africans have treated this form of association, or institution within the popular economy, with contempt? The answer to this question lies in the relative unexplored context of the emergence of various 'class cultures' in Black Johannesburg over the course of the past century. Except for the pioneering work by Van Onselen (1982), Bonner (1982, 1990b, 1993, 1995) and Dugmore (1993), this remains a relatively under-theorised aspect of Johannesburg. Residents I interviewed often phrased such class differences in terms such as 'high society' and 'low society". As an example, Julian Kramer wrote about the divisions between 'low society' and 'high society' that existed in Moroka, Soweto in the 1970s. In the case of his research it caused frictions in the one society when the white researcher was introduced to the Chairperson, who was of high standing, by a fellow member who was of low social standing (1974:90). The early literature suggests that participation in various forms of voluntary association was one such marker of 'class cultures'. Brandel-Syrier for example argued that different social class or status groups within

we shall see, it has been celebrated by the ANC-led government and its political allies as an indigenous African institution that could be utilised in promoting a 'culture of savings' and in encouraging self-help economic empowerment in impoverished communities. At the same time, the idea of the *stokvel* has been adopted by parastatal organisations to give effect to Black Economic Empowerment initiatives, while both commercial banks and marketing agencies have used it as a way to attract a greater percentage of the unbanked population. Moreover, several fraudsters have presented their crooked 'fake investment' and ponzi schemes as *stokvels*.

The changing fortunes of the *stokvel* in public discourse has had much to do with efforts by the South African Communist Party - a member of the ruling tripartite alliance - to encourage South Africans to save in the context of such indigenous, self-help clubs. Blade Nzimande, secretary general of the South African Communist Party, has for example argued that "large financial institutions in our country are not encouraging a suitable environment for transformative savings and productive investment" (Nzimande 2001). Creating the conditions for saving, he suggests, is a massive project: "savings in South Africa is a challenge of democratic transformation; a challenge of economic empowerment; a challenge of transforming gender relations; a challenge of combating and eradicating the legacy of racism; and, most fundamentally, a challenge of the eradication of poverty" (Nzimande 2001). In May 2004 The South African Communist Party (SACP) launched its Dora Tamana Savings and Credit Co-Operative (DTSACCO), also called the Communist *Stokvel*, as part of its efforts to provide SACP members with an alternative to the exclusionary and untransformed commercial financial services industry (Evans 2004). The Co-operative aim to provide comprehensive savings, credit and basic insurance products to its members at reasonable interest rates - it is said to be a democratic, unique member-driven, self-help co-operative that is owned, governed and managed by its members, all of whom are members of the SACP. Even though it also goes by the name of the Communist *Stokvel*, the SACP points out that the DTSACCO

Reeftown had a predilection for different forms of economic association, practices and money institutions. For example, moneylenders who operated in the *shebeens* were typically "persons of weekly paid occupations" who extended credit to the poorer underclass. Typically, the top leadership positions of sports organisations was in the hands of the upper-middle and lower-upper class (cf. Magubane 1963). Taxi drivers, together with skilled factory workers and lorry drivers, were said to be the organisers of the "strongest" saving clubs. Belonging to a savings club was, if not a sign of affluence at least of one income, *but also signified a status not above middle class* (Brandel-Syrier 1971:44; italics mine). In other words, members of the African elite were not only reluctant to join such associations but used membership to such clubs - and a discourse which described such institutions as primitive - as a way to mark of different social class boundaries.

is neither a *stokvel* nor a burial society, both of which are institutions that are informal and limited in the services they offer. It is also not a bank that turns away ordinary people by way of labelling them 'bad credit risks' and neither is it a subsidiary, franchise or branch of a company or financial services loan scheme that only benefits its private owners (member contributions are paid through Postbank and Teba Bank and not through the large, commercial banks).

Lastly, but not the least, the 'communist *stokvel'* is marketed in opposition to ama*mashonisa* – the unscrupulous 'loan sharks' who charges exorbitant interest rates and exploits people. The SACP has been very vocal in its opposition to unscrupulous micro lenders and informal moneylenders (*mashonisa*). In their discourse the money lender is portrayed as exploitative, foreign, individualistic and profit-driven; the *stokvel* on the other hand is portrayed in opposite terms: as based on democratic principles, promoting autonomous, indigenous, collective and cooperative savings. But this moral reading of the two institutions as completely opposite sides of a coin is also encouraged by the commercial banks, hence Nedbank made use of the figure of the *mashonisa* in their advertising campaigns so as to encourage people to open bank accounts and access their micro credit facilities.

The Financial Sector Campaign Coalition (FSCC), an unbreally organisation of several civil society organisations with links to the SACP, has also for years been prominent in promulgating the growth of workers' and other cooperatives within the South African context.[195] Some of their aims were achieved with the passing of the Co-operatives Act of 2005. In its preamble, the act states that "the co-operative values of self-help, self-reliance, self-responsibility, democracy, equality and social responsibility" are central to the co-operative movement and that "a viable, autonomous, self-reliant and self-sustaining co-operative movement can play a major role in the economic and social development of the Republic of South Africa, in particular by creating employment, generating income, facilitating broad-based black economic empowerment and eradicating poverty". The Act therefore promises government and legal support for "co-operatives to develop and flourish." The then Minster of Trade and Industries Mandisi Mpahlwa was quoted as saying that the government

[195] See http://www.sacp.org.za/main.php?include=docs/pr/2003/pr1007.html.

wants to 'grow this concept [of co-operatives]' and wants to 'integrate it into mainstream economic activities'.[196]

The idea of economic empowerment through various forms of self-help has a complicated history in South Africa – similar discourses have been an important part of both African and Afrikaner forms of nationalism. Paul de la Hause (1993) and others have written about the role of self-help economic organisations in the context of the emergence of African nationalism in Natal prior to the Second World War. Scholars such as Dan O'Meara (1983) has written on the role of self-help organisations within the context of Afrikaner nationalism. At the time of my research, and the greater emphasis on growing the co-operative movement, much was made of the history of Afrikaner economic empowerment. In February 2005 the ANC journal *Umrabulo* (nr. 22) reprinted an extract of Dan O'Meara's book *Volkskapitalisme* (1983), representing O'Meara's critique of narrow economic nationalism as a blueprint for Black empowerment. In several seminars in the financial services industry, in newspapers and political circles the model of Afrikaner empowerment was being touted as a good example of a home-grown, national project of Black economic empowerment and social upliftment (Bardien et al 2006).[197] Organisations such as the Black Management Forum (BMF) often defended the policies of Black Economic Empowerment with reference to the way in which the apartheid state was used after 1948 to bring thousands of poor, white Afrikaner families out of poverty and into the middle classes. At the same time the BMF was enchanted by the writings of Nigerian author Onyeani who promoted his book titled *Capitalist Nigger* (2006) on tour in South Africa. He advocated a miserable mix of nationalist self-help, ethnic chauvinism and (positive) greed to realise an 'African dream of individualism and prosperity' and the book became a best-seller among suburban Black elites.

The *stokvel* has not only featured on the level of discourse: it has become part and parcel of the landscape of economic transformation through being incorporated into Black Economic Empowerment programmes. Prior to the formalisation of *stokvels* through the Co-operative Act, the then government-owned fixed-line operator Telkom initiated the widescale use of *stokvels* as a means of economic empowerment. In a greater move towards privatisation, Telkom announced that

[196] See Wadula, Patrick. 2005. Co-operatives statutes set to formalise *stokvel* culture. *Business Day*, 15 March 2005.
[197] See for example the speech made by Simangele Manzi, then Senior Manager for Co-operatives in KwaZulu-Natal – http://www.dti.gov.za/co-operative/presentations/4july/speech.pdf.

it was listing on the Johannesburg Stock Exchange (JSE). As part of its Initial Public Offering (IPO) it wanted to give lower income earners and 'historically disadvantaged individuals' the chance to invest their savings in Telkom shares. To achieve this Telkom came up with the idea of having two offerings: a general offer which would be open to all and a separate offer called Khulisa ("to grow something"). The Khulisa offer would be aimed at such low income groups with a limit of R5000 per applicant, or R50 000 for each *stokvel* buying shares collectively. Historically disadvantaged South Africans were given preference in the allocation of these Khulisa shares and the assumption was that *stokvels* will consist of black citizens. Subsequentlty, other large companies such as MTN and SAB also made use of *stokvels* as a means of enhancing black ownership in the fields of commerce. In addition, the idea of the *stokvel* has also been exploited as a marketing tool. Vodacom, one of the large cellular companies, introduced during February 2004 a recharge voucher called the "*Stokvel* voucher"[198]. With this product, called the *Vodacom Yebo 5* R60 recharge voucher, up to five Vodacom subscribers can "club together" to buy a single voucher and use it to recharge up to five different airtime accounts to the value of R12 each. Vodacom states that "Cellular is now more affordable for millions of South Africans following the launch of a single prepaid recharge voucher that can be used by several people to recharge multiple cellphone accounts" (Vodacom 2004). Somehow the idea of people clubbing together translates into affordability, and when it is based on "tradition" it is sure to reach "millions". In the press release Mthobi Tyamzashe, Vodacom's Group Executive for Corporate Affairs, says that Vodacom investigated "traditional methods of commerce" and then developed the *stokvel* voucher. This method, one of collective saving and purchasing, is based on the ways "many people conduct transactions in SA".

Media articles regularly feature success stories of *stokvels*, both as a form of local economic empowerment for the poor and the rich.[199] The most popular of these stories are of the 'rags-to-riches' type in which the *stokvel* as institution is central to the upliftment of a group of people – a

[198] See http://www.vodacomsp.co.za/vspc/products/upwardly_mobile/upwardlymobile_mar2004.pdf

[199] The *stokvel* featured in popular culture at the time through the TV sitcom called Stokvel, created by Roberta Durrant and actor-producer-writer Joe Mafela, both directors of Penguin Films. The sitcom plays out against the backdrop of two *stokvel*s operating in Diepkloof, Soweto, and was nominated in 2004 for the coveted International Emmy Award. In an interview with Joe 'Stokvel' Mafela, Dina Seeger writes that Joe labels himself a 'dedicated saver'. The key points of a *stokvel*, Joe says, are discipline and trust 'and as Africans we have great trust in one another'. She also writes, perhaps contradicting if not playing with the previous point, that 'Urban legend has it that *stokvels* are so addictive that members sometimes save enormous amounts relative to their earnings' (Seeger 1999).

South African equivalent of the discourse on the American Dream. Take the story of six unemployed women living in the township of Ivory Part, close to Thembisa in the East Rand.[200] Apart from their futile efforts to find employment, they desperately needed to save money to build their own houses. They decided to form a *stokvel* and named it Masisizane (Zulu for "help one another"). The women decided to sacrifice the R3.50 a loaf of bread would have cost them and to rather contribute it to the *stokvel*. According to the newspaper report, the first house was being built fourteen weeks later by the money contributed to the fund. After some years, the Masisizane *stokvel* has grown to 18 000 members and has developed into a fully-fledged co-operative, the Masisizane Women Housing Co-operative (MWHC). Between 1999 and 2003, the Masisizane MWHC has built 300 houses, ranging from a one-room structure to a double-story mansion. So successful has the Masisizane *stokvel* been that it has been awarded a contract by the Gauteng government to build 260 RDP-type houses. At the time, the *stokvel* had branches in many townships and each and every structure was run by a chairperson, a deputy and secretary, with a group of 70 meeting and contributing R20 each (R2.90 per day).[201]

In political discourse, mainstream media and entertainment world the *stokvel* is presented as the quintessential 'African' form of collective saving, an institution that is both indigenous and effective in the collective mobilisation of money in impoverished communities. As such it is often mobilised as a form and symbol of economic organisation that is different or in opposition to colonial and apartheid forms of economic organisation. For some it also represented an alternative to the individualising and destructive effects of contemporary neo-liberal capitalism. One consequence of the process of formalisation and commercialisation of the institution of the *stokvel* has been the erasure of different forms of ROSCAs. Whereas the used be differences between '*mohodisano*', 'societies' and *stokvels*, they are all now treated as the same. In other words, it seems

[200] Rantao, Jovial. 2003. Turning loaves into houses. *The Star*, 25 June 2003.
[201] Another story paints a picture of unlimited opportunities and level playing fields for one of the most vulnerable categories of people: black women. Thus we read how Lorato Phalatse, CEO of Nozala Investment, a black-led women investment and empowerment group, was one of the first women's groups to list on the JSE (Bridge 1999). According to Phalatse, Nozala was started in 1996 when 10 women clubbed together R10 000 each to buy their first stake in the NEC. Thus, Nozala was "building on the 'traditional' investment vehicles of many African women - the *stokvel* concept", harnessing what has often been seen as a "wasted resource". The Nozala group aims to "draw women into the mainstream economy by setting up a vehicle for them to become active in areas in which they have been marginalised". Similarly, the first and largest women investment group in South Africa, Women Investment Portfolio (WIP), also started out as a women *stokvel* group and continue to use the structure and idea of the *stokvel* to attract women investors. See Bridge, Sherilee. 1999, 14 March. 'Stokvel concept built the base of women's group - Profiling Lorato Phalatse'. *Business Times* [URL: http://www.btimes.co.za/99/0314/newsm/newsm.htm].

likely that the process of commercialisation of these saving clubs have led to a greater level of homogenisation in terms of structure and its function (as merely being economic). Brandel-Syrier (1954) described how Reeftown residents distinguished between '*stokvels*' and 'societies'. While both were rotating and saving clubs structured similarly and geared for the collective saving of money and the rotation of credit, '*stokvels*' were seen as more secular than 'societies' and as associations placing a greater emphasis on entertainment than the more serious 'societies'. Linked to these connotations of 'secularity' and 'seriousness' is the question of social status. Middle class residents often looked down on the working class and lower middle class residents who participated in '*stokvels*'. 'Societies' in the townships, on the other hand, were seen to be linked to the more educated, socially mobile and Christian middle class (Brandel-Syrier 1954).

In addition, the process of commercialisation of the *stokvel* has resulted in its being stripped to something of a generic form. In order to achieve this, bankers and marketers decontextualise the institution; in other words, they treat it as somehow separate from its social and political context. For example, the government and financial institutions focus exclusively on the institution of the *stokvel* in their campaigns to either increase household savings levels or to increase participation among township communities in formal banking. Underlying these campaigns are a number of assumptions about the nature of such saving clubs. It is assumed for example that group savings necessarily are informed by notions of mutuality, reciprocity, self-help, unselfishness and sharing. It is assumed then that its is within the context of such groups that people can express the ideology of *ubuntu*. But this is to conflate form with content or principle; or to impute a moral evaluation on a specific form or model of economic organisation that is abstracted from its social and political and economic context. To put it differently; in the (discursive) fight between good and evil forms of economic organisation, the *stokvel* is as good as it gets because it promises the performance of a romanticised understanding of the ideology of *ubuntu*. But this is to take the ideology of *ubuntu* – better understood an everyday moral philosophy of mutuality which expressed the social, political and economic organisation of face-to-face groups under non-industrial forms of production – and apply it to a very different social, political and economic context. *Ubuntu* then, is not a contemporary moral philosophy steeped in practice but primarily an ideological concept used in political discourse. In his discussion of the 'New African' exemplified by H.I.E. Dhlomo, Cousins (1985:263) remarked on how the "mystical and indefinable" idea of *ubuntu* had for long been used

to describe an Africanist aesthetic and to harness a form of nationalism (see De la Hausse 1993). In contemporary public discourse, the idea of *ubuntu* is used for similar nationalist purposes, and the symbol of the *stokvel* has become an important part of this discourse.

One example from the literature which complicates the rather straightfoward way in which *stokvels* as institutions are equated with egalitarian, democractic and mutual practice, is Lukhele's account of the Tiger Society youth club which was formed in Diepkloof, Soweto, in 1988. The motto of this club cleverly turned the central theme of *ubuntu* upside down. The central of idea of *ubuntu* – each person becomes a real person through other people – is usually expressed through the sentence *umuntu ngumuntu ngabantu*, but the club had changed this into *umuntu ngumuntu ngemali*: each person becomes a real person through money. In this normative evaluation of the institution of the stovel it is assumed that these group saving institutions, because they imply collective (or group) saving, are inherently anti-capitalist or that as institutions they promote just, communal and more egalitarian forms of economic organisation. Again, in this view, a form of economic organisation is normatively evaluated within political discourse. But is such a normative reading of *stokvels* empirically true or as straightforward? During the course of my research I encountered *stokvels* that operate as cartels. On such *stokvel* consisted of a a number of prominent liquor stores and restaurant owners who clubbed together with the explicit aim of controlling prices and limiting competion in their sector. These businessmen are players in the same market sector, and thus direct competitors, but they also run a *stokvel* through which they save up to R2000 every fortnight. While the saving element of this *stokvel* is important, perhaps more so for some than for other, their club is important in other ways: to keep up surveillance of their fellow members, to 'fix' retail prices between liquor store owners and restaurants which are also liquor outlets, to achieve economies of scale and thus to make it possible to exclude any potential new entrants to the market. One member of this club spoke to me about their participation in this cartel-like *stokvel* as a means of "keeping your enemy close".[202] By working with competitors and sharing information with them, this *stokvel* functions as a cartel, dominating the local market and making it very difficult for smaller tavern owners to enter and compete in the market sector.

[202]A famous line uttered by Michael Corleone in The Godfather (part II) suggests the same: "There are many things my father taught me here in this room. He taught me: Keep your friends close but your enemies closer". Many sources attribute the quote to Sun Tzu's writings in *The Art of War*.

Moreover, there is anecdotal evidence that *stokvels* are used as a means of laundering ill-gotten money into the financial system as financial regulators are not particularly good at keeping an eye on the flows of monies into *stokvel* accounts. The public discourse on *stokvels* is at times worlds apart from the local dynamics involved in *stokvel* practice. It is this discrepancy between the public discourse and local discourses which have been exploited by scamsters such as Walter Wright's Capgro Finance Brokers and their **"**Mafuta Stokvel " and "Millionaire *stokvel*" and Sibusiso Radebe who dressed up his Miracle 2000 pyramid scheme as a *stokvel* in order to tap into the large pools of monies which are circulating outside the formal financial system.[203] The leader of the African Christian Democratic Party (ACDP), Reverend Kenenth Meshoe, who was at the time a Member of Parliament, was one of many who invested in Sibusiso Radebe's Miracle 2000 scheme. He even publicly defended the scheme as a legitmate *stokvel*[204], after which Reserve Bank Governon Tito Mboweni was quoted in newspaper as saying: "He (Meshoe) is a priest, he should be educating our people about the dangers of this thing. I hope he has prayed, and repented about that".[205]



http://www.mg.co.za/zapiro/fullcartoon/1035

[203] See Jack Lundin, 24 July 1998, "Stokvel scam: He promised the sky to Soweto….and delivered dirt". *Financial Mail*. URL: http://secure.financialmail.co.za/98/0724/busec/stok.htm and SAPA. 2000. Pyramid schemes to topple SA? 18 December 2000 URL: http://www.iol.co.za/index.php?set_id=1&click_id=13&art_id=ct20001217221005586K516352 ; Molosankwe, Botho. 2005. 'Miracle man' promises people millions again. *The Star*, 17 October 2005.

[204] Khatu Mamaila, 17 December 2000. 'SA may crumble with pyramid schemes, says NIA'. URL: http://www.iol.co.za/index.php?set_id=1&click_id=13&art_id=ct20001217221005586K516352

[205] Fin24.com. 'SARB spends R13m on pyramids'. 24 April 2003. URL: http://net-145-057.mweb.co.za/International/SARB-spends-R13m-on-pyramids-20030423?pageNo=1

While elements of the public discourse's emphasis on group savings, mutuality and self-help are often articulated by *stokvel* members themselves, the practice among such groups often do not imply a universal trustworthiness among members. Members of *stokvels*, who have to *practice* group savings rather than *theorise* it, do not tend to romanticise *stokvels*. In the course of my research it became evident that *stokvel* members do not regard each other as either morally good or bad: members were capable of being both 'good' and 'bad' in the context of everyday life and in the context of voluntary associations (Bähre 2002). Neither do member view *stokvels* as normatively 'good' or 'pure' as they are typically represented in public discourse. *Stokvels* were often plagued with infighting between members and conflict. Informants understand well that such saving groups can be utilised for many purposes, over and above for 'savings'. Trustworthiness between members for example is not assumed, it has to be produced. This point was illustrated to me one day when I interviewed the chairperson of a large *stokvel* of over 50 members. The members of this club meet every Wednesday in a tavern. At these weekly meetings a plate of food is provided to each member and each member contributes any amount over R100. Before a member is given a plate of food, he or she has to hand over the cash contribution to the treasurer who is seated at a 'committee table'. In the wall next to this table is a built-in safe in which an infra-red machine is stored. As the member hands over the cash to the treasurer, the treasurer verifies that the received notes are not fake, before writing down the contributions in a book. Not only do *stokvels* have to deal with the possibility of receiving fake monies which a bank may reject, they have to find solutions to various organisational questions which group savings imply: sharing risk, obtaining collateral, dealing with free-riders, fraud, etc. They know from experience that trustworthiness between members can not be assumed; it has to be produced (as I will demonstrate ethnographically in chapter seven).

So whereas *stokvels* were derided under apartheid by the white media and African Christian elites as a institution that was associated with the abuse of liquor, *shebeen* culture and the inability of individuals to save and be "strong willed individuals", it has now been rescued from that association and has come to stand for multiple and contradicting processes and practices: black empowerment, anti-capitalist, democratic, working class, indigenous, etc. What these normative discourses tend to hide is the limits and opportunies these institutions reveal about members and their everyday life, as I argue in my ethnography in chapter seven. The strong positive evaluation (if not romanticisation)

of this institution has also blinded us what it may achieve, such as facilitating forms of fraud which may be perpetrated under the guise of similar-looking schemes.

In conclusion then I argue that the *stokvel* was a self-initiated process which entailed a lot of practices of remoulding members, even if only for a few hours every month during which they tried to construct a space-time set apart from their everyday routines.[206] In the case of the club I described, the association served group formation and development. The transformation of the club - from a fluid association primarily focused on entertainment to a more fixed arrangement that came

[206] In his doctoral thesis, Bähre investigates the ways in which Xhosa-speaking migrants in the townships around Cape Town collectively manage their money in what he calls 'financial mutuals'. He shows how these migrants organise themselves into groups "in which the participants collectively save, borrow, led, or insure themselves with their hard-earned money" (2002:1). Often these groups are the first and only organisations that migrants established, and apparently these groups blossomed in what Bähre calls a "social desert". In fact, he writes that "the main concern of Xhosa migrants was money and it was around money that their social configurations crystallised." Bähre argues that we cannot understand these financial mutuals without a close consideration of the social world in which these actors live. And theirs is a world characterised by a "threatening triad" of (a) economic insecurity; (b) the physical dangers of domestic and political violence; and (c) the volatile nature of relations with kin, neighbours and friends (2002:2). The importance of these popular economic institutions in the social worlds of the township dwellers he spoke to is affirmed in Bähre's point that these institutions are "at the crossroads of the manipulation of flows of money, and therefore pivotal to the migrants' responsibilities and obligations towards others". He shows how money, or I would suggest a money *institution*, is used to establish new personal relations among neighbours or fellow-migrants. These new personal relationships in a stokvel, among a world of insecurity, unemployment, murder, rape, and social conflict, allow migrants to create a space where they can feel secure and trusted, and where money was in their control. These institutions, or "islands of hope" as Bähre calls them, are also arenas of ambivalence: "The money is insufficient to help everyone all the time, and trust is often an issue. Participants, moreover, accumulate money in financial mutuals which shows inequality and can make fellow members, neighbours, and kin jealous." (2002:6). Importantly, then, Bähre is describing the opposite of what Kramer (1974) found with respect to Soweto. In Soweto, Kramer said, these clubs are formed around already existing ties between people who already trust each other. The answer to this lays partly in the higher levels of violence and economic insecurity which township dwellers in Cape Town experience. Bähre describes life in the township in Cape Town as full of insecurity, violence and unsatisfactory relationships between people due to a shortage of money and lack of trust. The nature of the trust that operates in these clubs is of a reluctant nature because migrants have no other options. These saving clubs make it possible for a migrant to "separate oneself from the hostile world of political conflict, assault, unsatisfactory relations, and poverty. The density of the network also provided social constraint to self-constraint: the participants 'forced' each other to hand over a contribution to the financial mutual. This made it possible to influence flows of money and relationships, and thus separate oneself from certain people" (2002:205). The conditions under which Bähre conducted his research, however, were very different from those under which I conducted research in Soweto. The townships in Soweto I came to be familiar with were not nearly as violent as those described by Bähre. Only on a few occasions during the course of my residence and research in Soweto did I feel physical unsafe or personally threatened. Nor are the actors and communities I describe more or less ethnically homogenous migrant communities, but permanent third or fourth-generation urban dwellers for whom ethnicity was not a primary concern in the production of identities or communities. Importantly, a strong anti-urban sentiment was often expressed by the informants Bähre interviewed. Sowetans in general struck me as less anti-urban and for the most part embracing of the beauties and difficulties of cosmopolitan life. It is no wonder then that the data and interpretation I present in this chapter leads me into a different direction. For example, whereas Bähre argues that participation in the savings club made it possible for members to separate themselves from a hostile world, I argue that the club and its transformation I describe was an effort to participate and re-formulate newer ideals of masculinity that were being produced in the townships. These ideals were in turn closely tied to a more urban and even global world of consumption and status-seeking.

to embody the money aspirations and class identity of a young group of men - demonstrates their efforts at trying to become ‘responsible’ and ‘respectable’ men. These efforts, however, were fraught with ambivalences that they seemingly were unable to resolve in their everyday lives. The members saw the formation of the *stokvel*, and their subsequent efforts at transforming it into a *lekgotla*, as a vehicle for working out some of these ambivalences, but these very same ambivalences were reproduced within the club and in struggles over its future and meaning.

On an analytical level i argue that, by focusing narrowly on the function or structure of such saving clubs (Ardener 1964; Little 1957; Parkin 1966), we are denied an opportunity to view such associations as expressions of certain individual and group aspirations, social class and gendered anxieties and identities. The identities members attach to and articulate through these associations organises the functions and structure. In this particular case, at this point in time, this association is not about processes such as urbanisation or westernisation, but about identity and social reproduction: a desire to live in the world in a particular way. The formality that came to characterise the monthly meetings embodied and materialised the convergence of a number of aspirations that brought the members together. These materialities signalled the commitment to sub-members and other members of the immediate community as well as serving as reminders to members of their own aspirations. It also distinguished members and the meeting space from their immediate environment, the (township) neighbourhood, in that the formality of the club was set up against the informality of usual interactions among friends. The formality and seriousness thus was an effort to create a time-space set apart for the serious business of banking and saving but also of creating identities and communities of trustworthiness, the expression of collectivity and respectability. As such it was an expression of agency. The aspirations were rooted in a certain sense of alienation and emasculation they were experiencing, and this related to their inability to perform newer ideals of masculinity that a small group of social elites were producing. As their sense of emasculation grew, they came to romanticise the township vis-à-vis the suburb, and focused much of their criticism towards the social elites and women. This point not only to the central role money plays in contemporary struggles over forms of masculinity in Soweto and money, but in turn, signals a specific relation to time and the future. Let us now turn to the said small groups of new social elites and consider that the group consumption of alcohol means in the context of their upward social mobility.

CHAPTER SEVEN



'WE ARE NOT ALL DUSTMONGERS HERE': NEW SOCIAL ELITE GROUPS, SIGNIFYING PRACTICES OF CONSUMPTION, AND THE CULTURAL POLITICS OF BLACK WEALTH AMIDST GROWING INEQUALITY

7.1 Introduction

The increase in economic inequality and the public valuation of wealth and consumption in South Africa lies in one way or another at the centre of debates regarding the contemporary structure of South African society, its economy and its future.[207] With the onset of constitutional democracy and the greater incorporation of South Africa into global economic and cultural processes, we have witnessed the emergence of new social class formations (Terreblanche 2003; Seekings & Nattrass 2000). Most prominent have been the rise of the 'Black Elite' on the one hand and the 'Black Middle Class' on the other, while the rise of 'White Poverty' and the 'Urban underclass' has received less attention. The rise of the Black Elite and the Black Middle Class has drastically altered the social landscape and social structure of South African society, despite remaining relatively small numerically.[208] The available evidence furthermore suggests though that income inequality has risen since 1994.[209] It has altered the meanings of primary analytical metaphors such as 'township' and 'suburb' which had been used to make sense of South African society - including by members of the Standville Club as discussed in the previous chapter - while the meaning of these metaphors have also changed for specific actors and classes.

As I mentioned in chapters 2 and 3, *inequality in Black Johannesburg is not a postapartheid phenomenon*. Black Johannesburg did not *only* experience the social cleavages associated between popular and state conceptions of townsman versus tribesman (or migrant). There were also other divisions such as those between mission-educated, urban-based African elites that were exempted from certain pass law restrictions and who could own property in freehold areas and township

[207] With economic inequality I mean the disparities that exist between members of the same population in terms of the distribution of economic assets and income (Grusky 2001).
[208] URL: http://www.sairr.org.za/sairr-today/news_item.2009-04-03.4114291811
[209] Sapa. 2008. 'Income inequality is rising: SAIRR'. November 26 2008. URL: http://www.iol.co.za/index.php?set_id=1&click_id=594&art_id=nw20081126155717788C588567.

dwellers and slum residents whose movements, residence and employment were severely restricted. The way in which the state differentiated between African classes before the onset of apartheid not doubt fuelled local conceptions of class as well as the material importance of class differences among Africans in the city. Prior to 'high apartheid, the South African state for example recognised class inequality among Africans in the very laws it passed (Crankshaw 2005) while in freehold areas such as Sophiatown and Alexandra property-owning class existed (Lodge 1981; Southall 1980). What drove aspects of the resentment against 'high apartheid' was that a privileged section of the African elite were to loose their privilege as the state no longer recognised class differences among urban African but sought to treat all African 'equally' (Eales 2001).

The realisation that inequality is not a postapartheid phenomenon forces us to consider history when thinking about the *social* impact and *meaning* and *experience* of widening economic inequality and growing class differences today. The enlargement of economic inequality since 1994 and resultant increase in social differentiation among different groups is clearly visible in Soweto as I described in earlier chapters. But how does such inequality and greater and newer forms of social differentiation play out in different local contexts among different social groups? What discourses and ideologies do such groups employ in order to justify or critique new wealth? What social mechanisms apart from jealousy and witchcraft (Ashforth2002, 2005; Smith 2001; Geschiere 1997) do citizens use in order to legitimise or contest increased inequality? How are popular economic institutions used by residents to structure unequal flows of money so as to avoid certain claims on monies or income? What questions do new wealth and new social formations inject into the public culture about the role of the state and market in the economy and the moral evaluation of black wealth and consumption? In chapters three and four I noted that social class and status considerations have long been an important facet of everyday life, politics and social dynamics in Black Johannesburg. Moreover, such class cultures have played an important role in the construction of meaning in the context of the development of popular economies. I also noted that we should be wary of how earlier scholars such as Brandel-Syrier have sought to interpret social class hierarchies and consumption without an investigation into their local meaning as signifying practices under specific structural conditions.

The realisation that social class divisions and consumption have been interpreted in specific ways by earlier scholars and commentators forces us to carefully analyse the meaning of class inequality and consumption in contemporary Soweto, as well as what such analyses achieve socially and politically. As I have mentioned in the case of contemporary Soweto, new groups of social elites have formed as a result of changes in the political economy. Such shifting class dynamics have altered the social, physical and discursive landscapes of the former 'townships'.[210] It has altered the relation between former 'townships' and their populations to the city and the formerly white suburbs. It has shifted conceptualisations of status hierarchies and has injected new terms into local vocabularies to talk about inequality. Debates in the media about black wealth, the growing black middle class and increased inequality have also shaped the very ways in which such new social elites view themselves. Marketing research companies have been particularly successful in shaping the discourse about new class formations by providing citizens with new terms, as I will outline later in this chapter with reference to the label 'Black Diamond'. In this chapter I contribute to some of these debates by calling for more contextual and multi-level interpretations of economic and financial practices and processes such as consumption. This can be approached through reminding ourselves that constitutional democracy arrived at the same time as several other political and economic discourses in South Africa, most notably that of human rights, economic liberalisation, the growth of practices of consumption in shaping selfhood (Comaroff & Comaroff 2001), a growth in the cultural significance of the marketing and financial industries (Martin 2002), and the glorification of personal wealth by politicians and new prosperity churches.

I have written in the previous chapter about some of the consequences of the growth of social elites in terms of the local reformulation of ideals of masculinity and social class through practices of public consumption. But such reformulations are not only given impetus 'from below', so to speak. Public discourse and the power of marketing and advertising in shaping such discourse also structure the way in which such changes are articulated and made meaningful. In this chapter I present a micro-ethnography of a loose association of friends that belong to this new social class of social elites before situating this group within the larger discursive context of public debates

[210] See for example Roberts, Adrienne. 1997. Suddenly whites don't own all the goodies. *Financial Mail*, 13 June 1997; Laurence, Patrick. 2004. Rise of a black Mega-rich elite. *The Star*, 3 August 2004, p. 12; Ikalafeng, Thebe. The perks and pitfalls: The new black middle class. *Ebony Magazine South Africa*, January 1996; Rundell, Sarah. 2006. How SA's black buying power is changing society. *African Business*, Issue 323, pp. 46-7.

regarding consumption, materialism and the black middle class. The members of this group of about twenty friends, whom I shall call the 'Castle Light Crew',[211] all grew up in Soweto, though some went to secondary schools and tertiary colleges and universities outside of Johannesburg. They are roughly of the same age, regard each other as more than mere drinking buddies, and grew up in what they regard as middle class (or 'well-off') Sowetan families – specifically those households that benefited from the post-1976 'Era of Reform' discussed earlier. They effectively fulfil the very same socialising, leisure and learning functions of age-grade systems mentioned in the wider anthropological literature (cf. Glaser 2000), as well as constituting a network of support and reciprocity. I was introduced to this group at Club Hill in Standville a few months after I had moved to Standville and came to spend much time with them over the course of two years. In this chapter I briefly describe the dynamics of the social group these friends have formed before limiting my analysis to the seemingly trivial topic of practices of beer procurement and consumption among this group. At the same time, by analysing (only) one type of consumption among this group of new social elites, I nevertheless caution against generalising and de-contextualised interpretations of processes and practices of consumption. I argue specifically against the dominant and marketing-oriented concept of 'Black Diamonds' which has come to dominate the public contestations about the meaning of the black middle class.

My discussion of the practices of beer consumption among all-male social elites follows the discussion in the previous chapter on beer-drinking in the context of a working class savings group. In these two chapters I demonstrate that there are important differences between how these two groups of men consume beer. While the mainly working class men of Standville Club and the social elites I discuss in this chapter were all raised in Soweto, and grew up in a political system that assigned to them a specific and uniform place in the social structure of our society on account of their blackness, these two sets of men experience contemporary Soweto and Johannesburg in different ways. And they approach the consumption of beer differently. For the one set of men the dream of becoming an adult man and a provider for his family has become a celebrated reality while for the other it remains a deferred dream and a continuous challenge to their sense of masculinity. While liquor, and beer specifically, features prominently in both group's practices of

[211] In this thesis I call this group of friends the 'Castle Light Crew' because of the fact that nearly all of them drink a specific type of lager, Castle Light.

socialisation and in the performance of social class, there are important differences in terms of how they procure beer, both in terms of what informs their taste, how and why they consume beer.[212]

In short I argue that among the working-class male members of the savings club, who are generally older than the members of Castle Light Crew but who earn less and have not yet been able to marry, the management of the consumption of beer is crucial to the creation of a new space-time set up around the savings club. Control over the consumption of alcohol signalled, to both fellow members and the wider community, their intention of using the club to overcome their struggles with social reproduction and becoming married, adult men. Among the Castle Light Crew, group consumption of beer smoothes over newer divisions in their lives such as those between work and leisure in the context of upward social mobility. An important part of this is the celebration of their success as new social elites and they achieve this through the consumption of alcohol in public spaces in the former townships even though they may no longer reside in Soweto. Moreover, drinking as a group is highly valued by them because it stresses notions of friendship, sharing and brotherhood; it provides for opportunities to practice reciprocity. Furthermore, such group drinking and the performance of notions of solidarity, authenticity and sharing in such contexts are an important counterpoint to the critiques which working class men often direct at new social elites (I mentioned some of these in the previous chapter).

At the same time their very public drinking practices also serve to differentiate themselves from other men in Soweto: the 'dustmongers', the poor and unemployed belonging to the marginalised sections of the working-class (Seekings & Natrass 2000). The term 'dustmonger 'is a word used by social elites which invokes the way in which sections of the African urban population have internalised generations of stereotyping of the 'township' as a place of poverty and dust and Africans as poor, filthy and helpless. The desire of the new social elites to differentiate themselves from the 'dustmongers' is not only an effort to differentiate themselves socially from the poor; it is also an effort to counter the historically-dominant associations that have been attached to figure of the black male: as poor, not strong-willed, dirty and 'not modern' (cf. Leclerc-Madlala 2003). Their public practices of consumption – while they are sitting at the outside tables at Club Hill or around

[212] Again, my exclusive focus on men in this chapter is the result only of my rather limited interaction with and observation of groups of women as a male researcher.

the butchery on Standville Square – signal not only material success or improvement but produce a counterpoint to the stigmatisations of the figure of the successful black male in both the (former black) townships and (former white) suburbs. In the context of these challenges, and in the realisation of the role that the state continues to play in creating the conditions for their upward mobility, they eagerly adopt discourses of individual effort, self-help and social Darwinianism to explain their positions as social elites. In their view the 'dustmongers' remain 'eating the dust of poverty' because they have not worked hard enough and have not pulled themselves up by their own bootstraps. Moreover, such an elitist discourse on the situation of the poor as not interested in helping themselves effectively downplays the role that the state has played and continues to play in their own good fortunes (through affirmative action and tenders) and those of their parents (after the 'Era of Reform'). Given that these social elites reached adulthood at the same time as the entrenchment of neoliberal discourses in our public culture (cf. Comaroff & Comaroff 2004), their senses of self in society is intimately shaped by consumption and by representations in the media articulated by marketing agencies and advertising.[213] I return to this point in the latter part of the chapter, but first let us take a closer look at the varied and multi-levelled meanings that the consumption of beer holds for members of the Castle Light Crew.

7.2 The Caste Light Crew: Changes in beer consumption as a rite of passage

The 'Castle Light Crew' is a loose group of about twenty friends, all male and aged between 25 and 35 years old. Most of them grew up in "big houses" or are from "families who play in the big league", phrases used by some interviewees to describe Sowetan households regarded as 'middle-class'. Members of the Castle Light Crew are on average *younger* than the men described in the previous chapter. A few no longer reside in the homes of their parents in Soweto and had moved to flats or townhouses in the southern and northern suburbs of Johannesburg and in order to establish neolocal and independent households. One or two had either built or were staying in their own houses in these suburbs. They have moved out of Soweto in order to be closer to their places of work in the city or suburbs and/or to enjoy the greater privacy outside of the often-overcrowded homes in which they grew up in. Having moved out also enables them to limit the legitimate demands on their incomes by close kin and even neighbours who remain in Soweto. In some ways

[213] An example of this was when members of the Castle Light Crew were discussing the name a popular celebrity couple in the USA had given their daughter and how members of the Castle Light Crew thought this name was terrible given that childrens' names are *brands*.

moving out of Soweto and 'trying to make it in the suburbs' has become a test of one's abilities - some failed and have had to move back. Those who are staying in the suburbs but who retain their neighbourhood and Soweto-wide friendship networks often socialise in the former townships and it is this practice which has given rise to the phenomenon of 'sleeping in the suburb and living in the township'. More importantly, however, in distinguishing adult men from aspiring adult men, is the question of marriage.

Several of the men had already hosted the first or 'traditional' phase of the wedding process, with some also having completed the second or 'white' and so-called 'Christian' phase. Each phase is usually a costly affair and typically includes the giving of bride wealth and gifts to the family of the bride (in addition to the hosting of a ceremony and the provision of food and drinks to guests, the hiring of a hall and DJ, and providing the bride and groom's entourage with gifts and clothing). Many of the men are financially supporting children. Initiating marriage often means not only being able to give bride wealth and pay for the wedding but also being able to afford an independent lodging. Nearly all of them are working professionals, most having completed some form of tertiary training. A few schooled at private or church schools in Johannesburg as their parents could afford it and who wanted better than the notorious Bantu Education system could provide in the townships in the turbulent 1980s.[214] Many of the men work in the fields of marketing and sales, the financial sector and other service industries, mainly as company sales or marketing representatives or in lower management, and had access to company financed motor vehicles and contract cellular phones. Having a contract cellular phone (as opposed to prepaid/non-contract phones) implies possession of a salary slip and a credit record in the formal financial system. In other words, they are the local manifestation of the growth of a *service class* in industrial and post-industrial economies as mentioned by scholars such as Goldthorpe (1995).

In many ways this category of men belonging to the new 'service class' - with their good command of the English language, employed in what I call 'emailed jobs' in the services sectors, with long-term contract cellular phones and financed vehicles - is new to Soweto. Not just as young black men able to work in the English-speaking services sector, but as young black men being able to publicly

[214] Schooling in Soweto during the turbulent 1980s and the many States of Emergencies were severely disruption. The fact that many schools were closed for months – and once for an entire year – affected the members of the Standville Club more than members of the Castle Light Crew as they were able to find opportunities for learning elsewhere.

signal their new-found social status. They are conscious of their status as a new *class* of men over and above being a new *generation* of men: the billboards, newspapers, television advertisements and magazines are full of images of young, black, aspiring and successful men and women – much like them. Members of the Castle Light Crew often discuss among themselves the fact that, when they were growing up, men residing in the townships who owned motor vehicles were either gangsters, self-made local businessmen or local politicians working *with* and not *against* the system ('System Blacks' as they were called by Sowetans). Members of the Crew, on the other hand, belong to a new category of middle class income-earners who earn a living through the formal labour market. While some of them have benefitted from the post-apartheid state's policies of affirmative action, the growth in the financial, services and entertainment industries in the 1990s have also opened up many more opportunities than were available in the 1980s. As a result, and unlike earlier social elites in Soweto, this category of men (and women) see themselves and their income as 'legal' and 'respectable'. They can enjoy the fruits of their (earned) income not only in Soweto but also in the middle-class areas of the city and suburbs that were previously inaccessible to them or their parents. No wonder then that these men see themselves as the 'cream' of Soweto and remind me often enough how lucky I had been in befriending *them* and not some *other* group. A less 'educated' and 'elite' group of men would surely have misused my outside status, whiteness and ignorance of Sowetan ways to their selfish advantage. Another set of friends, they often remarked, would have had no qualms in forcing me to assist them in highjacking cars in the suburbs or would have exploited my whiteness in some other way in the pursuit of criminal activities.

This sense of being more conscientious, educated, moneyed and 'modern' found vivid expression in the words of one member of the Castle Light Crew: "We are not all 'Dustmongers' here in the township, some of us actually dress well"! This reference to 'dressing well' is of no small import. Among the subcultural styles which developed in urban black townships since the 1950s, dress (together with language, alcohol and music) have played a crucial role in distinguishing one youth subculture from another (Wilson & Mafeje 1961; Mayer 1961). As teenagers the members of the Caste Light Crew belonged to the more middle class subcultural groups such as the ama*Ivyies* and ama*Cats*, who liked to dress well to impress the girls. Participation in these groups also implied that you were relatively well-off or could 'hustle' your way out of poverty. As children they did not, unlike the working class men I discussed in the previous chapter, fraternise with knife-carrying and

dice-playing working-class subculture groups such as the *pantsulas*. Hence the fact that so many of them started out their working lives as sales assistants in clothing stories and the popularity with which they like to repeat the maxim that "clothing makes the man".

It is their self-awareness of being 'new' - combined with their need to consolidate and give expression to their elevated social position in Sowetan society, not just as individuals but as a new category of social elites, and not as mere mimickers of white consumerism but as successful black men - that converge in the development of a range of new behaviours and structured interactions. Their ability to be mobile and visible in the 'township', to divorce themselves from an attachment only to their local Sowetan street and neighbourhood, and the ability to consume alcohol in new and specific ways, are central to the members' new interactions and signifying practices. In other words, motor vehicles, city-wide friendship networks and the consumption of alcohol feature prominently in these interactions (this is of course not true for all the groups of friends belonging to the new social elites; but only for the group I am describing here in already rather limited detail). Most of the members started drinking Castle Light a couple of years ago after it was introduced to South African consumers (and in Soweto at Club Hill) as a lighter (i.e. less alcohol content) version of Castle Lager. At the time it was targeted mainly at white male and (white and black) female beer drinkers. Prior to their 'collective switch' to Castle Light, most of the members of the Crew preferred Hansa Lager, a strong lager like Castle Lager. In my interviews and discussions with members, the switch from Hansa to Castle Light emerged as a prominent moment in their life histories. *In many ways, in their eyes, this shift symbolised an important step in their individual and collective journeys toward adult manhood*. This switch in brand consumption symbolised a social transformation: from one life cycle to a next. These life cycle changes were however not only determined by age but also by changes in the political economy of the labour market, the larger political context and the emergence of new identities in which consumption played an important role. And, of course, about sentiments often encountered in the popular economies.

What were some of the changes that precipitated the switch to Castle Light and how is this associated with becoming 'more serious' as men? In their early twenties - the early 1990s - several of the men found employment in the tertiary services sectors Johannesburg, after having worked as sales assistants in clothing and retail stores in the inner city and having flirted on occasion with the

opportunity to make quick money by engaging in illegal income-generating activities (especially in order to get hold of that all-important first motor car which would propel you into wider friendship networks and employment opportunities).[215] Moreover, many of them had become fathers and this resulted in them re-evaluating their ways of earning an income and their relationships with their partners and their place of residence. Some men talked about this change as having been 'growing' from 'naughty young men' to (apprentice) fathers and providers. As such, the transition from consuming Hansa to Castle Light lubricated and symbolised a rite of passage of sorts.[216] These sentiments were similar to those accounts of youth members of gang-like formations in the 1970s and 1980s noted by Glaser, who wrote about how engagement in crime functioned as a rite of passage into adulthood for some men. Such passage involved movement from a phase where men were expected to 'be naughty' to one where they were required to be providers, husbands and fathers (Glaser 2000). Now that I have sketched a profile of this group let us take a closer look at the structured interactions and practices of beer consumption among the members.

7.3 Practices and rhythms of sociability, reciprocity and mobility: beer consumption between work and leisure and suburb and township

A defining aspect of the emergent behaviours and structured interactions between the members of this group of friends is the intense sociability and frequency of their social interaction with each other. Of course, it is really during 'events' and 'get-togethers' that the idea of a group of friends and a network of social elites are enacted and performed – when the abstract notion of a group can be made more concrete through the bringing together of physical bodies. These events are formal in

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[215] While today some of these men may feel uncomfortable with the activities they were involved in, they often rationalised their involvement in criminal pursuits with reference to poverty. One man who had failed his tertiary training explained his involvement as a young man in illegal income-generating activities as follows: "Black people, you see, it goes like this. You grow up in Soweto and your parents are on pension. There is no food in the house. And your two-year old needs money for food and maybe for the crèche. All you know, as a young black man, that when the night [of stealing a car] is over and gone, you will have R4500 in your pocket. You buy groceries for your parents and grandmother, you pay your girlfriend's accounts, you buy your son something. And maybe you have some money left to buy something; like clothes. See, unlike white people who invest in property, we blacks invest in clothes". It is sentences such as the last one, which uses an everyday stereotype to explain consumer behaviour, which would tickle market researchers in their effort to understand local behaviour without any historical and ethnographic knowledge and any insight into the fact that such talk is structured and context-bound.

216 Advertising commentator Tracy O'Brien in 2004 remarked that the brand Castle Light "has been through a big transition, shedding its image as a traditional 'white' male alcoholic beverage to become the premium beer of choice for young, aspiring and professional black people, aged 24 to approximately 35." See http://www.bizcommunity.com/PressOffice/PressRelease.aspx?i=391&ai=5216. The fact that the members of the Crew took over this brand of lager despite it having been marketed at the very different gender and race group may also illustrate the extent to which local dynamics, taste and group choice overruled the neat plans of the marketers.

the sense that there are clear rules for behaviour but they are not formalised in the sense that the meetings of the Standville savings club are. And the consumption of beer is crucial to these events and thus to the performance of this group: at times it is the glue which keeps the group together and on other occasions the oil which keeps the engine running. Generally speaking, there are two types of events at which the Castle Light Crew usually meet: *set* or *spontaneous* all-male social gatherings on the one hand and planned 'family' gatherings on the other. The main difference between the two is the degree of planning and consultation involved and the resultant presence or not of wives, girlfriends and other family members. Events such as birthday parties, weddings, funerals, tombstone unveilings or housewarmings are usually planned in advance and are hosted at the house(s) of the concerned household.[217] The men usually attend such (public and family-oriented) events with their wives or girlfriends and children. The other type of event is spur-of-the-moment meetings or regular get-togethers at weekends or after work during the week. Such events are attended without partners or wives and are usually all-male events.[218]

An important aspect in understanding the organisation and meaning of the practices of beer consumption among this set of friends is the physical and spatial mobility of this category of men. Nearly all of them own a motor vehicle (whether it was financed through a commercial bank as was the case with most or whether it was purchased independently or obtained through illegal means). Access to a motor vehicle is a highly visible marker of social class to the wider Sowetan community. Moreover, it allows for greater mobility and thus for entry into wider networks of friendship, including networks of friends from other neighbourhoods in Soweto and Gauteng.[219] It also offers greater choice with regards to possible places of socialisation and spaces of consumption. This may sound trite and obvious, but in the context of Soweto such seemingly trivial issues matter greatly. The Crew, then, is able to frequent a much larger number of restaurants and bars in Soweto than the working class members of the savings club I described earlier. In fact, the very constitution of the Crew reflects their greater mobility as not all of them grew up in Standville:

[217] These days events such as birthday parties are no longer open to anyone living in the neighbourhood or walking past as they have been in the past - they are increasingly becoming closed events, sometimes even requiring a formal letter of invitation.
[218] Because these events are spontaneous and all-male gatherings, and thus provide men with the freedom in male-to-male in-group confidence to cast their eyes on women other than their partners, these get-togethers are often the source of much conflict between men and their partners.
[219] And as Brandel-Syrier (1971) describes, mobility across the various townships and spaces of Black Johannesburg, has always been socially valued.

some of them met each other for the first time in the course of their socialisation outside their local neighbourhood. This mobility also increases their access to women from outside their immediate neighbourhood. In one's local neighbourhood, men's (and women's) sexual behaviour is tempered by the social control that knowledgeable and nosy neighbours can exercise. Furthermore, greater mobility allows you to 'show your face' to as many as possible places round the township neighbourhoods: 'to be known' is regarded as a form of investment in people, the networks they form part of and in protection from possible anti-social behaviour. All of this stands in deep contrast to the men of the savings club who are limited in their movement not only because they do not own motor vehicles but because the only networks they can access outside their neighbourhood are those of kin groups and work mates (although the latter is generally of little importance).

One way to conceptualise the relationship between the Castle Light Crew's structured interactions, their consumption of beer and networks around the city, is to point to the four main circuits of consumption that mark out Sowetan lives like theirs. The first is predominantly local and centers on Standville Square, an intersection of various roads in Standville that is also a main taxis route. It is the most important public space in Standville and centres the spaces of their childhood. The second circuit consists of a number of pubs and restaurants this group of men frequent that are outside the immediate boundaries of Standville but within the greater Soweto (including Lenasia and Eldorado Park). The third circuit consists of a network of private homes, saloons and car washes. These spaces are typically the homes (rooms or pavements or garages) of Crew members which are regarded as places at which it was safe to hang out and where they felt free to consume alcohol in public (a '*blomplek*').[220]

As I mentioned earlier, mobility and having access to motor vehicles as opposed to relying on public transport are crucial to the very constitution of the Crew and these circuits. The only way to negotiate your way around the second and third circuits, without losing face or taking forever if you use a public taxi, is with a motor vehicle. Crew members, as a rule, do not take their wives or girlfriends to the bars or clubs that make up the second circuit, unless there is a specific event and they had informed their friends of this prior to their arrival. The forth circuit consists of a number of

[220] Drinking in public outside a house where a Crew member's mother of father lives would be seen as 'disrespecting' that household or family, so at a 'blomplek' typically no parents or elderly people were living.

restaurants and clubs in northern Johannesburg, specifically Rivonia, Sandton, Melville and Braamfontein. This significance of this circuit is that it allows the Crew to 'have fun' outside of the former townships, in upmarket areas, but also to enter into wider social and business networks. Between the first three circuits - all around Soweto - it is nearly always possible if not fairly easy to locate members of the Crew, depending on what time of the month it is. If you do not want to phone anyone to ask where they were 'blomming', you could jut drive around from *blomplek* to *blomplek* looking for where their cars are parked.

The place in the first circuit most often frequented is said Club Hill, the upmarket club frequented by local men and women as well as tourists and visitors from the suburbs. Beer is rather expensive here and the Crew often negotiates with the manager for a bulk discount, especially 'when money is tight' in the days prior to pay day. The restaurant favoured by this group, until it raised its beer prices despite protest from the Crew, is in another neighbourhood about five kilometres from Club Hill. It is far enough removed from Standville to be outside of most of them's local neighbourhood (Standville) and is conveniently located near the highway to Sandton which means it became a meeting place after work for those who were returning to Soweto in the evenings or for those who did not want to venture into 'deep Soweto'. It came to symbolise the new division between work and leisure and the different spaces each of these represent. Importantly, contestations among the group about *where* to meet - Club Hill, the butchery in Standville Square or the latter restaurant - often hinged around larger questions such as members' relations to the past (Standville and the older networks of their childhood) and the present and future (represented by the restaurant closer to the suburbs).

Before Club Hill became a favourite drinking place - when they were younger and drinking Hansa - they spent their time in an informal drinking spot that was located close to Club Hill. It was a temporary structure but allowed them to get together and have a few drinks after work as it was located where the public transport taxis used to drop them off after work. In other words, this was when they were still 'boys': before they owned cars, before they got married, moved out and before they 'graduated' to drinking Castle Light. During 2004 a small butchery started operating from Standville Square, offering customers the opportunity to have their meat barbequed at two open grills while they sit around a table (many with a beer in hand). Although the butchery had no liquor

license, and could therefore not sell beer, it became the social headquarters of the Castle Light Crew – this is also where I met and befriended the Crew. This groups commanded some power and influence locally because of what they could consume. As such, the procurement of their beer became an important issue in struggles between local establishments. For a while we ordered our Castle Light beers from Club Hill while we were sitting at the butchery, until we had proven our worth as meat-buying customers and the owner of the butchery allowed us to store our beers in his fridge. This meant that we - as loyal in-group - were able to purchase Castle Light for cheaper at a liquor store elsewhere in Standville and bring it to the butchery to consume there. Our new procurement routine caused such a drop in beer sales at Club Hill that it caused major tension between the owner of Club Hill and the butchery (a story I will explore elsewhere).

There are other reasons for why Standville Square, and Club Hill and the butchery, became such prominent sites for Crew members. It was on this square, at the house of one of the Crew members, where those members who grew up in Standville gathered as children after school. It was here where they gathered during the days of apartheid – they called this spot 'Parliament' – and observed the ebb and flow of daily life in Standville. It is from here next to a major road and on a public square where they dreamt their first dreams of owning a car and seducing a pretty girl. Inevitably then today as they are sitting in the luxury chairs at Club Hill, or eating meat at the butchery with their shining cars parked nearby, they wil reminisce about growing up in the dust streets of Standville. About getting together at Parliament and watching starry-eyed at the gangsters and businessmen with their big cars parked at Club Hill. They will continue to fantasise about forms of wealth I considered out of this world: owning a Lear jet and relaxing at their own mansion built on the shore of Hartebeespoort Dam. And they would congratulate each other, and celebrate their improvement and success, and show off their cars, beer in hand. Such congratulation, of course, possesses its own specific rhythm.

The rhythm of the group's socialisation is structured around a number of variables, most important of which is the supply of money or structured talk about the shortage of money. Despite being employed, Crew members always talk about the shortage of money, never about having enough. It is difficult to evaluate these claims about money shortages. Given what I know about several of the

Crew member's salaries,[221] I find it hard to believe that three weeks after pay day they often claimed to have had no money. Some of them were 'highly indebted' as commentators would put it, but it was not until I started seeing this talk and the resultant rhythms of beer consumption as a mechanism of enforced savings or curbed consumption that it made more sense. For some it is not that don't have cash in hand, but by making claims about the shortage of money they effectively place a limit on their own consumption. For this to work they have to follow the rhythms of the labour market, which in turn effected the routes they could travel on their circuits of consumption. Put differently, the rhythms of their sociability and beer consumption coincide with access to cash and thus to the rhythms of salary payouts in the corporate labour market (unlike the soldiers and policemen who are paid in the middle of the month in South Africa). Talk about money, I came to realise, was situational and structured – one could not take any comment at face-value without knowing the way in which such talk was contextual.

The Crew usually get together for a round of drinks on payday, on the 25th or 26th of the month. For about seven days prior to payday they typically do not see one another face to face but will be in contact via email discussions about 'getting together for a few beers on payday'. On payday, 'loaded with money', they will get together at a restaurant or pub in upmarket Sandton, willing to pay more for a Castle Light that they would in Soweto as they ritually celebrate their pay checks in upmarket spaces that were previously inaccessible to them (on the grounds of class and race) and where they may network with other elites. One such restaurant was colloquially known as the 'BEE Boardroom' and it is here where elites (the 'Thee' - the BEE Guys) meet and plot black empowerment deals, form high-flying investment clubs and discuss entrepreneurial activities and opportunities. If payday falls on a Friday, the celebration of their pays may last deep into the next morning. This fourth circuit, outside of Soweto and more expensive, is utilised mainly on and around paydays when men comment on the fact that they actually do have cash in hand. It is not often that they will frequent the more expensive and upmarket fourth circuit during the second and third weeks of month. And if they do so, it will be with colleagues or friends from work or from outside of Johannesburg, for if the rest of the Crew realises that someone is 'loaded all the time' and can afford to go to Sandton in the middle of the month, they are likely to increase their demands on

[221] Several of the members of the Crew earned more than my lecturers at university, in other words more than R15000 per month.

his money through requests for beer or loans. In a sense then, the closer payday, the more limited the Crew's movements are; or the closer they stay to home. During the week prior to pay, they restrict their social gatherings to the first and second circuits, in other words, close to home. This can frustrate their partners who will complain that the only time they actually spend time at home is when they are broke. Or, comes the criticism, this is when some men take their wives or girlfriends to the movies or out for dinner, not having to worry too much about not 'hanging with the boys' as everyone else is (or claims to be) broke (and probably doing the same).[222]

Being a close and relatively closed group of friends allows the members to practice with various forms and levels of reciprocity. There are three subsets of even tighter groups of friends within the larger Crew, each consisting of between four and six men, which allow for various levels of social distance between the members of the Crew. It is more likely for friends within the smaller groups to lend each other money, but within the larger group reciprocity is most visible in terms of beer procurement and consumption. There are times for example when some of the Crew members do not have money to afford buying beer but it would be possible for them to join the Crew at a social gathering and consume some of the beer laying on the ground between the circle of standing men or stacked in a car boot nearby. In order for such practices of reciprocity to work, members have to obtain and retain a reputation as someone willing to buy beer for the group frequently when they do have money. If you become known as a lackey or free-rider, as someone who comes to 'meetings' without any beer, despite having been paid a salary, fellow members will complain and your reputation will run the risk of being tainted. So in order for these practices of reciprocity to work in a sociable environment where they do not regulate each other's behaviour in the formalised way the savings club do, they have to constantly patrol the boundaries of insiders and outsiders and negotiate reputations. In fact, a lot of the interaction between the friends during their 'meetings' is about just that: boundary work. This means refusing to give away bottles of beer to casual friends or acquaintances passing by who do not 'belong' to the Crew. Or to drag another member's name and reputation through the mud by calling him stingy. Or to complain about another member who no

[222] Often, also, the Crew will meet on Monday evenings after work in order to drink and socialise. They called these "Monday sessions". Apparently such Monday meetings have a long history in many of the townships in Gauteng. It was traditionally linked to eating tripe (*malemogodu*), which, it was said, helped with dealing with the hangover of the weekend. It may also have evolved from weekend *stokvel* parties which flowed over into the week. These meetings, of course, involved more drinking of beer, which is said to be an effective way to deal with the weekend hangover. More importantly, these Monday events are an opportunity to recount the stories and events of the weekend, to negotiate and establish reputations among the Crew, and to relax after the 'shock' of the first week day at work.

longer frequents the ‘meetings’ by insinuating that his wife (‘the Government’) is ‘wearing the pants in his house’ and has him ‘locked up’. Or to play on the anthropologist’s middle class guilt to get him to purchase another pack of beers from his already squeezed monthly research stipend...

Practices of reciprocity are important in signalling, performing and retaining relationships that are socially near (Sahlins 1972). And they are important in constructing spaces of friendship and brotherhood. These social events and the relationships and practices of reciprocity they engender or make possible are evidently very meaningful to the participants - including me - on the level of inter-personal relationships. Gefou-Madianou (1992:11) writes about how all-male gatherings are often characterised by freedom and movement and strong feelings of solidarity, all of which are important aspects constructing ‘real masculine identities’. In some societies, she argues (1992:13), there is a “culturally defined ‘need’ for all-male gatherings in which alcohol play a central role. In these drinking gatherings men transcend or go beyond the confines and constraints of the everyday world. Their talk becomes sentimental, their bodies more expressive. They hug one another with greater freedom, laugh, cry, and dance in ways that are said to express their true sentiments, their true selves”. Such settings are also at times characterised by a ‘systematic destruction of capital’ through the buying of rounds, conspicuous drinking, gambling, anti-productive behaviour through which men express moral attributes over material assets, as well as senses of collectivity and egalitarianism. Within such all-male gatherings, the state of methy - spiritual intoxication through drunkenness - is highly valued because it stresses notions of sharing and egalitarianism; it facilitates transcendence when contrasted with the lonely drinker (Gefou-Madianou 1992:12).

Gefou-Madianou’s observations regarding such all-male gatherings which include the consumption of alcohol resonate closely with my own experiences. However, in the case of the gatherings of the Castle Light Crew, other values are also stressed. For example, senses of brotherhood and togetherness are not always accompanied by striving towards egalitarianism within the group. In fact, dynamics between members and discussions about fellow members and about who is to go and purchase the next round of beers and so forth is often about negotiating and consolidating hierarchies within the group. Even within the smaller and ‘tighter’ subsets of circles within the larger Crew, hierarchies are evident and acknowledged and indeed desirable. In one subset of friends, there are usually one or two ‘senior’ friends and some ‘junior’ friends. These hierarchies

are constructed around seniority, which in turn is informed by principles of age, life experience and ability to exercise 'power'. In the context of the interpersonal relations under discussion here, i.e. friendships, the ability to exercise 'power' are often determined by one's income. But life experience and knowledge are often very important in determining inter-personal relations of power which means that more senior friends often take on the role of informal tutors, advisers and role models. In other words, within the context of these inter-personal relationships there is often the need to arrive at some hierarchy rather than at a position of equality. When I asked members of the Crew about this they told me that the bond between two people is stronger if one is more senior than the other. Relationships of equality are bound to be weak because they are less dependent on each other. This positive valuation of hierarchy and dependence in the context of the Crew is not so much the result of a desire to exercise interpersonal power but a mechanism to encourage positive competition between friends – it also affirms central tenets of the discourse of Social Darwinianism while offering members the space to practice it. Power differentials are not deliberately hidden away but acknowledged and used as a mechanism for articulating aspirations, encouraging peer competition and the jostling for positions within the Crew. Practicing competition within the context of the group serves them well in the context of their working environments. Such competition is not limited to the purchasing of beer but feature also in sexual conquests and innovative and skilled story-telling and debating. And, again, beer consumption symbolises the emerging divisions between their working lives and the social lives. Such 'positive competition', however, can easily degenerate into 'negative competition' - which is usually what people mean when they talk about 'jealousy' and the PhD (or 'pull-him-down') syndrome as it is commonly known in this social context. As noted above, what struck me is the intensity and frequency of their contact with each other. They are in constant contact with each other via phone calls or emails, sharing news about employment opportunities, work frustrations and making plans for 'hooking up' after work. [223]

Ritualising their pay checks by celebrating in this manner is not only about celebrating a new sense of political and economic freedom that their class position is an expression of. It is also about coming to terms with new divisions in their life which is a result of their social upward mobility,

[223] As I became more and more integrated with this group of friends, I found my field site spilling over into the World Wide Web: increasingly I had to leave Soweto during the day for my office at Wits University just to keep up with their daily conversations over email.

especially between work and leisure and 'township' and 'suburb'. Gusfield (1987) has written about the role that alcohol plays in American life in signalling and smoothing the separation from, and between, work time and leisure time. Alcohol, he argues, plays a role in signalling important phases in daily life between work and play as well as between different phases in the life cycle. Drinking en route to home from work, for example, signals the end of the work period, and is a prelude to the leisure period (1987:81). So does the cocktail hours or happy hours that pubs frequently hold. Like Gefou-Madianou (1992), Gusfield also sees the consumption of alcohol as an 'accompaniment of social solidarity' and a 'dissolver of hierarchy' which fosters values of human similarity and the anti-structure of the *communitas*. For the Castle Light Crew, this holds true. Drinking beer during the week after work and over the weekends came to signal the importance that the categories of 'work' and 'leisure' had take on in their lives.[224]

This brings us then to the question of how to interpret the consumption of beer by this group of social elites and its broader meaning and implications. I have argued so far that, in the context of group drinking and individual life histories, the consumption of beer could be interpreted in several ways. The switch from consuming one brand of beer to another has come to symbolise for members of the Crew a rite of passage in the lives. This was by no means the only symbol (and consumer item or object) they employed in order to reflect on their lives through practices of reminiscing – similar life stories were constructed by them through accounts of the various motor vehicles which they had owned. But beer was a crucial element – not only a symbol – of the performance of their social class, their gender, and the dynamics of the group. Tracing the circuits of consumption helps us visualise their mobility across neighbourhoods and across social boundaries and how they traverse the city. The rhythms of their consumption are closely tied up to the corporate labour market, while within the group they have ways of limiting their consumption. Drinking also

[224] These points echo my experience of drinking with the Castle Light Crew, and resonate with some of the writings by black male authors and journalists living in Sophiatown, Johannesburg in the 1950s and 1960s. They had to adapt to a new, racy urban scene and alcohol played a role in this. Writing about the celebrated Sophiatown writer from the 1950s Can Themba and his fellow writers for *Drum* magazine, Lewis Nkosi argues that these authors "tried to reduce the South African problem into some form of manageable game one plays constantly with authority without winning, but without losing either. In order to survive and in order to conceal the scars, they laughed, clowned, mocked and finally embraced their 'outlaw' condition with all its surrounding cloud of romantic tragedy and supposable drama" (1972:vii). He goes further to note that "Can Themba's romanticism drove him in the end to admire more and more the ingenious methods of that survival – the illicit shebeens and illicit traffic, the lawlessness, the everyday street drama in which violence was enacted as a supreme test that one was willing to gamble one's life away for one moment of truth" (1972:ix).

smoothed over the differences that existed in the 'township' and the at times their very 'white', alienating places of work. For outsiders, the public consumption of alcohol by such groups of social elites is often only a sign of 'conspicuous consumption'. Or proof of the crass materialism and culture of consumerism of the *nouveau riche*. Such views are usually political accusations rather than exercises in analysis. Furthermore, such analyses have important social and political consequences. Moreover, the focus in recent academic theorisation about the role of consumption in terms of identity construction feeds into this narrative of excess and effectively prevents us from examining the meanings of consumption over and above its role as facilitating the construction of new identities. The posturing element, or the way in which the projection of a status identity is made possible by the public consumption of certain types of beer, is only one aspect of these interactions - there are several other meanings to the consumption of beer. How has this growth in the black middle class been represented in public discourse? Who has been at the forefront of representing and analysing the black middle class and what have they been saying about consumption and black wealth?

7.4 The manufacturing of 'Black Diamonds': the cultural politics of the middle class

The growth of the black middle class in post-apartheid South Africa has been one of the most remarked upon yet least analysed questions in recent years. The question of the significance and meaning of the middle class - and in the South African case specifically the *black* middle class - deals with pressing questions: the consolidation of the institutions and practice of constitutional democracy; developments in party politics and the future voting patterns of the growing black middle class; the nature of national economic growth (as being production-driven or consumption-driven); the meaning of greater inequality and black wealth amidst black poverty (and the accusations of materialism directed at the Black Middle Class); the de-racialisation of the economy (through debt-financed empowerment schemes and affirmative action); the importance of consumption and ownership in measuring wealth and class; and an evaluation of affirmative action and black economic empowerment policies.[225]

[225] A range of diverse opinions are expressed in the media and there exists to be a lot of confusion around the very categories and definitions used to write about the black middle class (see for example Bisseker 2007; Radebe 2007; Mafu 2007). This confusion aside, everyone agrees that some shift is taking place and that this shift is important. It is the nature of this shift and its significance that remains to be hotly debated. Marketing researchers, academics, journalists, politicians and various sections of the general public seem to mean very different things when they talk about the black middle class. On the most elementary level, it refers to the growing number of black citizens living in

Multiple definitions and uses of the notion of middle class aside, most commentators and analysts agree that South African society would benefit by the development of a larger black middle class. Shubane & Reddy (2005:6) write that the "middle class will give society the benefits that middle classes have given societies wherever they have existed….Investors are drawn from among middle classes. Leading thinkers also populate the middle classes. Middle classes are more likely to introduce innovative and progressive ideas into society.[226] Many of the countries that are politically stable are marked by a large middle class. South Africa would benefit immensely if this were to happen in our society" (for similar views see *The Economist* 2009). Except for a few dissenters on the left, nearly all commentators celebrate the growth of the black middle class.[227]

One often heard argument is that it is good to have a black middle class because it redraws the lines of affluence which previously followed purely racial lines. This argument is typically advanced in defence of BEE policies and deals as it is said that such empowerment deals will stabilise South African society by ensuring the emergence of a capitalist-supporting black middle class.[228] It is also

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formerly white suburbs, occupying positions of management in state institutions, having ownership of private companies and the means of production, and in positions of cultural influence. But as I noted in chapter three, in the past Sowetans employed rather local conceptions of social class and status to explain social differentiation within Black Johannesburg; these concepts differ from the way in which the term 'class' is used by academics and commentators. For example, the phrase 'middle class' has historically been used by Sowetans to refer to those who are 'in the middle' of a pyramid-like class structure, between 'the rich' and 'the poor' (Mayer 1978). Local conceptions of social class do not neatly overlap with the way the term is used by academics in quantitative studies that are largely descriptive and by politicians in political discourse inspired by neo-Marxist conceptions of class.

[226] Schlemmer (2005:1) notes that some of the academic literature associates the middle class with economic growth, social and political stability and support for civil society in pluralist democracies. Schlemmer argues that "independent middle classes" tend to display high levels of innovation, emphases choice, expect reward for effort, talent and creativity, encourage risk-taking and respect for entrepreneurship and display high levels of individual confidence. Left-wing and Black Consciousness inspired Africanist hostility to the middle class, he argues, stems from their opposition to acquisitive individualism and inequality (2005:2).

[227] Very few reports have, for example, examined the impact of black diamonds leaving the former townships. One report carried in *Finweek* in 2007 quoted Tau-Sekati, CEO of National Association of Real Estate Agencies (Narea), that the Black Diamonds studies shows that black middle class "now have their feet firmly on the SA property ladder". Tau-Sekati talks about a dramatic shift in perceptions of home ownership among blacks who are putting investing in property high on their agenda. This is because many middle blacks no longer regard a house as a mere place of shelter; for many it is a wealth creating asset and status symbol. The migration of middle class blacks from townships to former white suburbs has happened faster than expected. Black diamonds living in suburbs have doubled from 23% in 2005 to 47% in 2007 (and decreased their presence in townships from 77% to 53%). According to Tau-Sekati this translates into more than 12 000 families per month or 50 000 individuals. This has meant a drop in the buying power of townships residents of nearly 15%. See Muller, Joan. 2007. The colour of money: Townships are losing 12 000 Black Diamond families each month to the suburbs. *Finweek*. 9 August 2007, p. 46.

[228] The debate around affirmative action policies for example implicitly raises the question of the relationship of the black middle class to the state. Schlemmer (2005) notes that the "relative great prominence of public sector employment in South Africa makes it impossible to circumscribe an African middle class that is substantially independent of the

argued that the more people are being drawn into the formal economy, the greater the tax base and thus the sorts of projects a developmental state can take on as well as the sort of protection the state can offer the poor and vulnerable. I have already discussed the instrumental role the state and state policies have played in the propping up or limiting of the growth in the black middle class historically. As such, the black middle class has always been a tool in the hands of politicians: either by keeping them satisfied and thus preventing them from joining forces with those who want to overthrow the apartheid state, or by limiting the opportunities for growth in urban areas so as to encourage a 'tribalist' black middle class in the homelands to prop up the larger apartheid and homeland system. So it should come as no surprise that the political significance of the black middle classes and its relation to the state are important elements of the contemporary debate about the black middle class. This very relationship to the state also structures the political and economic views of members of for example the Castle Light Crew.

The above-mentioned inputs have been an important part of the public debate on political and economic significance of the growing black middle class. More importantly in terms of the public discourse however has been a number of marketing and research studies that have been conducted over the past few years at the corporate-funded Unilever Institute of Strategic Marketing based at the University of Cape Town (UCT). This Institute has been at the forefront of describing the growing black consumer market to companies and business in South Africa.[229] The Unilever

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state" – but it does have self-confidence, material security, social influence. Shubane & Reddy (2005:6) argue that the "small yet visible black middle class owes its origins and its existence to empowerment processes". Without really touching on ownership, Shubane & Reddy (2005:6) sees empowerment deals in the context of existing companies as an attempt to create a black middle class: "Facilitating the purchase of shares in leading companies can only lead to the creation of a middle class. Insisting that the demographic profile of the country be reflected in the top management of companies can also lead to the creation of a middle class. So too will employment equity, certainly at the top end of the spectrum, lead inevitably to the creation of a middle class. The major pillars of empowerment point clearly to the same direction in this respect." Another aspect of the so-called wealth of the black middle class has been the strong performance of the equities market before the global financial crisis. Shubane & Reddy (2005) notes that the equity market has risen 250 percent since 2003 (as measured by the JSE all share index) and this may have added to the growth of credit available to the black middle class and many have "pushed them to act as if they were wealthy already". The strong growth in the equity market is also likely to have benefited BEE groups that entered into deals during or before 2002. Given that financial assets are often only repackaged debt, the 'real value' of black ownership in companies remains to be adequately measured. But Shubane & Reddy warn against the perception that it has been only share acquisition that has led to growth in the black middle class: preferential procurement, employment equity and skills development have also helped.

[229] The UCT Unilever Institute of Strategic Marketing was established in 1999. It aims to develop and share marketing insights and understanding. It is a non-profit organisation based at the University of Cape Town's School of Management Studies and is funded by the Unilever Foundation for Education and Development. Prior to their Black Diamond research, business and advertising companies had to rely on the Living Standards Measurement (LSM) tool,

research, done in collaboration with TNS Research Surveys, has resulted in a number of studies on informal savings schemes (*stokvels*), informal insurance groups (burial societies) and the growing black middle class, which they have labelled the 'Black Diamonds'.[230] In 2007, the Unilever Institute and TNS Research Surveys found that the number of Black Diamonds have increased from 2 million in 2005 to 2.6 million in 2007, while their annual spending power had increased by nearly 30 percent from R130 billion in 2005 to R180 billion (Mafu 2007). A few characteristics of this group of so-called Black Diamonds emerge from newspaper reports: the aspirations and consumer behaviour of this sector of society is markedly 'modern', 'aspirational' and 'label conscious'; the economic and social drivers that saw growth of 368% in black households in the upper income bracket (those who earn R154 000+ per annum) between 1998-2004; is responsible for nearly a quarter of the annual cash buying power of 600 billion rand; is two million strong or about 10 per cent of the black adult population and growing at an estimated rate of 50% a year (Bisseker 2006). In other words, it focused on individual consumption patterns as an indicator of class (or consumer market segment) rather than on household income or ownership patterns.

The findings of the Black Diamond surveys and their very successful dissemination among the mainstream commercial media have been incredibly influential. It is as if the South African media and commentators have been desperately seeking for concrete information about the size, shape and significance of this growing black middle class, especially as very few academic studies are being conducted on this topic (cf. Laden 2003). The Black Diamond surveys ignited a very public debate about the meaning of the black middle classes and opened up discussions into the dimensions I noted earlier. At the time the label itself was being debated among groups such as the Caste Light Crew, who initially liked the positive image the label projected – partly because of the colour symbolism in that black has come to stand for (cosmopolitan) black *wealth* rather than black *power*.

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which was developed by the SA Advertising Research Foundation (SAARF). The LSM classifies the entire population into 10 disparate groups according to more than merely income levels, adding to their model other criteria such as degree of urbanisation and ownership of cars and household appliances.

[230] The UCT Unilever Institute of Strategic Marketing's first research publication on Black Diamonds consisted of face-to-face interviews with 750 adults (18 to 49) from major metropolitan areas, with an even gender split of men and women. In UCT Unilever Institute and TNS Research Surveys' *Black Diamond 2007 Survey: On the Move*, they defined Black Diamonds (but often *read* as meaning 'the black middle class') as those people belonging to LSM levels 9 and 10, plus those earning above R7 000 per month, and those with completed tertiary education, plus working professionals, as well as trend-setting youngsters who may not have completed tertiary education. Earlier definitions of the black middle class used LSM levels of 7, 8 and 9, equating to an average monthly household income ranging from R6 444 to R11 864 (Bisseker 200). The full results of this marketing survey are not available to me because of the high costs (it is not publicly funded research and openly available but researched directed at and sold to business).

Some scholars did respond to these surveys and the sections of the media did report some of the criticisms levelled against the Black Diamond studies. Tonny Mafu (2007) reported that Carel van Aardt from Unisa's Bureau of Market Research questioned the definition used to arrive at the number of Black Diamonds. He criticised the model for its reliance on credit worthiness, education and spending, saying that the proper middle class should be calculated as made up of individuals within the Living Standards Measurement category of 8, 9 or 10 (i.e. those with an annual income of at least R300 000).[231] Mafu (2007) also reported on a study conducted by Sihaam Nieftagodien and Servaas van der Berg, for the Bureau for Economic Research (BER), who made the important point that *most research of South African consumption patterns are driven by marketing needs and not by wanting to understand the various factors that influence the consumption behaviour of the growing black middle class*. The BER study found that this class' consumption behaviour differs from that of the well-entrenched white middle class. In particular, it found that black middle-class behaviour was influenced by the consumption backlog or asset deficit – something that most black people still experience as a result of the country's history (Mafu 2007; Bisseker 2006). The small, established middle class has already accumulated assets and their consumption patterns are closer to those of the white middle classes.[232] The majority of the black middle class, however, is engaging in a process of asset accumulation, which means delaying spending on typical middle-class goods and services. But, Van der Berg argues, once that consumption backlog has been cleared by a large number of middle class households, "a second wave of spending will be unleashed, as powerful as the first, when the black middle class turns its attention to acquiring the 'luxury' goods, (including financial products and holiday travel)" (Bisseker 2006).[233]

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[231] In addition, Van Aardt says that it would be more appropriate for measuring the black middle class by studying households rather than individuals, given the anecdotal evidence that suggests that high-earning black individuals may have extended family obligations.

[232] UCTUI and TNS found that about 36 percent of black diamonds fall under the established group with the potential to spend up to R87 billion a year (Mafu 2007).

[233] The positive future implications of Van den berg's studies was echoed by Old Mutual Asset Managers equity strategist Peter Brooke (Bisseker 2006), who agreed that "we're in the early stages, rather than the final blow-off, of the consumer boom and that there's been a structural change in the economy that will enable it to achieve a higher growth trend." Brooke described what was happening as a classic emerging markets J-curve: "As per capita incomes rise, investment in houses and cars improves dramatically up to a tipping point after which you get the next wave of spending on infrastructure like electricity, housing and sewerage (to support the new home-owners) and roads (to support the additional cars)…From the start of this process we've also seen companies that had static sales volumes experiencing huge volume and hence profit growth, which is obviously good for the JSE" (Bisseker 2006). Brooke and Van den Berg both agreed that the growth in the black middle class represents a significant structural theme or structural change in demand in the South African economy.

Contestations over the size of the black middle class emerged. Thus trade union economist Neva Makgetla, using a survey of 30000 households across all income groups, suggests that the Black Diamonds findings are exaggerated.[234] According to the government's Labour Force Survey (LFS) for September 2006, only 2.3 million Africans earned more than R2500 a month. This group constituted a quarter of all employed Africans and, with almost 4 million African unemployed, a sixth of all economically active Africans: "It is difficult to fit much of the best-paid 2-million Africans into the dashing profile of a 'black diamond'".[235] Contestations over the size of the black middle class, and hence over the methodologies used to measure income and class, have important political implications.[236] But the debate about the black middle class had also cultural implications as the surveys often include both sociological and historical claims.

What makes the Black Diamond studies particularly problematic is not only their very superficial description of this new class formation. These are understandably aimed at 'selling' this consumer segment to business. But they do more than that: they also offer sociological and historical explanations of the rise of black middle class. And their explanations are problematic on several levels. For example, the Unilever website quotes the Black Diamond study leader John Simpson as saying that the Black Diamond phenomenon has "taken off in a space of 10 or 15 years". The report

[234] Makgetla, Neva. 2007. Black diamonds rather rarer on the ground than imagined, *Business Day* 15 August 2007. URL:http://www.businessday.co.za/articles/opinion.aspx?ID=BD4A540025.

[235] She points out that only about 800000 of these were professionals of any kind, and close to half of them were teachers, while 130000 were in the security services, mostly police, and the rest were blue-collar, retail or clerical workers. Whereas the Black Diamond survey suggested that 940000 Back Diamonds are what it calls "established", spending an average of almost R8000 a month, the 2006 LFS found only 1,4-million people altogether earned that much, and only 440000 Africans — rather less than half the Black Diamond finding. The Black Diamond survey also finds 470000 young people aged 18 to 23 are Black Diamonds. Virtually all are students living with their parents. Yet only 380000 African students are enrolled in technikon or university so how come to 90 000 discrepancy? And surely most of these students do not live a life of luxury. Makgetla argues that if the middle class is not expanding much, increased representivity in the upper income group will not support overall equality. While some of the survey findings are exaggerated, most studies do show improvements in income distribution since 2000, after a period of deterioration in the late 1990s. Nonetheless, SA remains among the most inequitable countries in the world (together with India and Brazil, and measured by their Gini coefficient). And this inequality continues to be problematic as "experience internationally demonstrates that economic inequality is a root cause of slower economic growth as well as social and political divisions" (Makgetla 2007).

[236] The political implications of an exaggeration of the size of the black middle class are obvious. A noted increase in the size of the black middle class would bolster arguments such as the one that the economy has been de-racialised and that affirmative action policies should be scrapped. Thus in November 2006, businessman Saki Macozoma was reported as telling an audience at the Wits Business School that "the black middle class is a conceptual construction" (Strydom 2006). By that he meant that as a group they do not have any class awareness as cannot therefore be called a class. He pointed out that as a group they cannot insure its own survival as it is vulnerable, with few assets, continually falling into the trap of reckless spending and is dependent on other classes – "one cheque away from poverty".

finds that, under apartheid, "black society was a single, monolithic, classless society with limited, menial jobs, no home ownership and under-educated." But the end of apartheid caused a "dramatic disruption" with "enormous and immediate effects - access to jobs, finance, credit, homes, education." A SAPA article in March 2006 repeated these claims, suggesting also that this "dramatic disruption" has caused a sort of cultural schizophrenia among the members of the black middle class who now live in two worlds, one modern and one traditional. They seem stranded between contradicting forces, pulled apart by the "pull-back to their cultural roots" and the pull of "westernization". Echoing an earlier generation of anthropologists, Project Leader Refiloe Mataboge see them as living in two worlds: modern and traditional. She suggests that there "exists a 'pull-back' to cultural roots that is often in contradiction toward Westernization." For example, about 86 per cent of respondents said they still believed in the practice of giving bridewealth (*lobola*) while 75 per cent believed in slaughtering cows to thank their ancestors. Nearly half of them said they believed in the power of traditional healers and 34 per cent said they would consult a traditional healer before going to a medical doctor.[237] Almost 90 per cent said it was their duty to "take care of my parents after I have left home".[238]

There are several problems with the Black Diamond survey. First, they rely uncritically and rather naively on self-reporting to make factual claims about people (rather than household's) income and expenditure patterns. I have already demonstrated earlier in this chapter how talk about money and income is situations and structured and very difficult to capture in survey research – not to mention survey research which relies on self-reporting techniques.[239] Also, in order to make sense of the

[237] The surveys report for example that overseas holidays among Black Diamonds is unlikely to increase quickly because Black Diamonds' chief priority when they have free time is to spend it with extended family and in their community" (Bisseker 2006).

[238] Unilever Institute director Professor John Simpson has tried to explain some of the interpretations they offered with reference to notions of 'culture' (Simpson 2007). In order to explain what seems to be in his mind 'interesting' or 'culturally specific' consumer behaviour among his Black Diamonds he had to develop a cultural relativistic interpretation of the self-reported consumer behaviour of Black Diamonds. He therefore explicitly rejects the models of economics as being 'universalistic' and argues that we need to question the idea that black consumer spending will mimic those of whites. Not only does this move provide more justification for what they are doing – constructing a consumer market as much as describing one – but they promise insight into the inexplicable cultural calculations at work among this segments of the consumer population. Thus, they conclude that the black middle class has deep-seated cultural and traditional ties which strongly affect their buying behaviour (Bisseker 2006).

[239] Moreover, in my experience survey-like questions often elicited normative answers – that is, respondents read questions in such a way that they were likely to answer how they think they *should* behave rather than how they *actually* behave. This again raises the important point made by Malinowski about the role and value of participant observation and ethnographic research: to be able to differentiate between what people say they do, what they say they ought to do, and what we observe them actually doing.

'culture' of this group they employ rather dated and discredited models of culture -that dated dual model of the 'modern' and the 'traditional'). There is no recognition of the fact that practices such as *lobola* or witchcraft accusations are not necessarily a throwback to tradition (cf. Geschiere 1997). People can deploy 'tradition' in very 'modern' contexts for very 'modern' and instrumentalist ends. Accusations of witchcraft can for example be used to express social dissatisfaction with increased economic inequalities. The 'westernisation' model is also problematic because it suggests a rather crude model of one-way flow of cultural influence without considering the economical and political structures that influences power in contemporary South Africa. Furthermore it is just too broad a generalization whilst homogenising very diverse categories. [240] But these are the critiques an anthropologist may offer: the Caste Light Crew had other criticisms, some of which were articulated in the media.

7.5 Resisting representation: "The Black Diamond is a white man's construct for an imaginary black man's world"

> "As a black person I sometimes get the feeling that advertising doesn't love me or understand me. Whenever a brief is aimed at my people – the "black diamonds", "emerging market" or whatever the researchers and some clients refer to us as – the same ideas get recycled. The taxi driver, the *sangoma*, the *tokoloshe*, the guy with a lot of girlfriends, the *vuvuzela*, the maid enlightening the madam, the mama carrying stuff on her head, the soccer player….It's time it stopped. It's lazy, patronising and disrespectful…..Know what's going down in the hood. Weekends are not only about *shisa nyama* and car wash. Also, the guy driving the X5 is not doing so because he just signed a multimillion- rand BEE deal or is a politician. Chances are he's worked hard for it. Let's make an effort to show interest in our people's lives and culture…"[241]

Some time after the label 'Black Diamond' had made it into nearly every newspaper and in popular discourse several black journalists and columnists started questioning said label. These critiques dealt with a number of issues: the circulation of traditional images and stereotypes of black people and thus denying Africans their modernity; the fact that these representations were factually or symbolically untrue; these labels were produced by white marketers and that black marketers

[240] See Graeber's challenge to the very category of 'the West' (2006). One can also criticise such a reified and essentialised conception of culture for the way in which it decontextualises culture, for how it sidelines processual definitions of culture and ignores views of a culture as hybrid and the result of mixing.

[241] These lines were circulated in an email around the Caste Light Crew in 2006 and were attributed to one Xolisa Radebe, said to be a copywriter at Network BBDO

should have greater ownership over the means of representations; *that this label glorifies consumption and thus paints Africans as consumers rather than producers*. Some commentators even pointed to the impact of these labels or what these labels achieve socially and politically. And lastly, some argued against the very idea of being labelled. As such, it was about questions of value (see Comaroff & Comaroff 2001).

That the label was factually incorrect and a 'blunt instrument' was mentioned by several commentators. Thus columnist Jacob Dlamini wrote that the label Black Diamond has no meaning and should be scrapped: "It works essentially by collapsing the success of relatively few black people at the top into a mean that makes it seem as though every person with a job that pays more than a couple of hundred a month is middle class".[242] A similar sentiment is expressed by Sibonelo Radebe who criticizes the bluntness of the concept as it equally applies to "teachers, young, BMW-driving managers and the super-rich".[243] Radebe also expressed anger at the very act of being labelled and quotes a typical Black Diamond as asking: "Who are these [marketing research] people? They do not know me. What gives them the right to put me in some funny little boxes?"[244]

The most stringent critique in the media came from Jekwa Sizwekazi (2007) writing in *Finweek*, who argues that the label Black diamond is a 'dirty word" and similar to the label 'capitalist nigger' used by Nigerian author Onyeani.[245] As one of her friends told her: "The Black Diamond is a white man's construct for an imaginary black man's world – it isn't real." More importantly, she writes that the Black Diamond label and profile seems to perpetuate the urban myth of black professionals as being greedy, money hungry consumers who live their lives for no other purpose than to spend conspicuously, clinging to some unfulfilled desire to become just like the white man." Not only does this label perpetuate this stereotype and assumption, it also achieves something politically: she argues that the concept is used to "instil a fabricated sense of achievement in the black middle

[242] Dlamini, Jacob. 2007. There's no shine in being a black diamond. *The Weekender*, 17 June 2007, p. 7
[243] Radebe, Sibonelo. Many facets to 'black diamonds'. *Financial Mail*, 6 July 2007.
[244] Schlemmer (2005) does not approve of an inclusive definition of class that would include all non-manual, white collar occupations for they are too blunt an instrument for identifying a class that has the social influence and self-confidence typically associated with middle classes elsewhere; so he excludes the lower middle class from the core middle class (white collar does not equal middle class).
[245] US-based Nigerian-born author Onyeani's book (2000) has caused huge debate among the black elite and sections of the black middle class in early 2000 with his scathing criticisms of African people for their culture of consumerism and lack of entrepreneurialism. See Khuzwayo, Wiseman. 2005. "Capitalist Nigger author rips into black elite". *Business Report*, 16 October 2005.

class" and to "blind them from the reality of how much we still need to achieve". As such it effectively lulls black people into a false sense of security. Also, it affects the sentiment that once black people have joined this category they are secure and "won't pursue transformation and empowerment initiatives as hard and ferociously if they perceive things to be changing rapidly".

Furthermore, Sizwekazi makes a number of arguments around culture and representations. She criticizes for example the model for using the rather limiting LSM tool and income parameters rather than trying to "consider cultural factors affecting consumption". She also accuses the researchers of getting many things wrong. For example, the claims the statistics just don't seem to add up and that the research "fails to provide the kind of information that's truly vital and useful for economic development" – it just celebrates consumerism and the buying power of a new black elite. So, Sizwekazi concludes that the concept is "just another example of how white people continue to misunderstand and misconstrue black culture into what they perceive it to be rather than what it actually is… When looking at black behaviour, I fear that white people often misinterpret kindness and humility for weakness, they misconstrue generosity for extravagance and patience for laziness."

Unilever seems to have caught on to the growing unhappiness about the label as subsequent to the first Black Diamond marketing survey they conducted another survey which found that "49% of Black Diamonds feel that they are misrepresented in the media by local marketers and advertisers". Whereas the first survey investigated the market's size and value, and uncovered its demographic, attitudinal and spending patterns, this survey was conducted "to help marketers find more effective ways of connecting with this market".[246]

By this time, more and more people were beginning to question this label and even among the Castle Light Crew the label became a swear word. One aspect of this critique was racial: it should be black marketers and analysts who should describe such classes and 'coin' labels such as Black Diamond, especially as the marketing and advertising industry has focused heavily on the black middle class as a consumer market. Some of the more interesting critiques, for me as an

[246] To quote from the Unilever website: "South Africa's Black Diamonds are not a homogenous group and consist of a number of different segments defined by life-stage, age, occupation, education and income. However there is agreement across all the segments regarding the media message aimed at them. They feel that their true identity is not understood, and are that they are often misrepresented". See Derby, Ron. 2006. Not all 'Black Diamonds' are a brand's best friend. *Business Day*, 1 September 2006.

anthropologist, were about questions of value. Thus, writing in a letter to the *Sunday Times* of 14 October 2007,[247] Tumelo Matlhodi from Mafikeng asks for the term to be done away with as it labels black people as mere mass consumers, not allowing for the description of black people as producers and investors.[248] Such critiques of the label pointed to other uncertainties and worries about the nature of the black middle class and between contestations over the normative dimensions (or value considerations) of economic discourse.[249] Is it for example better to be known as a class of producers or a class of consumers? Do consumers add more value to our economy than producers? Can an economy such as ours really be driven by consumption and not by production? Who really produces value? How do we calculate such value? Are those who benefit from tenders and from affirmative actions really adding value to the economy? What sort of value are redistributive policies such as affirmative actions and welfare adding? Are Africans mere consumers and not producers? [250]

7.6 The cultural struggle over the meaning of black wealth and consumption amidst black poverty

Another theme that pervaded the reporting about the Black Diamonds was their levels of indebtedness, and linked to this, their tendency to 'fall for' conspicuous consumption and 'label fetishism'. Refiloe Mataboge Project Leader of the study noted that "the black middle class is certainly more indebted than its white counterpart. What we've found is that many black consumers

[247] Matlhodi, Tumelo. 2007. Black Diamond label must be done away with. Letter to *Sunday Times*, 14 October 2007.
[248] Other journalists offered more substantial criticisms. One such critique came from Jabu Mabuza in the *Financial Mail* (Mabuza, Jabu. No-carat diamonds. *Financial Mail*, 13 July 2007. Mabuza calls the black diamonds "nothing more than a glorified consumer group", especially given the lack of "visible and demonstrable increase in land ownership by the so-called black middle class". He writes that this group is "characterised by its lack of ownership and control of the factors of production and its inability to generate its own income independent of Caucasians and their businesses", characterised by the consumption of "luxury goods acquired through debt". In addition to the lack of land ownership, this consumer class has acquired some equities through discounted BEE share schemes ("fanciful empowerment schemes"). He criticizes those commentators and researchers who argue that the South African economy is being driven by this new class of black diamonds, stating that it is the "masses of downtrodden and economically marginalised poor black working class from the rural areas and under-serviced townships" who, by "rendering cheap labour to sectors such as construction and mining", are driving the real economy. It is the pension funds of the masses ("called the unbanked") that are taken by the banks and invested in speculative markets. The black diamond surveys, supported by "doctored statistical data", are employed as "a weapon in psychological warfare waged by industrial psychologists to instil a false sense of aggrandisement and achievement in the black diamond market segment".
[249] See for example Matlhodi, Tumelo. 2007. Black Diamond label must be done away with. Letter to *Sunday Times* 14 October 2007; Mangcu, Xolela. Rise up, you middle class, against a culture of illiteracy and vulgarity. *Business Day*, 16 August 2008; Derby, Ron. 2006. Not all 'Black Diamonds'' are a brand's best friend. *Business Day*, 1 September 2006.
[250] The last question was an important part of *ponzi*-scheme mastermind Sibusiso Radebe's arguments for why Africans should invest in his scheme as the time has come for Africans to no longer be mere consumers but producers.

are mortgaging a lifestyle they simply they simply can't afford … [as] there appears to be a greater need for conspicuous consumption among black consumers in order to "show that they've arrived". Econometrix director Azar Jammine is reported as arguing that "unlike their white counterparts, most black consumers would have had very little experience of a sudden series of interest hikes, since the majority of them would only have gained access to credit in a era of falling interest rates. If the downward cycle were to suddenly turn, it could leave potentially overextended black consumers saddled with heavy financial burdens." However not everyone agree that black middle class consumers are any more indented than any other group.[251]

During 2007 and 2008 several newspaper articles reported on the indebtedness of the Black Middle Class (and Black Diamonds). Several factors would have had a huge impact on debt levels of households at this time: the implementation of the National Credit Act in June 2007 has in all likelihood resulted in a cut back on reckless lending by retailers and banks. And that between June 2006 and October 2008 the SARB had increased interest rates by five percentage points. There was a rise in food and fuel prices and the consumer price index (excluding rates on mortgage bonds) was at 7.9 percent year-on-year in November 2008, far off the 3-6 percent band that is the official target of the SARB. Commentators realized that households with a low asset stock or wealth, such as those that make up the new black middle class, may be highly sensitive to economic shocks, such as a more unfriendly monetary environment. But reports on their indebtedness were sometimes very ambiguous. Michael Bleby reporting on the Black Diamond survey report commented that the 3 million strong black diamonds are less indebted than two and half years ago.[252] How did he arrive at this point? Based on the use of self-reporting, and not on any examination of actual debt to income ratio of respondents, the report says that more black diamonds felt in control of their debt situation that those questioned over two years ago. The proportion of respondents who said they felt debt was a "burden" dropped from 59% to 33% from 59%, with 10% reporting that they had suffered from any repossession in the past year. The very same Black Diamond survey was reported on with a very different headline by AFP – "Black Diamonds having to give up the good life".[253] In August

[251] Theunissen, Garth. 2006. Stuck in the red. Is the black middle class over-indebted? 30 March 2006. *Finweek*. Pp. 51-2; Holmes, Mike. 2007. Black middle class debt is locked up in housing. *Business Day*, 20 June 2007; Khuzwayo, Wiseman. 2008. Repossessions escalate as debt skyrockets. *Business Report*, 13 January 2008; Joffe, Hilary. Jobs and the risk of a debt nightmare. *Business Day*, 18 November 2008.
[252] Bleby, Michael. Debt loses its grip on 'black diamonds'. *Business Day*, 14 October 2008.
[253] AFP. 2008. Black Diamonds having to give up the good life. 8 August 2008.

2008 AFP reported that these factors have hit the emerging black middle class the hardest by highlighting the finding that 10% of the Black Diamonds had some item repossessed in the past year (AFP 2008). It also reported that 20% of the respondents reported that "they never seemed to be able to pay off their debts".

The normative dimensions of economic discourse were clearly brought to the fore in debates about black wealth in the midst of black poverty. Looming in the background of these debates is the reality of widening income and economic inequality and questions of value under the conditions of contemporary capitalism. Is it morally right for black citizens who live in the suburbs to show off their wealth in the former township? When is this about 'showing off' instead of being proud and attempting to be a role model? Why should white consumers be able to enjoy the 'fruits of the labour' while this should be a problem for black consumers? The debate about Africans as consumers and not as producers and as being heavily indebted rather than being investors again resolved around questions of value. In July 2007 Black Management Forum (BMF) president Jimmy Manyi was reported as describing the black elite as irresponsible and criticising those who were living beyond their means and blowing money on conspicuous purchases.[254] Echoing some of the sentiments expressed by Nigerian author of *Capitalist Nigger*, he warned the black elite that they should participate in the economy as wealth-generators and not consumers. He suggested that black people are overextending themselves and that they are highly indebted even suggesting a link between crime and black people's high levels of indebtedness. What made his remarks the more interesting is that it came a few months after a string of attacks by mainly white, middle class male commentators on the conspicuous display of wealth by members of the black middle class.

During the first four months of 2007 the mainstream newspapers were filled with commentators disparaging the conspicuous consumption of Black Diamonds and the culture of entitlement, greed and corruption (all in one) among the black middle classes and their patron, the state. This seems to have been sparked by the then ANC Treasurer Smuts Ngonyama's remark in 2006 that "I didn't struggle to be poor". His remark was interpreted as a justification for black wealth, especially within the ranks of the ruling ANC. And it was said in response to the critique from outside the ANC that the rise of economic inequality and black wealth amidst black poverty was immoral and a

[254] Sharda Naidoo and Thebe Mabanga. 2007. Black elite must curb urge to splurge. *Business Times* 22 July 2007 p. 20

betrayal of the ANC's vision of social transformation. Thus Allister Sparks (2007), writing in *The Star*, complains that the major reason for seeking political power has become the personal enrichment of individuals, rather than an ethic of public service. The narrative he proffered, which has become an oft-repeated one, goes that the ethos of the ANC and the civil service is very different from the ethos of sacrifice and altruism that characterised the ANC as part of the liberation struggle.[255] Under apartheid, he writes, blacks were fairly equal in their suffering and oppression "that made it natural to be united and idealistic about the struggle to end that common oppression and build a better society. But liberation has ended that communality and opened the way for individual opportunism, which many are grasping with a greed born of long deprivation." At least Sparks, unlike most other white commentators, does refer to the long history of conspicuous consumption among white citizens.

On the other end of the opinion scales, Loyiso Mbabane wrote a piece in the *Sunday Times* titled: "Say it out loud: I'm black, I'm rich and I'm proud".[256] In this very provocative piece he rails against the criminalisation of black wealth and the imposition of etiquette, claiming that poor and rich black folk are constantly under attack. While the poor are usually under attack for being poor, the newly black rich is now under attack for how exactly they achieved their wealth and whether you display it appropriately or not. And if you don't know the correct etiquette for displaying your wealth then you are accused of "practicing the evil art of self-enrichment". He then goes on the list

[255] Columnist Barry Ronge also chipped in soon after, as his column the next month was titled (and subtitled): "Getting the 'goods'. Say bye-bye to the non-racial, socialist-based, equal-opportunity South Africa and say hello to a money-hungry society". In this newspaper article, Ronge writes of positional goods, that is "material objects that proclaim your wealth and social position to the world" (status symbols). He goes on to emphasize how today, to be "opulently, showily rich is once again a valid personal goal. To gain and retain wealth by any means necessary has shed all the moral and personal shame with which years of socialist and communist rhetoric has tainted it. Poor is out. Rich is in." Sacked *Sunday Times* columnist David Bullard added his coin to the offering in April 2007 by writing that the "new South African thinking is that it is perfectly acceptable to flaunt your material possessions". The kick [that] rich people get out of flaunting luxury-items is because it its exclusivity, the fact that it is unaffordable to most other people. There is another dimension and this is the fact that such items are rarely essential. But the question remains: who is your audience? Who to flaunt these material possessions to? Bullard then opines that it is dangerous in a country such as South Africa to flaunt your wealth. Why? Because the have-nots far outnumber the haves: this is plain bad taste. Perhaps, he suggests, being newly rich is about flaunting wealth because the newly rich have "very little else worth flaunting". Columnist Andrew Donaldson (2007) also laid into the 'morally bereft notion" that conspicuous consumption can somehow act as a good example or model for others: "The suggestion that flaunting one's wealth before the poor … is somehow aspirational is rubbish, as if driving one's luxury car in the townships will somehow inspire the yoof to pull their trousers up and clinch a few BEE deals." See Ronge, Barry. Getting the 'goods'. Say bye-bye to the non-racial, socalist-based, equal-opportunity South Africa and say hello to a money-hungry society. Spit 'n Polish. S*unday Times Magazine* 11 February 2007.

[256] Mbabane, Loyiso. 2007. Say it out loud: I'm black, I'm rich and I'm proud. Letter to *Sunday Times* 8 April 2007.

of number of reasons for "why it is a good thing for wealthy people, particularly blacks in Africa, to display their wealth conspicuously". For one, they serve as role models for destitute and discouraged children and adults of people from same backgrounds/village. Also, planned consumption can be good for local economies when wealthy people support local entrepreneurs. Besides, wealth is not a sin on its own. Hiding it and pretending not to have it is conversely not a virtue. Wealthy people are also known for their goods deeds through all sorts of philanthropic endeavours. Lastly, he claimed that the spirit of *ubuntu* is about substance not form, about modesty and humility; it is a generosity of spirit and does not refer to physical things. Thulasizwe Buthelezi's reply to Mbabane's piece the following week is also of interest.[257] Buthelezi accuses Mbabane of reinforcing the view held by many blacks that debt is wealth, bemoaning the tendency among blacks not to plan for the creation of generational wealth. Whites, he writes, build foundations for their descendants by engaging in social enterprise. Or like Shuttleworth, he writes, white people are social entrepreneurs. He concludes by saying that "the most painful aspect of black wealth, generally, is that it produces nothing".[258]

7.7 Conclusions

"Township Prayer"
Our Kurt Geiger who art in Spitz,
Hallowed be thy Carvella,
Thy Lacoste come,
Thy will be worn in TOWNSHIP,
as it is in SANDTON
Give us Versace our daily wear &
4 give us for buying Pro-Action
As we forgive those who buy No-Name,
Lead us not into buying Fong-Kongs but deliver us from Pep
For thy is the Levis the Diesel and the Nike for ever and ever -
blacklisted. [259]

I hoped to have shown in this chapter how debates about the economic and financial behaviour of Africans have come to structure important debates about value in our current society. It has become commonplace to stress the importance of consumption in constructions of selfhood and society under contemporary capitalism. In local public discourse the issue of consumption and the alleged

[257] Buthelezi, Thulasizwe. 2007. We must learn to grow wealth not flaunt it. Letter to *Sunday Times*, 15 April 2007.
[258] This line of argument and criticism of black consumerism is one that was used by great effect by the Miracle 2000 pyramid scheme king, Sibusiso Radebe, who in turn must have read Onyeani's *Capitalist Nigger*.
[259] This 'revisionist' take on 'Our Heavenly Father' was circulated on email among members of the Castle Light Crew and pokes fun at the black middle class consumer's preference for shopping for brand names in the expensive suburbs rather than no-name brands or fakes (*fong-kongs*) bought in the townships for low-income groups, inferring that consumption has a lot to do about racial identity and social class:

conspicuous behaviour of sections of the Black Elite and Black Middle Class have become arguments about the politics of value, as well as about party politics in general. Through my ethnography I have aimed to show that practices of consumption need to be analysed: in the context of the Castle Light Crew the public consumption of beer has many layers to it: it serves as a rite of passage into adulthood, it conveys messages about social status, it allows for practices of in-group reciprocity and the expression of authenticity, and its consumption smoothes over new divisions between work and leisure and between 'township' and 'suburb'. As such my main aim has been to critique elements of the dominant discourse – and the label Black Diamond – that seek to represent members of the Caste Light Crew in a certain way.

In the last section of the chapter I have focused on how the findings of the Black Diamond surveys have been reported on in the media and how it has structured debate about the new black middle class. I have raised questions about the a-historical nature of its interpretations of the growth of this class, an interpretation that clearly has political consequences as it celebrates the neoliberal policy directions of the Mbeki government. Some politicians have been talking and writing about the black middle class for decades, but it was only with the dissemination of the Black Diamond survey findings and once the label had entered into everyday discourse that the black middle class made headlines. It was not academic studies or political theories which ignited this discussion, but marketers who saw an opportunity and who were quick to respond to the need for business to exploit a new and growing market segment. But the 'vanguard' role that marketers played in describing this class has come at a cost. It amounts to reducing the public representations of youth and black young working people to a set of stereotypes that framed black young men and women exclusively and narrowly so as consumers. And what do consumers do best? Consume, or so goes the 'common' wisdom, however generalized and inaccurate. So it is not surprising then that the label or accusation of 'conspicuous consumption' has been eagerly used to describe this social formation.

Note the shift: while the black youth was previously acclaimed for its role in liberation struggle events such as the 1976 Student Uprisings, it is now framed as consumers rather than citizens. In the media, this discourse is aggressively advocated by these market and consumer research companies who are keen to represent to corporate South Africa a brand-conscious youth or status-

seeking emerging black middle class to “tap into” or “exploit”. This discourse is alarming for the essentialising and homogenising stereotypes it affects, as well as for the empirical “reality” it not only purports to reflect authoritatively but also actively tries to create. How did it come about, a mere decade after democracy, that the images and values attached to, and the lives and aspirations of young black men and women, have become so closely associated with practices of status-seeking, conspicuous consumption and crude materialism? What is the empirical basis of this association? Who promotes this association and whose interest does this particular representation serve?

In order to fully develop a critique of marketing research, and the explore further the role of marketing’s role and power in South Africa’s society, a set of further questions need to be addressed. This first is about the growth of marketing as an industry. This is evident in the anecdotal evidence of massive increase in student numbers, especially black students, taking marketing as their major at universities in Gauteng. The second is the rise in black-owned marketing firms, promising business truer and more culturally sensitive interpretations of the consumption culture of the black middle class. It seems that the popular critiques made against the Black Diamond label has opened up a space for black marketing researchers to sell another version of spin. Representations of culture and the truth claims that go with such interpretations are not mere intellectual debates; under the conditions of neoliberal capitalism they have become opportunities for profit making. Thirdly, serious questions need to be asked about the way in which journalists are reporting on marketing research reports that employ self-reporting and focus group interviews as their main methodology (and the methodologies and interpretative claims made by the market researchers need to be fully scrutinized). This is not because businesses may be buying research that is incorrect or faulty, thus resulting in les effective marketing. More importantly, these market researchers, given the powerful position they occupy in our capitalist society are structuring the debate about this class. Their representations of this new class also provide us with the discourse to talk about it (a discourse that may, following Ferguson (2000) have effected a greater de-politicization of the debate). And they do so not with statistical facts regarding levels of indebtedness or with life thoroughly-researched life histories or with income and expenditure surveys, but with doubtful so-called ethnographic research coupled with problematic interpretative frameworks.

Consumer and marketing research companies have played a large role in structuring the debate about the middle class. Market researchers, and not academics, have been at the forefront of describing this social formation. Marketing as a field of academic inquiry, as an aspect of governance, and of business practice and ideology is of course closely related to the rise of capitalism and to the very fortunes of business. I propose that one of the unexplored aspects of the consequences of neoliberalism in South Africa has been the growth of marketing, as a business and as an ideology. It has influenced the 'culture' of the new black middle class and provided analysts and some of the members of this class with a language and ideology through which to understand aspects of their own rather new-found identity. But this has not been met without resistance, as various arguments and popular critiques that have been put forward in response to the work done by marketing research companies.

It was in the context of one of these discussions about Black Diamonds that one member of the Caste Light Crew told me of the marketing research focus groups he often goes to, usually at the end of each month when he is short of cash. At these focus group meetings, he explained, a number of young black men and women would get together and discuss various brands and consumer products, answering questions posed by the facilitators. At the end of the two hour session, he would get R150 while some food and drinks would be on offer as well. He made a point of joking about the answers he would provide to the questions, saying that he usually would talk a lot of nonsense. Of course he did not care about the accuracy of the answers he was giving; he was primarily interested in getting a few Rands at the end of the month so he could go and spend it on beers with his friends. In the process, he participated in surveys that were to present to business a very particular view of his financial and economic behaviour. The members of the Castle Light Crew articulated critiques of the label of Black Diamond that were limited to the very idea of being represented and being represented by white marketers and not black ones. They were not particularly perturbed about being represented as consumers rather than as producers, despite having participated in that very construction.

CHAPTER EIGHT



POWER, IDENTITY AND AGENCY AT WORK IN THE POPULAR ECONOMIES IN SOWETO AND BLACK JOHANNESBURG

"Soweto is a metaphor for black life in South Africa." Aggrey Klaaste (2004:123)

8.1 Power, resistance, statecraft and sovereignty in the popular economies

The residential neighbourhoods that today constitute Soweto can best be viewed as a complex of former public-housing or municipal African townships that is in the process of being incorporated into the wider Johannesburg metropole and indeed into the 'national economy'. In the same manner that Soweto stood as a symbol of urban Africans' resistance to apartheid, so it stands today as a symbol for urban Africans' greater level of access to and participation in politics and economics but it does so with much contradictions, greater epistemological uncertainty and with a sense of unfilfilled expectations. The processes and mechanisms that are producing new social cleavages, classes and gendered tensions within our society at large is being reproduced in the context of Soweto. The most glaring and worrying outcome of these processes is the growing levels of inequality within Soweto, one that is visible in the everyday juxtaposition between new elites and a growing urban underclass. This growing inequality, and the symbols and discourses and practices that emanates from its objective reality and subjective meaning, increasingly lies at the heart of debates about the proper (value) relation between our economy and society.

Soweto is a *former* public-housing or municipal African township complex because of both material and symbolic changes which have taken place. These changes, which have been driven by the postapartheid state, have sought to change the relation between Soweto and Johannesburg in particular, and between townships and suburbs and cities in general. This process has been framed as one of incorporation and one of transformation. This process of incorporation has to some extent been achieved on political and adminstrative levels but changing the 'economic' lives of most Sowetans have proven much more difficult. This is in part because of the (self-imposed) limits the state has placed on itself in restructuring the economy and the conditions for creating wealth in the context of markets and industry. Rather, it has focused on redistributing existing wealth through policies of wealth transfers and social security. But it has become imperative for city, provincial and

national leaders to ‘connect’ and ‘link up’ former municipal townships to the formal, national economy and important work is being done in this regard. This process has been slow and difficult, in part because of the specificities of the historical development of African municipal townships, and in part because of the set of localised power articulations that are projected as far as even the national level. For example, Soweto is not just a former township, but considered the home of The Struggle (against Apartheid) and – for many - the very heart of a new nation. Moreover, the structure of the postapartheid economy’s class and restributional regimes has excacerbated the overall situation. The state has tried to address growing inequality and redress historical inequalities through several redistributive measures such as increased social security, affirmative action and other transfers of wealth. It is important to note that such transfers of wealth have been made possible by - and are increasingly delivered via - the well-developed financial and banking system. The state, then, has come to rely on commercial banks and their financial infrastructure to such a large if not worrying extent, that it has drastically increased the power such banks can exercise. Moreover, the financial services industry has replaced the gold mining industry in Johannesburg as the site of the creation of wealth, with the former colonial-style mansions of the Randlords now housing financial services industries. At the same time we have seen the growing domestic importance of finance as South Africa becomes more integrated into global financial markets. This has further meant that much of the process of incorporation and formalisation of popular economies is being directed through finance as its basic conduit. Finance, then, is intimately political as much as its is technical. Finance is envisioned to be able to both incorporate and transform domestically while integrate globally.

To briefly reconsider in summary then, the history of the development of the urban African municipal townships unfolded in the context of the discovery of gold, the gold mines’ need for cheap sources of labour to maximise their profits, the city leaders’ recitience to establish permanent residency for urban Africans based in part on racist fears of uncontrolled African urbanisation, and the resultant shortage of housing for urban Africans. A range of policies and institutions - in particular the mining compounds, prison-complexes, mine and municipal single sex hostels, and municipal townships - were put in place to manage these different interests. These institutions and local and national state policies, which evolved over the years and were at times both contradictory and complementary, established the conditions for the development of specific social and economic

practices and institutions in urban African townships in the Witwatersrand region. Moreover, it gave rise to the emergence of a region-wide society which is evoked by the term Black Johannesburg while allowing for the expression of more local neighbourhood-level identities. In this context, several social divisions or cleavages appeared among the African urban population, some of which were fostered by state legislation, and some of which were taken on board by the state so as to manage the urban African population more 'effectively' (and harshly). These divisions included the principles of ethnicity, social class and status, marriage, education, place of birth, ownership of property, access to municipal housing, employment, family form, as well as length of residency in an urban area. Such divisions were utilised by the technically modernist yet ideologically anti-modern apartheid state to manage the urban African population, while it also offered urban Africans with the material and symbolic means to form communities, to cultivate spaces of personal security and cultural creativity, to resist an oppressive state, and to debate the normative evaluations of processes of production, consumption and exchange (for which see Parry & Bloch 1989; Comaroff & Comaroff 2001b).

As a conglomeration of former *public-housing* African townships, there is no denying the historical reality that the local and national state played a decisive role in 'producing' the former South Western Townships and creating the conditions under which specific subjectivities and practices and institutions could emerge. While 'the state' has never been a unitary and uncomplicated entity, and while there has never been a neat fit between state policy and practice (*pace* Posel 1991), both the local and the national state have acted as important agents in 'producing' the public-housing complex and the shape and dynamics of the terrain of everyday life. Through deeply interventionist and draconian policies and practices resembling a command economy - with interventionist forms of revenue and tax collection, brutal policing and violent punishment, strict control over funding and credit sources, stunting occupational differentiation, arbitrary rental increases, regulation over consumption of goods and services through utilising licenses and monopolies - both city and national governments directly shaped the society and economy in Black Johannesburg and the South Western Townships. Thus Sue Parnell writes that the "occupational prole of townships was almost as heavily monitored as racial designations. Township residents were defined as commonly as 'units of labour' as they were 'African' (Parnell, 1997:896). From this perspective, the ways in

which the colonial and apartheid state exercised power through the economic domain, over and above the political, remain to be fully theorised.

Furthermore, such state control over the economies of African municipal townships were entrenched through a range of policy measures and spatial fixes which effectively stunted the growth of a black entrepreurial and capitalist class: extending only temporary rights to residence and property to urban Africans; the development of industries in the so-called Homelands with rates collected in urban municipal townships; denying access to credit for African businessmen operating in urban areas; legislating a myriad of regulations and prohibitions to trading by Africans in municipal townships; and constructing and controlling several industries through city-wide monopolies and the wide-spread practice of issuing licenses. White businesses in the city were protected from competition from African entrepreneurs and were able to profit through their monopolised access to a growing African consumer market. In parallel, long before it became possible for Africans to be framed as (political) citizens, they were already framed as 'captured' consumers. And the state had a direct hand as the conductor in this framing process. It is unlikely then that urban Africans under apartheid *experienced* the objective laws of supply and demand in a perfect market context; markets were controlled and directed affairs, a 'management' instrument. Markets were in the first instance expressions of state power. The growth of a black entrepreurial and capitalist class, and general upward moblity, were prevented also through the spatial dynamics of segregationist urban development: the large distance between the city and the townships and the lack of state-owned public transport have meant that high transport costs have kept a generation of township dwellers from any meaningful accumulation of capital or savings. At the same time it has resulted in the development of an industry controlled by a few elites prone to violence and known for its disregard for passenger safety. Violence has indeed become a characteristic feature of everyday life and the popular economies, in part because of the structural violence which had been produced by the state's efforts to control the processes of production and distribution in African townships.

Part of this story lies in exploring the relationship between production and consumption. Statecraft shaped not only the opportunities for production but also for consumption. Control over these processes and their respective normative evaluation by a hegemonic state was a primary form of

control exercised by the apartheid state – and perhaps by any state. For example, the consumption of African beer (and the negative social consequences of its abuse) was fostered among Africans by the structure of the City's finances, particularly through the monopoly it had over the brewing of African beer and the way in which such profits were spend (Van Onselen 1982). In this way, the state managed to avoid using white taxpayers monies to fund infrastructural development and maintenance in African townships. And it gave them a reason to patrol and police the informal brewing of beer, a sector dominated by women who were often engaging in survivalist income generation. In these terms, patrolling, curbing and directing consumption was a technique utilised both by the state and by the comrades in their consumer boycotts.

This means that the South Western Townships should be seen as one a 'modern' (in terms of bureaucratic planning and state intervention) projects of capital and state power in South Africa; or "a moment of 'high modernity' (Parnell 1997:896). This view has implications for how urban Africans saw themselves and the state and the workings of capitalism. From the very beginning, capital and the state penetrated right into the heart of the everyday lives of urban Africans. State practices drastically influenced the lives of Africans, not only in terms of their political status and right to the city but also in their participation in the labour market. Policies which restricted the possibilities for the accumulation of capital by Africans meant that African were dependent on the state for security and stability. Or rather, the state was in a position to easily create mass instability given the control it exercised over distribution and exchange. In some ways, it sought to create a command economy in the municipal townships. In other words, state control over economic activities and the processes of production, distribution and exchange have been one way in which local and national states have sought to both exploit, control and manage the urban black population. *The nature and meaning of state control over economic activies and forms of exchange, practices of consumption, class formation, trading have all been shaped by the state and by resistance to it – though not completely determined. While the state had power, it lacked legitimacy*. This found expression in domains other than 'the political' – practices in the popular economies were often embedded in everyday notions of legitimacy that were about the quest for social reproduction rather than about abstract notions of the law or legality.

In the context of strict regulation and the existence of monopolies and protection for white businesses, a thriving informal and illegal sector developed in the context of Black Johannesburg. But even these sectors operated in a situation of extreme scarcity of resources and flows of money. In the South Western Townships, as in many other marignalised spaces, such conditions engendered the rise of particular subject positions, including one that saw the world as a zero-sum game, a contest over limited resrouces – a dog-eat-dog world (for this in the context of a novel see Mhlongo 2004). One example of how a structural shortage lead to cultural practices how the acute shortage of formal and legitimate housing in Black Johannesburg resulted in houses becoming valuable socially and how they became material and symbolic sites for the expression of social class. And, as I have argued, expressions of social class were not only directed at fellow township residents but were also expressions of belonging and an expression to the state about Africans' right to the city.

Furthermore, in the context of the incredible costs that workers from the South Western Townships historically had to carry in terms of transport to their places of work, and dependency on public forms of transport, it is perhaps not surprising that ownership of a motor vehicle and physical and spatial mobility have been and remains a potent symbol of individual success. And given the history of state monopoly on the brewing of beer it is perhaps not surprising that the consumption of beer has been so closely tied up with definitions of African masculinity. In other words, the three most important material objects that have been and are still today deployed in the popular economies as symbols of agency and identity come from sectors that have a long history of state involvement and control if not monopoly: housing, transport and alcohol. What sort of economic subjectivities were produced in such circumstances? How can we theorise the relationship between the popular economies and the state?

The relationship between urban Africans and the state was one of both dependence on and provision from the state. We have seen that housing and participation in the labour market were strictly regulated by the state. This meant that *the popular economies have always been closely tied up to the state and control over, or access to, the state. But this relationship has been complicated given that the state lacked authority and legitimacy in the eyes of urban Africans. This relationship of tension and contradiction gave rise to the emergence of a marked social distance between the state-sanctioned formal economy and the 'unsovereign' dimension of popular economies* that have been

embedded in everyday life. Actors in the popular economies - that is everyone living in an African urban municipal township - saw their own participation in the popular economies at times as a form of resistance. Actors did not 'allow' the state to become sovereign in the context of African municipal townships but strived for forms of social and economic autonomy. The dynamics of the popular economies, and the anti-state sentiment which informed conceptions of pover and sovereignty, was an expression of agency in opposition to the state as an agent of control and a symbol of power. Through the establishment of institutions in the popular economies urban Africans not only sought to establish 'islands of securities' but spaces out of view and away from the state and its oppressive tendencies for invasion, control and using existing cleavages to create further divisions and conflict. One example of this process of distancing oneself from the state is the long-standing history of not wanting to be 'counted' by the state in official cencuses. As such the popular economies were constituted as a site adjacent and parallel to the state, at once parasitic and dependend. The incredible difficulties in controlling informal economic activities such as beer-brewing and other forms of production showed the permeable nature of the state, perhaps as much as formal political resistance to the state did. It also meant that the state effectively criminalised everyday economic acts that were directed at social reproduction. In this manner the state came to be seen as a source of power which is at times directly opposed to the struggle for social and cultural reproduction but always lacking in legitimacy.

The insidious and seemingly omnipotent presence of an oppressive state engendered all sorts of forms of militant resistance against the system it produced and the city officials and sites whom it represented. Residents developed forms of resistance involving flattery, deceit and violence (Ashforth 1995; Mokwena 1991). They boycotted rents, workers organised themselves illegally and targeted municipal buildings during riots (Stadler 1979; Bonner et al 1995). The same sort of practices continue in post-apartheid South Africa where ward councillors and mayors are targeted as local representatives of the failures of government and service delivery through protests and house visits (Ngwane 2003). An important part of this 'resistance' to the state is captured by the anthropological distinction between power and authority: while the apartheid state had considerable power, it lacked legitimacy in the eyes of urban Africans. This lack of legitimacy has shaped the development of a sense of anti-authoritarianism that remains an important sentiment in everyday life and the popular economies. Various subcultural groupings which have developed in Soweto

have embraced an element of disrespect for the state, the law and the police. As Mokwena (1991) had noted, this element is present not only among the youth but is a more widespread sentiment which can be observed in how gangsters and criminal enterprises are tolerated if not idolised among younger and even older residents. Characteristic of this social dynamic, *Fahfee* runners adopt talk used by such subcultural groups, espcially talk of 'being clever', in how they speak of the banker and their own strategies for 'beating the house'. *But such an oppositional stance to state sovereignty is not the only option available to actors in the popular economies. Even representative of the state - such as police officers - are framed as local brokers who are put to work to operate and function within the fields of the popular economies, as my discussion of the role of police officers in enforcing 'illegal' and 'usurious' contracts between borrowers and lenders indicated. The fact that representatives of the state could consider their role as local brokers and social mediators in the popular economies as more important and even effective than their role as representatives of an impersonal and abstract state, demonstrates the complexities of the relationship between the popular economies and the state and questions of sovereignty.* And the ways in which actors in the popular economies sought to embed economic relations outside of the state and in other contexts: the neighbourhood, the township, in people who stood in a similar relation to the state than them(e.g. Chinese bankers), and so forth.

8.2 Regional networks, the residential neighbourhood and the social character of Black Johannesburg

Under the conditions described above, the social character of Black Johannesburg took on a particular shape. In order to explore this social character we must be wary of overly culturalist explanations that rely on the 'illusion of cultural identity' to make arguments about the social and cultural lives of urban Africans. Prior to the strict racial segregation of the areas of the city, however, Johannesburg's slum areas were decidedly multiracial in its character. Migrants sought to establish 'islands of security' in the city in the midst of economic hardship, social dislocation, cultural alienation and violence but also in the promise of greater freedom, opportunities and new 'ways of being' (Bonner 1995; Kynoch 2000). The formation of new types of social groups was crucial to this story, hence the mushrooming of religious sects, squatter movements, gangs and migrant associations. But these social groups were employed to very different ends: for some it was a way to reconstruct the romanticised, seemingly simple social organisation and logics of peasant

and tribal life by encapsulating them from city life. For others, such organisations served to integrate them into city life and to practice with new forms of exchange, solidarity and reciprocity in the City. It was in this context that voluntary association such as rotating credit associations flourished as migrants experimented with new forms of solidatiry, reciprocity and frienship.

Despite, or perhaps because of, the dislocations which were caused by the city's slum clearance and forced removal programmes, *the township neighbourhood emerged as a major spatial context of interaction in Black Johannesburg*, together with wider regional networks. Moreover, not only has the neighbourhood become an important spatial and social context of interaction it has become an important resource in the production of community and identity. Thus we find that neighbourhood-level ward committees and courts have operated for a long time.

Collections for funerals operated on the level of streets and neighbourhoods and continue to do so today. As is the case in many resource-poor urban communities, there is long tradition in Black Johannesburg of "making collections" in and among friends and neighbours in local neighbourhoods, at work and even in *shebeens* (Hellman 1934; Mayer 1971; Wilson & Mafeje 1963). Brandel-Syrier (1962) noted that this was a strong institution among Christian women who perceived of their giving in such collections as a "personal triumph" and their collecting as a "manifestation of one's individual worth" (1962:76). Such collections were made when there was a 'death in the street' and the collections were used for burials. Such a practice was reported as early as 1935 by Ellen Hellmann. Thus Ellen Hellmann wrote (1935:57): "An innovation is to be found in the collections which are made when a death has occurred. Relatives of friends of the bereaved send a subscription list to every room in the yard ... Every family makes some donation, however small, and a donation of 1d. is not infrequent, particularly when the deceased was personally known to the donor or when the donors themselves are hard pressed financially. The amount of the donation and the name of the donor or the number of his room are set down on the subscription list. In this way the funeral expenses are defrayed.".During my research I also encoutered such 'collections', although these were practiced most often and effectively in poorer neighbourhoods or sections. On a few occassions even members of the new elites would initiate such collections among friends with the passing of a friend – in a few such instances these collections were explicitly about re-establishing some connection to the neighbourhood of one's youth if you had moved to the former

white suburbs. In some instances it allowed members of the new elites to give expression to a feeling of alienation from what they perceived as the natural solidarity and search for common well-being that is typical of Africans.[260] James Mpanza's Sofasonke Movement exploited the shortage of housing on the one hand and the resultant need to stake claim to a residential space by 'investing in people' in the immediate community and neighbourhood (Stadler 1979).

The production of social networks in the context of neighbourhoods is important on the level of identity but also in the operation of networks of exchange and reciprocity. Neighbourhood-level networks, and the face-to-face relations they allow for, remain important today as can be seen from my own analysis of the neighbourhood-level informal moneylender. Specifically, they do so by allowing for the performance of socially embedded economic practice. In an environment where economic practices and relations can only function if there is a strong personal element present, the neighbourhood emerges as a prominent social and spatial context. This was not because of some 'cultural' need to embed economic practices in social organisation, but because there is no impersonal force or sovereignty (such as a legitimate state) which can enforce contracts between parties: the state is not seen as impersonal and neutral but as oppressive and lacking in any authority. The need to perform such embeddedness is more a statement about the state sovereignty than about cultural continuities between a precolonial, pre-industrial moneyless past. *Resistance to state sovereignty pushed economic relations and practces to the local and to the social and personal*. For these reasons the 'production' of community has become an important part of the quest for social reproduction. And this is why a seemingly innocuous illict numbers lottery could play an important role in forming a sense of community among those who newly arrived in the bleak townships of Meadowlands after the destruction of Sophiatown and the forced removals of the inhabitants of Western Areas. In this manner *fahfee* provided (then mainly female) residents within the context of a new (to them) neighbourhood to get to know each other, to form networks of friendship and support, and to direct flows of money away from husbands and households towards their own hands and purposes.

[260] Consultancy group Genesis (2004) mentioned the existence of township or neighbourhood societies that are similar to burial societies. In these societies, members of a particular block in a neighbourhood become members of the society by paying membership fee of between R2 and R5. In the case of a death in the family of a member, volunteers collect set amounts from registered members which then goes to the affected family. Members who miss a number of payments are removed from the list.

Obviously, other social cleavages emerged and these shaped the social character of Black Johannesburg (social class, gender, neighbourhood, race, ethnicity, age, place of birth). One important such cleavage was between old and new migrants. Given the shortage of housing and the difficulty in finding and keeping employment (African workers had few rights and little protection or oportunity to mobilise collectively), older migrants have always been desparate to keep the new arrivals at bay. Still more cleavages emerged, such as those between an older generation and new city-born generation (Glaser 1998, 2000). There were also important cleavages between those who worked on the mines and lived in hostels and those who lived in municipal townships and these divisions later also spilled over into party political divisions (Kynoch 2000, 2002). The existing tensions between rural-orientated hostel dwellers and municipal township residents were infused by party political rivalry and ethnic mobilisation between Inkatha supporters and ANC comrades in the 1980s. The interest of those who owned property in Sophiatown and those who rented backrooms were pitted against each other in the context of the destruction of Sophiatown and the subsequent forced removals. This cleavage was not only utilised by the state in order to effectively smash any resistance to the forced removals (Lodge 1981), it was also used to divide the supporters of James Mpanza and his 'black, independent city' of shanties.

Such divisions had social impacts too: ideas about social class in contemporary Soweto are informed by popular distinctions between the 'old bourgeoisie' of Sophiatown and later arrivals to the city. The state's appeasement of the black middle classes during the Era of Reform was explicitly built on local formulations of social class and the cleavages which resulted in that era inform contemporary divisions between the so-called Expensives which benefitted from the Era of Reform in the 1980s and the new BEE men and Black Diamonds. The Student Uprisings of 1976 and subsequent student protests and boycotts also altered the *generational gap* between the old and young and this cleavage remains an important aspect of life in Soweto today. In other words, *social cleavages and formulations of social class were produced by both the state and in the context of everyday life, and such divisions were in turn expressed through consumption and the development of class cultures, while being used by the state to further its goals at the same time as it informed popular resistance to the state sovereignty in the context of the popular economies.*

Needless to say, much has changed in the popular economies of Black Johannesburg since the negotiated settlement and the advent of constitutional democracy. Much of these changes had already started with the Era of Reform in the 1980s, but the removal of the last trading and business restrictions, the introduction of affirmative action in the public services, the transfer of council-owned properties to occupying households, the expansion of social security, and so forth have dramatically altered the economic landscape. The state has sought to remove barriers to trade and capital formation while developing new legislation to protect consumers. It has also sought to formalise and give legal status to elements of the popular economies, as well as formalising the desirable aspects of them. The markets have responded by expanding services to former townships while incorporating some of the institutions in the popular economies of former townships into the formal, legal economy. Entrepreneurs have assisted in the commodification of township culture and language. But despite the processes of formalisation and incorporation, the 'ghost of informal finance' does not want to be laid to rest. Why is this the case? I suggest that one answer to the question is the way in which the flows of finance – through social institutions and embedded in social networks and practices – allows for the expression of social agency.

8.3 Formulations of social class and its social expression through consumption practices

Inequality in the context of Black Johannesburg is not a recent phenomenon. In this thesis and in my theorisation of the popular economies I do not - in the first instance - inquire into the causes of such inequality. I am more interested in the social consequences of such inequality, in how it was expressed through consumption practices, and how it shaped actors' and groups' conceptualisation of their own action and location. In several of the chapters I have demonstrated how older understandings of, and repertoires for, expressing social class and differentiation continue to shape the practices and meaning of actors in the popular economies of Black Johannesburg. Thus my analysis of *fahfee*, the formation of the Standville club and the meaning of beer consumption all point to the continued importance of ideas of social class in shaping purposefull action and agency. In the context of wider inequality in contemporary South Africa, we should expect that the creation of new wealth and greater forms of inequality should generate much debate about the normative evaluation of consumption and wealth.

Social class was also expressed through the emergence of *class cultures – certain institutions and practices in the popular economies were associcated with different social classes and became markers of social class boundaries through class symbols and stigmatisation*. As a result of the state's efforts to control the economies of African townships, many actors and institutions in the popular economy were criminalised. Charles van Onselen has remarked on how the pass laws and migrant labour system resulted in large numbers of African workers becoming familiar and even intimate with the prison-complex and with being labeled a 'criminal' by the state (Van Onselen 1982). In a similar way the apartheid state's obsession with controlling and policing the economies activities and practices of urban Africans resulted in men and women who were engaging in survivalist activities being criminalised. *Being framed as a criminal by the state for pursuing culturally and socially accepted goals of social reproduction have resulted in a wide-spread familiarity with being labeled a criminal and with the oppressive side of the state*. Thus as the state sought to control illegal brewing of sorghum beer (partly over worries of abuse and partly because they had a monopoly over its production), many female *shebeen* owners and illegal brewers were effectively 'criminalised', despite such brewing being necessary for their economic survival. The example of the history of *stokvel* culture in Black Johannesburg also show us that there emerged 'class cultures' among Black Johannesburg as participation in various forms of voluntary association was one such marker of 'class cultures'. Not everyone belonged to *stokvels* and not everyone wanted to be associated with *shebeen* culture. As I had shown earlier, *shebeen* culture – and *stokvel* society - is another good example of the in-between situatedness of so many of the categories, agents and activities we encouter in this thesis. In addition, the expression of social class was closely linked to the directional flows of money into certain networks and institutions rather than others.

An important part of the history of Black Johannesburg is the way in which the political economy of apartheid produced structured opportunities for interaction between racialised sections of the population and for niche markets that could thrive in the context of the disjuncture between the knowledge and power between racialised individuals and groups. *The social and legal borders which the colonial and apartheid state erected between communities and the way in which they regulated the consumption of various consumer products created new markets and new demands. The legislative mania of apartheid created a mass of opportunites for middlemen and brokers to*

position themselves on the borders of black and white consumer markets and residential areas. I mentioned the role of Chinese and Indial storekeepers and traders as sources of credit and speculation. Today's most prominent economic middlemen, who deserves anthropological scrutiny on their own, are the hordes of financial intermediaries who now 'advise' consumers about financial services and products; they are the brokers of contemporary processes of financialisation. One consequence of this process of financialisation, and domestic finance's greater incorporation into global financial markets, is that earlier forms of agency may be tested to the limits. We should expect new forms of agency and popular mobilisation to develop in the light of how control over finance have dispersed around the globe.

The middlemen also became cultural figures and symbols in the same way that the boundaries between formalily and informality became symbolic boundaries that were utilised for specific ends. Thus I wrote about how gamblers and money lenders would use the formal banking system (and ATMs) to ritually cleanse money. Similarly, the popularity of the Chinese lottery games is the result of its embeddedness in the outside figure of the Chinese banker who as a symbol connects runners to a larger world of finance.

Why did consumption became an important arena and practice through which to perform and express social class and other identities? Urban Africans were portrayed by successive local and national governments - for different reasons - as temporary visitors to the (white) city. Wages earned in the city were to flow back to rural areas where it was to be invested in homesteads and rural economies and returned to the state in the form of taxes. Wages in the city for urban Africans were always very low: economic deprivation, exclusion and marginalisation were ever-present structural conditions and an everyday experience. Regulations on migration and employment and residence meant that informal income-generating activities became an important part of supplementing income. The long history of economic activities in illegal and informal sectors meant that long before the post-Fordist era had arrived in the Industrial World people in Black Johannesburg were 'working from home'.

Home-based industries is not something new in the economy and society of Black Johannesburg, as the writings on *spaza* shops (Rogerson 1991), beer-brewing (Bozzoli 1991) and other informal

enterprises demonstrates (see Preston-Whyte and Rogerson 1991). Moreover, much of work outside the formal labour market was conceived of as 'business' or as 'work' – lending money at usurious interest rates, playing games of chance or being an agent in the context of a gambling game, and hosting a party for a *stokvel* all became avenues for generating income and thus for engaging in the deliberately-vague category of 'business'. Games of chance became forms of self-employment; risk became a strategy of wage-earning contra mainstream Euro-american conceptions of what constitutes 'work'. The features of neoliberal capitalism which Comaroff & Comaroff (2001b) highlight - specifically the prominence of speculation in processes of distribution of wealth, the contemporary reign of flexibility, the casualisation of labour, the death of the collective, the insecurity about work and persons and the labile relationship between capital and labour - seems to have been an important part of the popular economies of Black Johannesburg.

As formal, waged income opportunities became more and more restricted in the context of continued rural-urban migration, a greater percentage of the population engaged in informal income opportunities, including crime. Given the way in which the distribution of income and wealth under the apartheid system was seen as morally wrong, any form of income generation could be justified as 'business'. This was not only the case of, for example, stealing from the rich in order to redistribute to the poor. It also meant greater levels of crime against fellow urban Africans (cf. Van Onselen 1982:195; Mokwena 1991). In the context of a general shortage of cash, many different sort of claims were made on money (by kin, upon death, etc). *In order to avoid scrutiny by both the state and by neighbours and kinspeople, residents developed several tactics in order to deflect attention away from money and income: one such tactic was a general avoidance to talk about the specificities of one's income.*

The vague category of 'business' allows actors to avoid confronting the normative questions that always accompany income (as in the distinction between earned and unearned income), newly acquired wealth and the distribution of money. Likewise, there is a reluctance to develop a colloquial word approximating 'formal income': rather what we have is several words designating different types of money – coming from the state, from the mines, from the kitchens etc. Adam Ashforth (2005) noted in passing that Sowetans often do not talk about their work or 'income' to each other. Neighbours, friends and even family members are often not aware where friends,

neighbours and kinspeople work and what they do. There exists a sort of secrecy regarding income. This is usually understood as a social convention, as a consequence of the reluctance of people to acknowledge that they may be involved in illegal activities. Or that they may be police informers (in historical retrospect). It is also because it would be fairly easy to establish whether such a person do in fact work where they claim to be employed. It would also mean being able to lessen the claims that poorer relatives and friends can make on your money. An example of this is when Sowetans who engage in criminal or illegal income generating activities refer to their own form of employment when cornered about it as being 'self-employment', taking the categories used by the state in their census questionnaires and subverting its meaning in everyday life.[261]

Conceptualising illegal-income earning as 'work' and 'business' effectively positively evaluates such income as legitimises it socially. But it also achieves much more. It allowed for the production of legitimacay around several institutions, including *stokvels*. The practice of utilising for example a form of voluntary association that is often only associates with 'collective saving' for 'business' (including using 'competition') in its practice seems to have a long history. We know that *stokvels* were closely associated with the business of illegal beer-brewing and the selling of alcohol and food. *Stokvel* members also utilised, in entrepreneurial fashion, the lack of entertainment spaces in order to make profit through their clubs. By the time Kramer (1974) did his research we find that a number of small-scale business men and entrepreneurs had established their own *stokvels* in which each contributed the comparatively large amount of R51 per fortnight (1974:42-43). He noted at the time that such *stokvels* were not about friendship or socialisation or entertainment: it was about saving ("money"). The difficulty of running both legal and illicit business during that time in Soweto is beautifully described by the 'Godfather of Soweto', Godfrey Moloi (Moloi 1978). As the 'Reform Period' since the late 1970s started taking effect, it was likely that more and more businessmen were forming and participating in saving clubs. By 1990, Andrew Lukhele could write that *stokvels* aimed at investing monies or stating up an enterprise was popular in Soweto (1990:20). In such clubs, members would utilise their funds to start a business or to invest. At the end of the year, profits from the business or dividends were divided among members. He also mentioned the existence of 'investment syndicates' that use their capital as a fund against which outsiders can

[261] But this may have important consequences: Marx (1961) argued that under capitalism workers' identities as alienated workers are primary in shaping their class consciousness and practices of solidarity and thus in history.

borrow money. The returned interest is then divided among members. Such associations, he noted, usually have clear partnership agreements, minutes of meetings are taken, and fines are dished for latecomers.[262]

I already mentioned the sorts of voluntary and autonomous associations, social groups, subcultures and social cleavages that developed in Black Johannesburg as migrants and township dwellers sought to deal with ever-present questions of financial hardship, shortage of housing, high transport costs, little political rigths, a denial of their right to the city, etc. Local voluntary associations fullfilled some of the same functions they have elsewhere in marginalised and underresourced communities and in societies that have a recent economic history in which cooperation as an organising principle was stressed in addition to (and even over and above) the principle of competition. In urban Africa, participation in informal financial clubs and societies have always been considerable.

Various arguments about the origin and function of these associations have been offered: Lukhele (1991) argues, for example, that *stokvels* developed and flourished as a way for black people to deal with conquest, domination and control. Thus Black women in early Johannesburg used *stokvels* as a means of protection against police harassment while fellow members would help each other with home chores and with children when one member got arrested (for brewing or otherwise). These

[262] Anecdotal evidence suggests that such investment clubs remain very popular in Black Johannesburg. I knew of several who were operating in Soweto while I was conducting my research, but members of such clubs were reluctant to field research questions from myself. John Dludlu (2004:83-86) recounts how several of his friends got together at the upmarket Nambitha restaurant in Orlando West for an after tears party after a funeral. Included among the group who started a *stokvel* there that night and named it after the establishment was an advertising executive, a banker, an entrepreneur, a marketing executive and newspaper editor. Lujja Kibuuka (2006) conducted survey-research on Tshwane-based investment clubs, targeted savings *stokvel* and generic *stokvels* and found that 'investment clubs' are more common amongst educated people with stable and higher incomes in urban areas. 'High-budget *stokvels'* are composed of large numbers of individuals in which contributions are between R200 and R20 000 and contributions are used for the purchasing of expensive consumer goods or assets such as taxi vehicles. He (2006:27-40) spoke to members of thirteen different clubs in Tshwane and found that only one group consisted of both male and female members, that only one group had an all-white membership, that 73.4% of the members were between 31-49 years of age, that 44% of them had a postgraduate qualification while only 4% had no formal qualification. Of those he interviewed, 34% worked for government and 28% for private companies. One group from Pretoria has existed for more than ten years. Members of this group contribute between R250 and R1500 per month and their savings run into the hundred thousands. They have appointed a remunerated financial consultant which manages their funds and invests it in various financial instruments on the money markets. Interestingly, some of his respondents said that they were "proud and protective of the '*stokvel* culture' and felt they were carrying on a tradition of their ancestors, and believed that *stokvel*s were a continuation of African culture" (2006:48). They also mentioned the social dimension of banking in such clubs as apposed to impersonal saving accounts and when questioned about their motivations for participating in such clubs, they compared these clubs with their experiences of commercial banks.

informal clubs became space of independence, out of the control of white society and the state. In order to protect these associations' independence, a culture of formalism and rules became a crucial part of these organisations. While at times such associations may have taken on a dimension of 'make-believe' and 'fantasy', this was nonetheless an expression of social agency in the context of political domination and economic exploitation. These were spaces of hope, indigeniety, pride, practice and reciprocity. We also see that these associations were never exclusively about either the pursuit of saving or group formation or religious expression. Voluntary associations fulfilled several functions and as such belied the tendency to regards them as only economic institutions. In fact, the institution of the *stokvel* was unsurpassed in its ability to combine the social, economic and religious in a way that few other institutions could. These institutions in the popular economies allow people to legitimately alter the flow of money – to direct it into something else, a space of independence not only from white people but also from claims of fellow township residents and kin.

This is an important tactic found within the popular economies of South Africa which developed in this context of the flows of scarce money among urban African society has been an emphasis on the principle of *competition*. While competition has been used to overcome the limitations of the system, or the way in which is creates dependency and near servanthood, it has also been used as a positive force to enhance savings, as a form of encouragement and in setting social goals. And this competitive element which we find in saving clubs are not conceptualised as being in opposition to the ideology of *ubuntu* (Lukhele 1990); rather, it can be used as a means of achieving *ubuntu*. Similarly, in the popular economies under discussion power relations and hierarchy - whether expressed in the context of social class, relations of indebtedness or friendship - were not hidden or shied away from. Often power and hierarchy were positively embraced and valued and employed within the context of relations and institutions for specific (positive) ends. This stands in contrast to the ways in which public doscourses tend to be steeped in theories of power that turns power relations into something to avoid. Forcing members to borrow money in a saved pool of money at usurious rates can therefore be employed for collective ends. The exercise of power was not regarded as something negative.

An important dimension in many of the institutions in the popular economies is how they allow actors and groups and classes to effectively alter or direct the flows of monies, away from some

categories of people, or by investing it in other people or networks. In the same way that the boundaries between formal and informal are exploited and manipulated by individual actors wanting for example to access various forms of credit, so gambling and investing and saving within the context of socially accepted institutions allow actors to deflect claims on their income. Saving money in the context of a neighbourhood *stokvel* thus becomes a tactic through which men deflect claims made on their income by parents and wives. Similarly, by 'investing' small amounts of money daily in a numbers lottery, women may take advantage of the 'opportunity cost' provided by the lottery to 'invest' change which otherwise would have been spent on sweets for children.

8.4 African municipal townships as residential areas and as sites of consumption

The South Western Townships as a whole, it is important to remember, were developed as public-housing areas and primarily areas of residence. They were not created as the scene of employment – Soweto has therefore always been a residential area with nearly no industrial zones. In fact, industrial areas were zoned as a specific buffer between townships and residential areas for the various population groups (see Czegledy 2003:24; 2004:66). In the industrial areas of the cities and on the mines Sowetans may emphasise their identities *as workers*. But in the interactional and social context of Soweto, they are first residents before they are workers. As such, it is likely that it was and continues to be the case that it is directing flows of money and practices of consumption and not production that in the first instance shapes social class identities in the context of a residential neighbourhood – especially so for a younger generation (cf. Bogatsu 2002; Leclerc-Madlala 2003). Moreover, urban Africans were portrayed as temporary visitors to the city; as such they were framed as 'unit of labour' and as producers only in a limited sense – they were always producing for others; never for themselves. While they were working for wages, these wages were never enough to allow one to socially reproduce (or truly develop surplus capital for investment purposes and accumulation). It created not only a situation of alienation but also one of dependency on the state which made the state a hated figure: both oppressor and provider (much like fathers). In this sense, the state emerged as a cojoined figure mingling dubious paternity with its economic shackles.

Consequently, African municipal townships were marked off as spaces of 'immediate consumption' because the forms of consumption which were engendered and possible were entirely about the immediate, the temporary and the short-term. Not only because urban African were symbolically

framed as visitors to the city – also because of the material conditions of their existence. Under the conditions of money shortage, economic deprivation and marginality it was difficult if not impossible for Africans to think 'long-term', or to direct savings or monies into long-term assets. This sense of the township as a space of 'presentism' and 'immediate gratification' and 'immediate consumption' that was produced by the apartheid state is today enforced by neoliberal discourses of risk, risk-management (Martin 2002) and speculation (Comaroff & Comaroff 2001b). It is expressed, even today, in popular expressions such as that 'nothing ever changes in the township' or by replies about how life in the township remains: "Same, same". And by the social uncertainty which still dominates everyday thinking and which remains to be expressed in sayings like "Come make it [eat or drink a consumer item] before the Boeres come and take it". It is also expressed in everyday practice such as not leaving the best of your food on your plate until last – such as the meat – but eating it first as anything may happen that may deprive you of enjoying it. This also serves to reproduce the colonial sterotypes of an unchanging Africa.

The fact that urban African municipal townships have been constructed as temporary spaces, and spaces of consumption, is reinforced by contemporary discourses of neoliberalism. And by the building of spaces of consumption - i.e. malls - and not factories (Miller 2003). That is why the consumer boycotts of the 1980s were directed at consumers, while workers were organising in the factories where they were only reaching workers. Contemporary debates about consumption again raises questions about the long-term and the short-term and about competing views regarding the social reproduction of the 'nation'. Consumption, as I have argued, has always had a political dimension in Black Johannesburg: not only in the sense of consumer boycotts but in how everyday expressions of consumption were claims to the city and statements of power directed at the state. Today, as informal income earning continues to expand (as it provides the only source of income for many households, while formal empoyment declines) so former townships are again inscribed as spaces of consumption and not of production, but for different reasons and in a different context. In a way then, the equation of consumption with political and economic freedom has moved attention away from the structural continuities in terms of economic processes under apartheid and today. It has re-opened debates about the normative evaluation of consumption and production as processes and as linked to specific racialised and class identities.

This debate has been brought into focus by the dominant notions of black success which are uncritically subsumed under the problematically marketing-oriented concept of 'Black Diamonds'. I argued how among the Castle Light Crew group consumption of beer smoothes over newer divisions in their lives such as those between work and leisure. There is an important element of celebrating their success as black middle class men and they do this through the consumption of alcohol in public spaces. Drinking as a group is also highly valued by them because it stresses notions of sharing and brotherhood; it provides for opportunities to practice reciprocity. Moreover, such group drinking and the performance of notions of solidarity, authenticity and sharing in such contexts are an important counterpoint to the critiques which working class men often direct at new social elites. Shifts in consumption may also be considered as 'rituals of consumption' in that the shift from consuming one brand of beer to another symbolised an important step in their individual and collective journeys toward adult manhood. The changes this switch in consumption symbolised related to the particular (shared) phase of their life cycles and to changes in the political economy and the emergence of new social class identities. Understanding the dimensions of these identities on an analytical basis is therefore critical to grasping the real meaning of popular economies at work in South Africa today.

8.5 The multiple roles of actors and the multiple meanings of institutions

An important problem with many earlier studies on Soweto is that they were conducted in specific neighbourhoods and with reference to specific social classes but in these texts the analyses are presented as general conclusions about Soweto and Sowetans. In this thesis I have tried to describe multiple positions, social classes, neighbourhoods, over and above the regional context. Moreover, much of public discourse and theoretical frameworks tend to deny the multiplicity of economic agents' roles in popular economies. For this reason, I tried to show how, for example, money lenders are also savers, friends, neighbours, citizens, fellow victims of state oppression and regulation etc. Simply said they possess many intrisically social as well as economic roles. In these terms, the actors in the popular economies are more than 'mere' economic ones: they have become cultural figures. The *fahfee* runner, the Chinaman, the *mashonisa* – all of these figures transcend the economic; they are active social agents who invoke historically produced yet contested meanings. And while such figures may not have been awarded any rights to the city as citizens, they could as cultural figures lay claim to recognition and belonging in the context of the popular economies.

They could, in other words, express a limited sense of agency outside of the formal political domain.

Moreover, the drive to formalisation and incorporation often means that state and business plans, policies and practices tend to abstract 'economic' institutions from their social, political and ideological contexts. By doing this they fail to recognise that the organisation and meaning of a savings club can be about much more than just about saving. In a case discussed above, I showed how the changing dynamics of social class and gender relations in the wider society directly impacted on the members' aspirations for the club and its organisational practice. In the absence of legal or state institutions that can authoritatively sanction the contracts between club members, the members had to cultivate other forms and techniques of regulation in their efforts to 'manufacture' trust. As the club was transformed from one based on ties of friendship and an organisational culture of informality to one based on contract and an organisational culture of formality, the physical bodies of club members became increasingly important as sites of the collective and individual expression of discipline, commitment, sanction and therefore trustworthiness. The members' participation in this club was closely tied to their structural positions in the social order: their ideas about themselves becoming men, and as working class men becoming successful black men who are also husbands, fathers and citizens. Put differently, their efforts at molding their neighbourhood-level club were shaped directly by how the political economy shaped their sense of identity in terms of social class, gender and race. It was not merely about saving effectively as it was about trying to become effectively, men.

Earlier studies on specific neighbourhoods in Black Johannesburg or on specific themes and institutions have revealed a number of specificities about the social character of Black Johannesburg which require brief reminder. While ethnic mobilisation has played an important part in the formation of specific interest groups, kinship patterns have also become an important principle in the organisation of social life in the slums and African municipal townships. Hellman (1948, 1967) has, for example, noted the importance of the 'individualism of family units' which suggests that people had to restrict the flows of money and the legitimate claims which people could make on sources of income by ideologically redefining and limiting networks of kinships. Thus Mayer (1978) noted how in the context of the city the normative discourse of *ubuntu* was not

universally applied to all urban Africans but was mostly expressed between close kin who were of different social class. Put differently, social boundary maintenance has been an important strategy in the fields of friendship and the expansion of kinship networks through marriage and was directed at creating boundaries which in turn was closely linked to the limited money which was circulating in these networks.

8.6 The disjunture between 'local' and 'state' and 'public' discourses

The shortage of cash flowing in city slums and African municipal townships, and the ways which white the state sought to control economic and social arragements of urban Africans, also resulted in a different configuration of the relationship between public and private. Brandel-Syrier's research has demonstrated inter alia the way in which economic life in Reeftown was characterised by "extreme occupational mobility" between different employers and kinds of occupation, but also between employment and self-employment, between private and public employment and between different public employments (Brandel-Syrier 1971:28). Given low levels of income and the little assets and savings resident had, the fortunes of urban Africans were drastically impacted by state policies. But this had social and symbolical consequences too. Mayer wrote about the self-reported inferiority complexes among Sowetans and the levels of self-criticism aimed at fellow Sowetans' arrogance, inhumanity and ridiculous preoccupation with status and symbols. One example of this, and of a selective acceptance of what might be called the White Ruler's culture, was the adoption of Christianity in public while ancestor veneration continued in the more private family sphere. Mayer referred to the situation where blacks were allowed to learn the culture of the dominant group but were barred from becoming members of it, a position liable to create what Durkheim referred to as anomie (Durkheim 1972 [1897]. That urban Africans had to conceal aspects of their culture, even their economic activities, from the state and white public culture, intimately shaped the political subjectivities and the political culture of Soweto. Thus Harry Frankel (1981) made the important observation that because apartheid effectively regulated some of the most mundane acts in the lives of urban Africans, there was very little division between private and public realms.

In the same way that the divisions between 'work' and 'leisure' and 'residence' were never neatly demarcated in the everyday lives of Sowetans, so the divisions between what is called the 'private sphere' and 'public sphere' and the 'sphere of public authority' have never quite been similar to the

way in which Habermas (1989) has theorised it. Because of the political position which Africans occupied within the system of apartheid, and the oppression and exploitation they endured within the social, economic and cultural fields, some practices and beliefs and values were driven 'underground' – that is, outside the then hegemonic white public culture. Thus Mayer (1975:186) argued that Sowetans tended to emphasise Christianity in public while ancestor veneration continued in the more private family sphere. For this reason, it can be argued that the division between what was 'public' and what was 'private' had more to do with what was secret and invisible to the state and the hegemonic white public culture than some functionally interrelated spheres comprising of civil society, the state and police. A good example of the changing fortunes of normative evaluations of institutions within the popular economy is the case of the *stokvel*. There has been a marked shift in the public, normative discourse regarding *stokvels*. Under apartheid, *stokvels* were treated as a peculiar and backward institution: a form of tribal and collectivist organisation in the city but which due to their connotation with all-night parties and liquor reinforced ideas about Africans' maladaptation to city life (the symptoms of which was alcohol abuse, crime, juvenile delinquency, gambling, etc). These associations were reinforced by the stigma which the middle class public and sections of the educated Christian African elites heaped on *stokvels*.

But in post-apartheid South Africa the *stokvel* is currently lauded from many sides - in typical South African fashion it is now celebrated as new and modern yet old and indigenous. Thus, the agents of financial capital (commercial banks, insurance providers, cellular providers and marketing agencies) have come to see the *stokvel* as a means through which to capture a larger segment of the black consumer market and to capture cash flowing outside of the formal financial system. They have used the idea of the *stokvel* in advertising, in black empowerment deals, and so forth, largely as a new generic format of respectable enticement. In order for the banks and the state to utilise the stokvel to their respective ends they have represented the *stokvel* in political discourse, mainstream media and entertainment as the quintessential 'African' form of collective saving; as an institution that is both indigenous and effective in the collective mobilisation of money in impoverished communities. Moreover, it is often also mobilised as a form and symbol of economic organisation that is different or in opposition to colonial and apartheid forms of economic organisation, if not

anti-capitalist or an alternative to the individualising and destructive effects of contemporary neo-liberal capitalism.

In addition, the process of commercialisation of the *stokvel* has resulted in its being stripped to something of a generic form. In order to achieve this, bankers and marketers decontextualise the institution; in other words, they treat it as somehow separate from its social and political context – in other words, they are turning what were effectively social institutions into economic ones through the power they are able to exercise. For example, the government and financial institutions focus exclusively on the institution of the *stokvel* in their campaigns to either increase household savings levels or to increase participation among 'township communities' in formal banking. Underlying these campaigns are a number of assumptions about the nature of such saving clubs. It is assumed that group savings necessarily are informed by notions of mutuality, reciprocity, self-help, unselfishness and sharing. It is further assumed then that its is within the context of such groups that people can express the values of self-help and the ideology of *ubuntu*. But this is to conflate *form* with *content*; or to impute a moral evaluation on a specific form of economic organisation.

To put it differently; in the fight between good and evil forms of economic organisation, the *stokvel* is as good as it gets because it promises the performance of a romanticised understanding of the ideology of *ubuntu*. But this is to take the ideology of *ubuntu* – an everyday moral philosophy of mutuality which expressed the social, political and economic organisation of face-to-face groups under peasant forms of production – and apply it to a very different social, political and economic context. In contemporary public discourse the idea of *ubuntu* is used for similar purposes and a romanticised representation of the *stokvel* has come to play a prominent part in this discourse. So whereas *stokvels* were derided under apartheid by the white media and African Christian elites as a institution that was associated with the abuse of liquor, *shebeen* culture and the inability of individuals to save and be "strong willed individuals", it has now been rescued from that association and has come to stand for multiple (and contradicting) processes and practices: black empowerment, anti-capitalist, democratic, working class, indigenous, etc.

This positive evaluation of the *stokvel* in the public discourse is achieved in part also by the negative evaluation and condemnation of the figure of the informal money lender. In such discourse the general informal money lender is portrayed as exploitative, foreign, individualistic and profit-driven; the *stokvel* on the other hand is portrayed in opposite terms: as based on democratic principles, promoting autonomous, indigenous, collective and cooperative savings. But this moral reading of the two institutions as completely opposite sides of a coin is also encouraged by the commercial banks, hence Nedbank made use of the figure of the *mashonisa* in their advertising campaigns so as to encourage people to open bank accounts and access their micro credit facilities. But an analysis of the complexities involved in neighbourhood-level money lending suggests that such a negative evaluation of small-scale lenders is not based on grounded views of the actual operation of such lenders, nor of their estimation in society. The small neighbourhood lenders I encountered differed markedly from the popular representation of moneylenders in Hollywood films: inevitably linked to a criminal underworld, swinging baseball bats into non-paying clients' knees and demanding their "vig". On the other side of the globe, the institution of the neighbourhood lender has more to do with the historical development of an alternative informal economy catering to the needs of black South Africans than serving as a vehicle for underworld financing. As such it is quite dry and sober, not much caught up in the business of drugs, slumlords and killings, but related more to the everyday flows of cash for basic consumer needs within the context of a residential neighbourhood. It is 'popular': a part of the majority population daily routine and social life, and because it is steeped in practice, and without necessarily negative attributes.

Participation in gambling contests and games of chance no doubt played an important role in the socialisation of migrants into the world of finance, as informants suggested. From early on gambling was conceptualised as 'business'. Thus, as early as the 1940s, poorer white residents in Johannesburg represented gambling as 'business' while this sentiment continues to be expressed today. What is partly at stake here is the way in which gambling and other activites have been represented among white and African working class communities. A re-reading of the literature on early Black Johannesburg suggests that what we would call 'economic activities' were not clearly demarcated from 'social activities'. Money came to represent already existing relations of power and inequality and did not neccesarily transform relations. In urban contexts, this meant that

Africans did not necessarily regard money as an impersonal medium of exchange and a universal standard of value.

In our current form of political organisation, in which the industrial state seemingly rules supreme, the separation between economy and society has resulted in a disjuncture between state knowledge and popular knowledge. In situations where the state has never really achieved the impartiality and neutrality and the authority that the philosophy of the secular state is based upon, this disjuncture is even more dramatic. But this does not mean that we can interpret the practices of actors and groups in the popular economies as forms of resistance against either capitalism or financial globalisation. A consideration of the various discourses directed at either informal money lenders or *stokvels* or gambling suggests that the situation is far more complex.

While the state continues to play an important role in shaping subjectivities and in forming economic and financial subjects out of the residents of former African townships, consumer and marketing research companies have also played a large role. They have been at the forefront of describing for example the social formation that is the growing black middle class. Marketing as a field of academic inquiry, as an aspect of governance, and of business practice and ideology is of course closely related to the rise of capitalism and to the very fortunes of business. I have argued that one of the unexplored aspects of the consequences of neoliberalism in South Africa has been the growth of marketing, as a business and as an ideology that has influenced the 'culture' of the new black middle class and provided analysts (and some of the members of this class themselves) with a language and ideology through which to understand aspects of their own rather new-found identity. But this has not been met without contestations, as various arguments and popular critiques that have been put forward in response to the work done by marketing research companies. Through my ethnography I have aimed to show that practices of consumption need to be analysed: in the context of the Castle Light Crew the public consumption of beer has many layers to it: it serves as a rite of passage into adulthood, it conveys messages about social status, it allows for practices of in-group reciprocity and the expression of authenticity, and its consumption smoothes over new divisions between work and leisure. As such my main aim has been to critique elements of the dominant discourse – including the label Black Diamond – that seek to represent members of the Caste Light Crew in a certain way. This is to emphasize the very problematics of representation,

itself an integral part of the anthropological canon of enquiry and an important dimension to the historic forms of disqualifcation present in South Africa.

What makes the contestations about the label Black Diamond so interesting is that is focuses our attention on debates regarding the economic and financial behaviour of Africans. It has become commonplace in the scholarly literature to stress the importance of consumption in constructions of selfhood and society under contemporary capitalism. In local public discourse, however, the issue of consumption and the alleged conspicuous behaviour of sections of the Black Elite and Black Middle Class have become arguments about the politics of value, as well as about political in general.

Finance has become an important part of how the South African state governs and as such finance has become a site of for the expression of identity formation and political struggle as well as for cultivating new forms of agency. For these reasons it is important to have a sense of the historical and contemporary shape of the popular economies and to see how economic practices, institutions, relationships and processes are enacted in the context state sovereignty, financialisation, everyday life, identity, power and agency. For anthropologists, I propose, the task is to describe these popular economies and the symbols used in their legitimisation in order to find ways of increasing the power people can exercise over the direction of their own lives. Thus I partly agree with a quote from Ted Baumann (2002:12) writing on the importance of understanding how the 'unbanked' currently deal with problems of liquidity, credit and risk in order to design financial services for the excluded:

> The logical direction from this starting point is to focus on how South African commercial financial service providers can extend the reach of *their* current activities to include those who are currently considered 'unbanked', or what new activities might succeed in reaching them. Accordingly, most discussions have focused on the South African banks banking. This seems so obvious that few stop to question whether it is the right place to start. Indeed, there is an entirely feasible alternative starting point. This is to examine the ways in which the 'unbanked' currently meet their own financial services needs, however imperfectly, and to devise sustainable strategies to improve and scale up these activities. This is not an exclusive alternative, since it is compatible with a 'top-down' strategy based on commercial banks. But to date there has been very little research and/or discussion about this possibility.

In addition, the quest remains to find spaces and institutions of finance in the popular economies that may be put to work to challenge growing inequality even if this means creating spaces that are located outside the reach of commercial banks and state sovereignty.

8.7 Concluding remarks

On the morning of 8 October 2003 I was about to leave my backroom in Standville for the Protea Hotel at Gold Reef City at around 07:50 when my friend Tom knocked on my door, asking for a lift with me to Gold Reef City. I had told him the day before of my plans to attend the National Consultative Forum of the Financial Sector Coalition Campaign (FSCC) at Gold Reef City, an old abandoned mine located between Soweto and the City which had been turned into a Disney World-like amusement park: part history, part heritage, part fantasy. Tom wanted to go with me in order get some more information on the tourist guides courses an official tourism agency offers at Gold Reef City, as he is keen to make use of his fluency in French - a langauge he had learned while completing secondary school in Switzerland - to cater for the growing international tourism market in Soweto. Tom, unemployed and ever looking for something to do, knew I was going there as the two of us and another friend had enjoyed supper together the night before at Mr Tembu's tavern in Molapo. Since we were all a bit short of money I had paid the R45 for the three plates of food which had left me with just enough petrol money to get to Gold Reef City and back – there was sure to be food at the FSCC meeting.

After we enjoyed supper together the night before we had watched the TV programme 3rd Degree, which ran a story on the Arms Deal Scandal, before we left for the Cuban Liberated Zone (an old community sports building taken over or 'liberated' by a group of non-rent paying comrades and workers) where our companion Gazi lived. On our way to the Liberated Zone we decided to buy some cooldrinks and loose draw cigarettes and after failing to get cool drinks from Seven Piece tavern, we drove to the house of Gazi's parents as they were selling these. Gazi did not want to be seen at his parents' place, and since they also know me, Tom was designated by us to go and buy drinks and cigarettes. Tom took quite some time and Gazi and myself were laughingly wondering whether he had gotten lost, given the amount of time he had spent in Europe and which had resulted in his (performative?) unfamiliarity with everyday ways in *ekasi*. After some time Tom did eventually return with the goods and we made our way to the Liberated Zone. At the Cuban

Liberated Zone we made ourselves comfortable on the inside benches opposite Tom's room and enjoyed the Coke, Sprite and Peter Stuyvesant cigarettes whilst talking politics, women, Soweto and tourism. Tom took out his photo album and showed us his pictures from the Eighties when he was an active youth comrade and in the local underground structures of MK. After we had finished the drinks Tom and I left and I dropped Tom at his mother's house, hoping not to see his mother as she was likely to ask me for R5 to put on a number for the next morning's *fafhee* draw.

Thus it was that on that morning in October 2003 Tom and I left for Gold Reef city. Tom was driving my car as I had been teaching him to drive and because he wanted to practice driving before going for his official driving examination. After the first corner I took over the driving as I saw that it was going to take us an hour to get to Protea Hotel for the workshop. After putting 40 Rands worth of petrol in my car at the Shell Garage in Old Potchefstroom Road, we got onto the M1 and made our way in rush hour traffic to Gold Reef City. Once there, the security guards indicated to us the way to Protea Hotel. Also at the gate we picked up two comrades, Raymond and Temba, who were no foot and on their way to the Forum meeting. After leaving Tom behind at the gate and not being able to give him the R2 he asked me for, I registered for the workshop, got my name tag and helped myself to some coffee. After we enjoyed coffee Raymond, who works for a housing NGO in the City, and I found ourselves seats in the second row from the front and the Forum workshop was officially opened.

The FSCC consists of a coalition of organizations - including the SACP, ANC, COSATU, Council of Churches, Savings and Credit Co-operatives' League, TAC, AIDS Law Project, National Co-operative Association of South Africa, NGOs, community based organizations and developmental organizations - with the aim of building a mass social movement to transform and diversity the financial sector in South Africa. Working closely with the SACP's campaign to 'Make Banks Serve the People', the SFCC sought to place pressure on the state and the private financial sector to contribute effectively to economic and social development. Specifically they were campaigning the private financial sector to (i) provide sustainable banking services, savings schemes and credit for SMMEs, co-operatives, workers and poor households; (ii) support higher levels of savings and investment; (iii) improve the access of the poor to productive assets and housing; (iv) eliminate non-discriminatory provision of banking services; (v) transform and democratise the concentration

of ownership and control in the financial sector; (v) support co-operative banks and other alternative financial institutions; (vi); work towards a developmental and consumer-driven credit information regime; (vii) increase the capacity and power of all South Africans to afford credit and to pay for financial services; (viii) engage in public education and training around economic issues and financial transactions; (ix) build a representative labour force in the financial sector, particularly in managerial and professional posts; and (x) increase the power of workers in retirement funds.

Several keynote speakers addressed the Forum workshop that day, including the Secretary General of the SACP, Dr. Blade Nzimande. During his address he rallied workers and community organisation delegates around the hated figure of the *mashonisa*, stating that "*mashonisa* [the institution of the informal money lender] must be killed" while making strong arguments about the approproates of co-operatives as alternative financial institutions that could operate outside of or parallel to the capitalist financial system. Other speakers spoke of the Financial Services Charter and about efforts to transform and democratise the financial services sector. After lunch, the delegates broke up into different commissions and debated different themes and questions, all of which were then worked into the plan of action for the FSCC at the final plenary session which involved also the singing of revolutionary 'struggle songs'. In the main the strategies and tactices of the FSCC are built on an acceptance that the 'balance of forces' are such that they are not able to change the 'capitalist character' of the financial services sector. This is why the Campaign have to work closely with the state and not in opposition to the state in order to achieve its objectives of transforming the financial services sector. The FSCC also can not completely alienate the financial services sector by calling for radical change. In other words, there were clear structural limits the excisting order placed on what the FSCC could achieve. Moreover, thse structural limits were to some extent symbolized in the very nature of the Forum workshop and where it was taking place.

There we were, venting our individual and collective frustrations with private banks, gathered at a site that is both a symbol of our economy's history and structure: the old and abandoned mine shaft that was no more in use but now played host to a commercial amusement park where our working class sisters and their children come to celebrate their birthdays with playful consumption. While we were debating nationalizing the commanding heights of the private banking system and sharing examples of workers' cooperatives, songs by Afrikaans folk singer David Kramer were playing

over the park's sound system, at times making it difficult to follow the speakers. The 'Wild West' themed restaurants with the fake slot machines placed outside some of the shops that we stared at as we sat listening to the speeches somehow seemed at times more real than the tactics and strategies under discussion as the wind carried away the voice of the speaker. Moreover, there was little talk of how to re-embed economic and financial practices and institutions in social relationships and networks and neighbourhood contexts; forms of embeddedness that could lead to greater solidarity and forms of local and community control that are located in the social and personal rather than in the state or abstract legal principles. There was much talk about 'capturing the state' and using party politics and state agencies and laws to put pressure on private enterprise, without considering the historical question marks that hang over state sovereignty and legitimacy in this country. As such, the strategies and tactics of the SFCC flowed from theoretical understandings of the 'economy' and of 'finance' that were too far removed, in my opinion, from history and from contemporary realities of everyday life. This thesis, I hope, will be seen as a contribution to strengthening calls for grounded theory and for finding new ways of thinking about the relation between the social and the economic and financial under the conditions of financialisation of everyday life. My hope is based on the assumption and projection that the world is which we lives is one that is human-made and in-the-making, and that anthropologists should do more than merely reflect it: they should also imagine it and act upon it (Graeber 2007).

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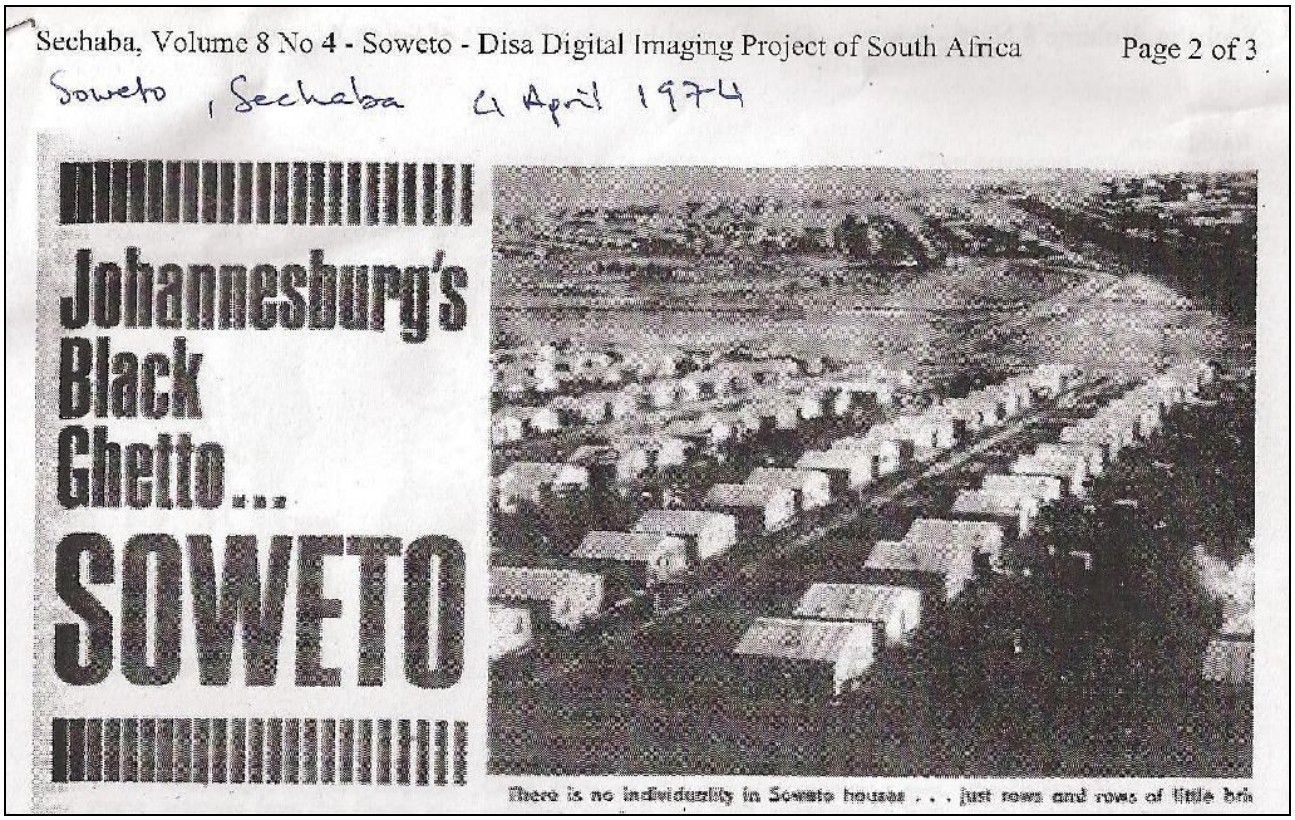
Appendix A

A photograph of the South Western Townships published in 1974 in the journal *Sechaba* (*Sechaba* Vol. 8(4), p. 2). The caption reads:" There is no individuality in Soweto houses.."



Appendix B

Note this poem by Sipho Sepamla, published in *Voices from within: Black poetry from southern Africa* (Introduced and edited by Michael Chapman and Achmat Dangor. Johannesburg: AD Donker, pp127-8).

Soweto
By
Sipho Sepamla

I have watched you grow
like fermented dough
and now that you overflow the bowl
I'm witness to the panic you have wrought

you were born an afterthought
on the by-paths of highways
and have lived a foster child
whose wayward ways have broken hearts
the myths attending your name
have been spooks in the minds of many

your sons have been legendaries
whose strength of character
has been a cause of pride

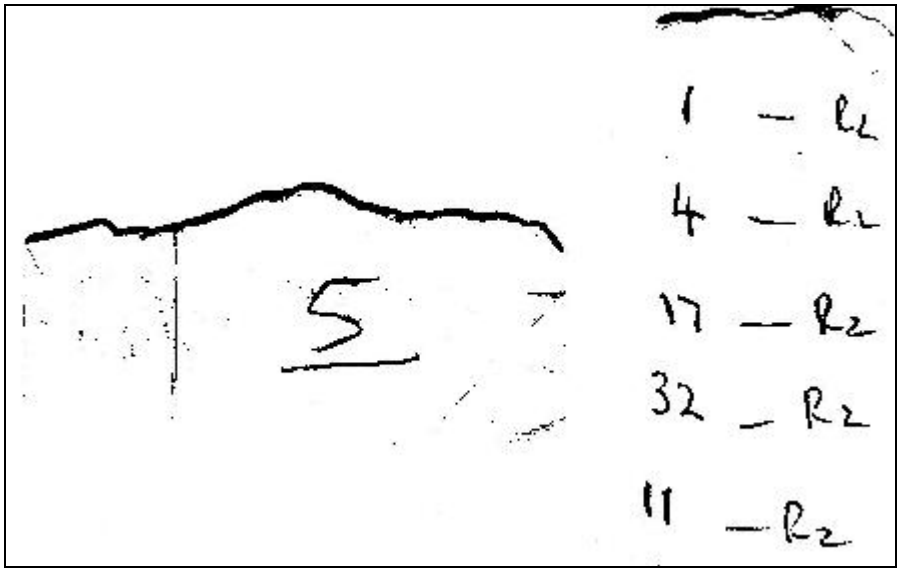
Appendix C

A list of the number symbolism in *fahfee*

No	Primary symbolism	Secondary symbolism
1	King	White man, lion, crow, right ear, left eye, human blood
2	Monkey	Devil, thief, money, jockey, copper, black man
3	Seawater	Flood, accident, sky, stranger, frog, sailor, sex
4	Dead man	Small fortune, turkey, bed, meat, thorn
5	Tiger	Strongman, cat, lion
6	Ox	Ox blood, gentleman, meat, milk
7	Thief	Lion, big stick, chicken
8	Pig	Fat man, Chinese kings, drunken man, loafer, meat
9	Moon	Baby, hole, owl, devil, pumpkin, anything round
10	Eggs	Big ship, boat, train, balls, stone, fruit, anything oval
11	Small car	Carriage, vehicle, bicycle, train, graveyard, tree, furniture
12	Dead women	Small fire, small light, duck, Chinese queen
13	Big fish	Devil, prostitute, ghost, spirit
14	Old woman	Black woman, chicken, fox, detective
15	Bad woman	Donkey, knife, prostitute, canary, white house
16	Paper money	Baby, pigeon, small house, coffin, aeroplane, lavatory
17	Diamond lady	White woman, diamond, stars, queen, pearls
18	Silver money	Small change, chain, handcuffs, left ear, right eye,
19	Little girl	Smoke, nun, bird, bread, left hand, big bird
20	Cat	Minister, music, carriage, sky, naked woman
21	Old man	Elephant, fisherman, music, ant, stranger, nose, teeth
22	Small boat	Big ship, shoes, left leg, rats, coffin, bus, left foot
23	Horse	Hair, head, crown, doctor
24	Mouth	Knife, purse, hole, wild cat, vixen, lioness
25	Big house	Mountain, market, church, boxer
26	Bee	Big crown, big bush, funeral, wedding, flower, garden, man
27	Dog	Big boy, medicine, baby, sad news, watch
28	Shoe	Small fish, minister, right leg/food, thief, sardine, Suleman
29	Small water	Priest, knife, coffin, tears, rain, right hand
30	Fowl/chicken	Sun, minister, Muslim, graveyard, throat, Indian, forest
31	Big fire	Big minister, sun, guinea fowl, woman, fight, big spirit
32	Gold money	Big snake, crow, dirty woman
33	Little boy	Spider, small pig, prince, jockey
34	Shit	Money, food, China crown, meat, meat, anything dirty
35	Vagina	Hole, goat, star, clothes, sheep, big grave
36	Penis	Small snake, rod, stick, whip, shrimp, admiral, gum, cigars

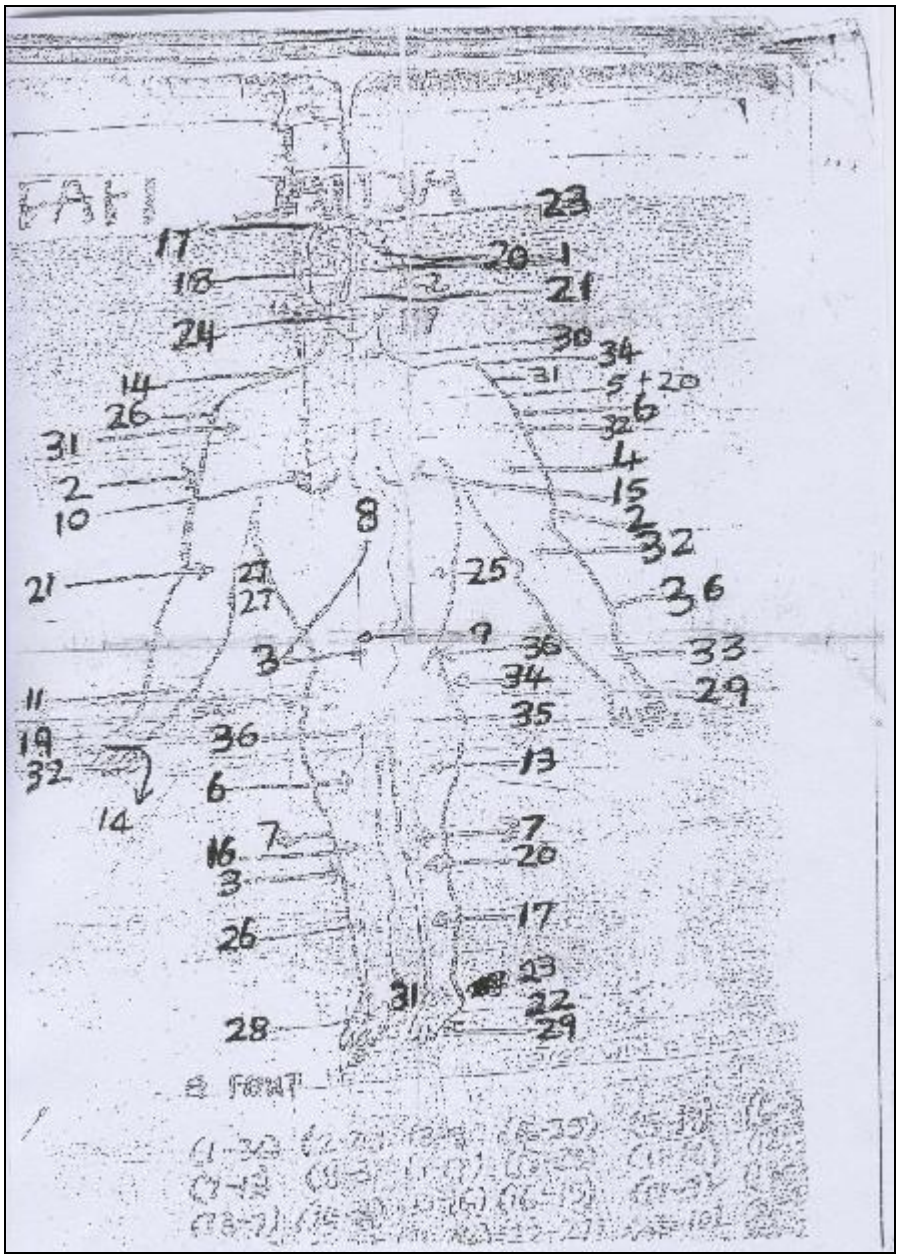
Appendix D

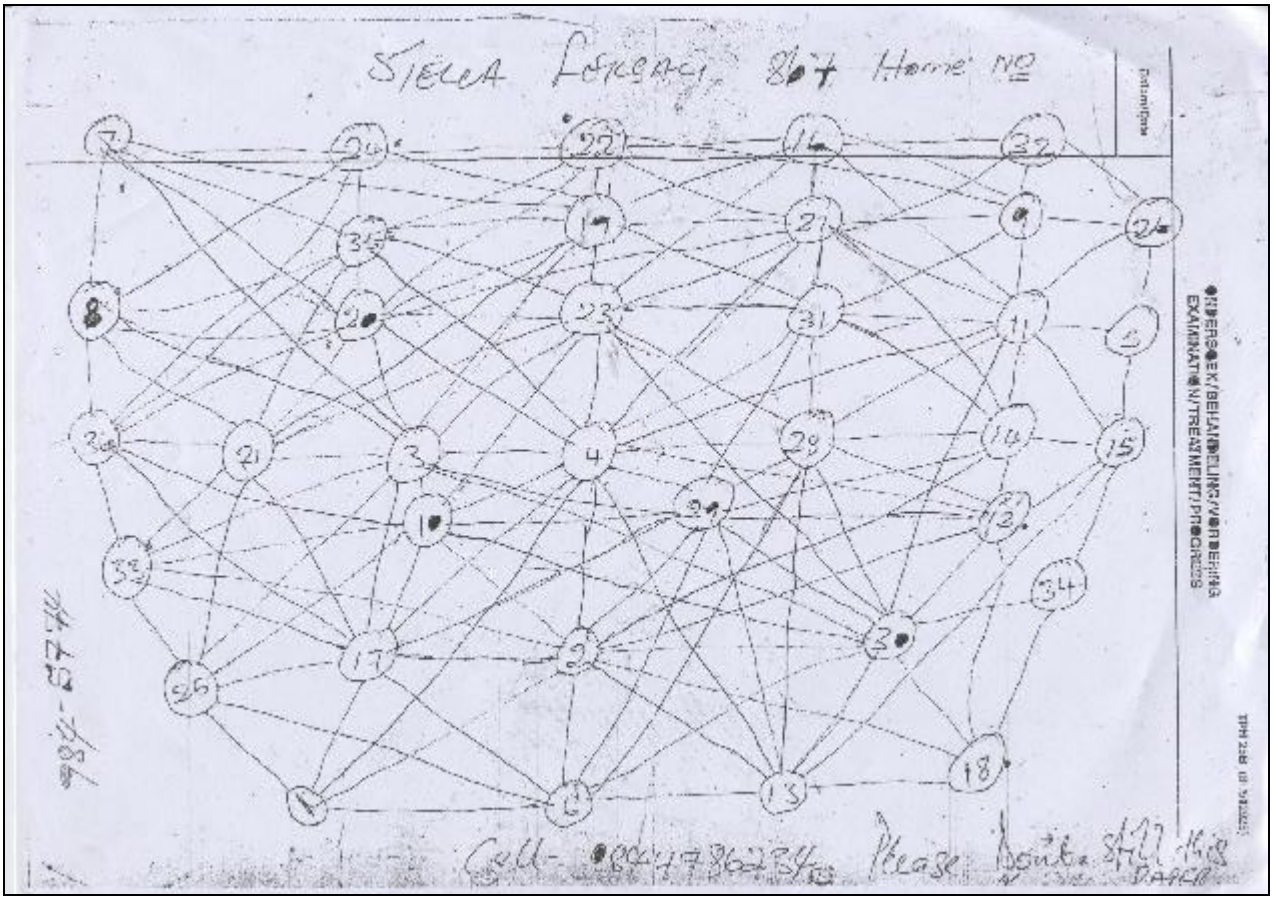
Two images that are crucial to the paraphanalia encountered in *fahfee*. On the left is a piece of paper with the number 5 written on it. This piece of paper is an example of a 'receipt' written by a runner and given to a player who had placed a bet on number 5. On the right is 'betting slip' detailing the various numbers that one particular player had bet monies on, including the amouts wagered.

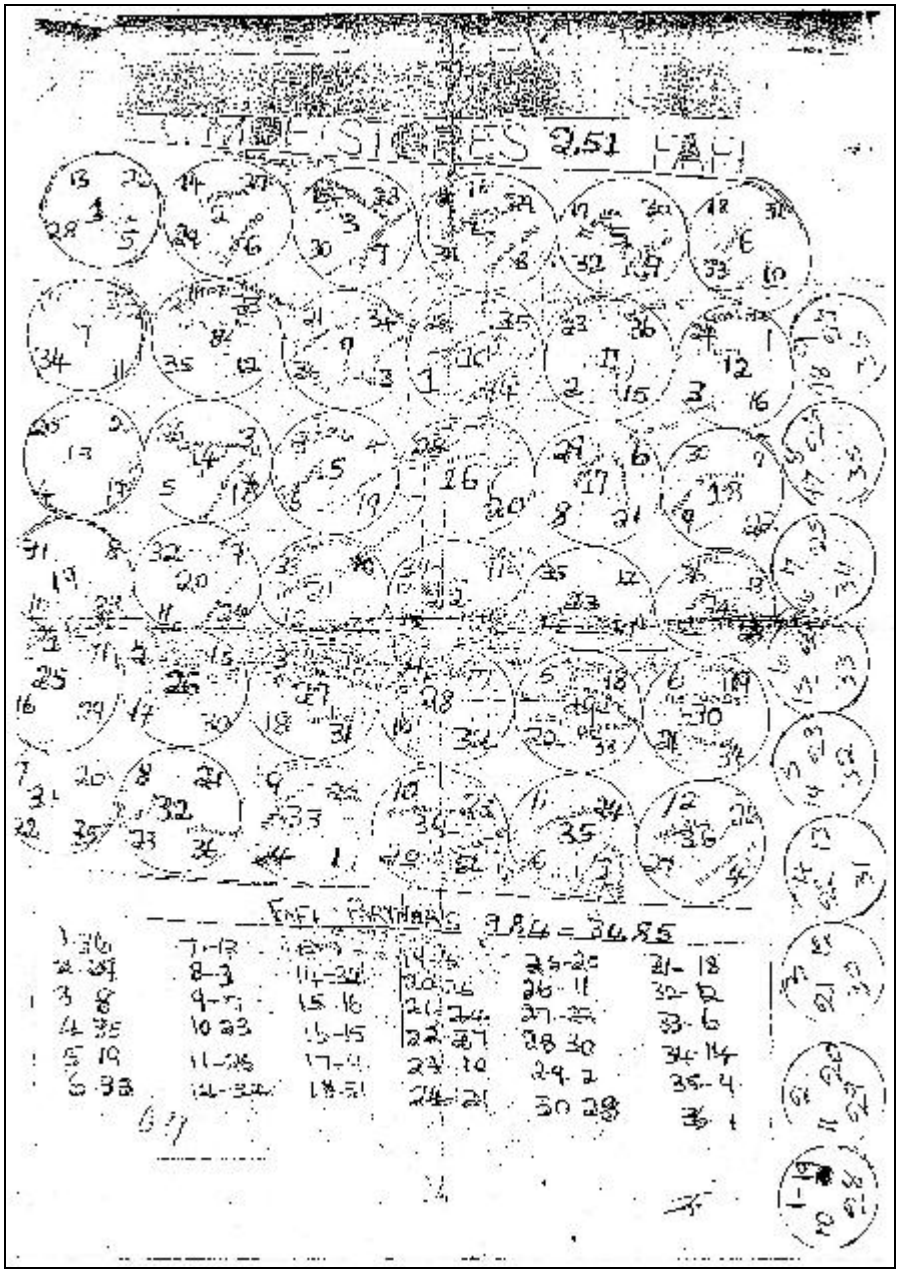


Appendix E

Three different schemes constructed by *fahfee* runners in their efforts to 'beat' the 'Chinaman'.




Stella Legacy 867 Home No
Cell- 08047862834 Please



Appendix F

A photograph of members of the Standville club sitting under Okre's fig tree enjoying lunch after a *stokvel* meeting.



A photograph taking by the author showing the particular 'geography of class' prevalent in many former African urban municipal townships. Note the original 'matchbox' council house in the front and the extended home in the back.



A photograph taken by the author from the Oppenheimer Tower in Credo Mutwa's cultural village. Western Central Jabavu is in the foreground and the Orlando Power Station and gold mine dumps closer to the City in the background.



A photograph taken by the author of a 'gangster' spinning his 325BMW on a public road after having buried the leader of his gang in the Avalon cemetery. People from all over Soweto walked to the specific neighbourhood in order to observe the spectacle.



Photographs taken during a graduation ceremony for trainee *sangomas* in Sowetan hostel. Note the Standard Bank outfits.



