

‘Money and Violence: Financial Mutuals among the Xhosa in Cape Town, South Africa’

PhD thesis, University of Amsterdam

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Chapter 6: Creating Mutuals: Reluctant Solidarity

6.1 Introduction

How did Xhosa migrants who hardly knew each other and lived under abominable circumstances form financial mutuals? It was a challenge to co-operate with neighbours within the threatening triad of violence, economic insecurity, and volatile relations. The African townships were, what Waquant (1997, 342) in his study on the United States metropolises calls ‘hyperghettos’: ‘whereas the ghetto in its classical form acted partly as a protective shield against brutal racial exclusion, the hyperghetto has lost its positive role of collective buffer, making it a deadly machinery for naked social relegation.’ The hyperghetto is, according to Waquant (1997, 342-343), characterised by three processes. First, the depacification of everyday life meant that violence was omnipresent, which was certainly also true for the African townships. Second, the U.S. hyperghetto is characterised by economic informalization. For the African migrants, the informal economy remained only a very marginal source of income. This was because it was illegal and the apartheid laws on migration allowed only those with a job in the formal sector of the economy to reside in cities such as Cape Town. Moreover, Xhosa migrants, in contrast with the residents of the hyperghettos in the U.S, left the city and resorted to kin in the Eastern Cape. Third, the hyperghetto suffers from dedifferentiation: ‘a shrinking of social networks while the political expendability of the black poor allowed for the drastic deterioration of public institutions’ (Waquant 1997, 342). In the new neighbourhoods in Cape Town, it was not so much a process of shrinking because there was nothing to shrink. After all, the migrants had just arrived and there were no existing networks that they could call on in the city. Furthermore, the threatening triad made it difficult to expand social relations beyond the neighbours whose door one could see.

The contraction of social relations has also been pointed out in Reis’ study on Brazil:¹

Spontaneous association and generalized collaboration can in fact be observed among the destitute. We can identify myriad examples of self-help initiatives, family strategies, informal cooperative efforts with next-door neighbors entailing basic survival tasks or child-care, etc. ... [But] these initiatives remain private and are defined in restrictive terms. Cut off from the public arena and reminding us of ‘foster families’, these forms of solidarity are not modelled in civic terms (Reis 1998, 31).

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

The closely knit networks among Xhosa neighbours were to some extent similar to the private realm. Financial mutuals were, therefore, less vulnerable to the outside world and co-operation with neighbours slightly more secure. Most migrants did not want to be involved in local politics or civil organisations, even if such organisations could bear a great influence on their lives. The immediate problems with money and volatile relations occupied them more immediately and, therefore, people tended to organise around these concerns only.

Financial mutuals were the first organisations that migrants developed – except for the organisation of violence and development. This chapter is about the way in which neighbours established financial mutuals among each other. As the neighbours did not want to co-operate with everybody, it was inevitable that some had to be excluded. The process of exclusion was bound to identification processes; ‘you are one of us’ or ‘you are not one of us’. Social exclusion was a precarious process for neighbours who were confronted with each other on a daily basis. The processes of identification revealed why some could join, while others were not allowed to participate or could participate only marginally. Many financial mutuals closed in November and December 1997. People evaluated the past year and decided if they wanted to continue, break up, or start a new group. Most of the residents of Indawo Yoxolo had left their previous settlements only months before and they now had the first opportunity to leave the financial mutuals in the old area and establish new ones in Indawo Yoxolo.

First, I will show how processes of identification and exclusion were entangled with ‘helping each other’, ‘taking care of oneself’, and respect. Second, I will bring to light the importance of rumour and gossip for the establishment of reputations among neighbours. Third, I will provide a detailed case study based on the establishment of a burial society among neighbours that illustrates the processes of exclusion and inclusion. This case reveals the difficulties people had in dealing with conflicting values, the inability to help everyone sufficiently, and the ambivalent feelings towards each other. It furthermore reveals the way in which relations, identifications, and morals were mobilised in order to gain control over money and people.

6.2 Exclusive values

De Swaan (1996a, 155-157) notes in his discussion of collective insurances that small, voluntary collective care arrangements tended to exclude people with a low status and little capital, while, at the same time, people embraced those with a high status. This proved to be also true for financial mutuals in South Africa. Burman and Lembete (1995, 43) have observed that ‘[f]ar from being the resort of the poorest in the community, ROSCAs were available only to those who had a job or regular source of income to meet contributions without fail, unless ... a relative ... could be found to pay for the woman instead’. Indeed, some women were regarded as a threat to the financial mutuals because they were said to cheat or were felt to be a moral hazard due to their drunkenness, use of abusive language, and disrespectful behaviour in general.

People who had little money did not organise their own financial mutuals with lower contributions. For example, one ROSCA (*umgalelo*) required a contribution of at least R15 per member per week, which was very low in comparison to other ROSCAs. When this ROSCA was founded, a lower contribution was suggested, but most members felt that this was ridiculous; to get together for such small amounts was not what they had in mind. Not many were willing to sacrifice their time for only a few rands that would not accumulate to a substantial amount.

Moral and social indicators were much more relevant than one's financial situation for inclusion or exclusion from financial mutuals. The likely reason why those excluded did not establish their own organisations was of a social nature: after all, they were excluded mostly for moral reasons and these 'outcasts' were not likely to join hands and trust one another. Financial circumstances, in fact, were difficult for neighbours, colleagues, or *abakhaya* to judge. Unemployment and underemployment meant that a person's financial situation could fluctuate greatly within short periods. Income was also difficult to measure because people often concealed their financial situations from others. Sometimes people would hide their wealth to prevent certain claims from kin, while at other times they would hide their poverty out of embarrassment. And there were others still who did not always have a clear picture of their own financial situations. Adversity, risk, and potential claims or contributions from kin or household members meant that one's financial situation largely depended on others. To judge the financial situation of others was even more difficult, which made it an inappropriate yardstick for exclusion. In the end, the decisive variables were moral and social; a person's financial situation was not necessarily informative about his or her feelings of solidarity and responsibility, as a rich person could also default.

Much more relevant for inclusion was how people valued particular relationships and gossiped. On the basis of these judgements, people were eager to identify with some and reluctant to identify with others. Lamont (1992) has analysed how even people with a lot of money, like the French and American upper-middle classes, apply moral standards for identification and exclusion. The upper-middle classes of Lamont's study invested in and worried about morals. Their opinions were at the front lines of social boundaries:

Only when boundaries are widely agreed upon, i.e., only when people agree that some traits are better than others, can symbolic boundaries take on a widely constraining (or structural) character and pattern social interaction in an important way ... Only then can they lead to the exclusion of low status individuals, to discrimination, overselection, or more, to their self-elimination (Lamont 1992, 178).

Similar to the wealthy in France and the U.S., Xhosa migrants worried about morals. For Xhosa migrants, it might have been even more important to draw moral boundaries because violence, economic insecurity, and volatile relations made moral guidance ever more pressing. Moreover, status conversion – the conversion of economic power into status, prestige, and moral superiority – meant

that moral evaluations of others were, at least partly, embedded in economic circumstances.¹ Without money, while suffering from hunger, malnutrition, disease, and abuse it was no longer possible to behave appropriately. Only with some money could a person live up to the standards that made others desire association with him or her. For the Xhosa migrants, moral evaluations concerned three values in particular: ‘helping each other’, ‘taking care of oneself’, and respect. These values, the ambiguities they carry, and how they interplay within particular social configurations were at the core of separating those who were ‘one of us’ from people who one preferred to reject. Lamont (1992, 10) highlights the dynamics of moralities and social exclusion as thus:

The people excluded by our boundaries are those with whom we refuse to associate and those toward whom rejection and aggression are showed, and distance openly marked, by way of insuring that “you understand that I am better than you are”.

‘To help’, or *ukunceda*, was highly valued, as became apparent in the names of the financial mutuals that have been described in chapter two. At one ROSCA meeting, a member stressed the importance of helping in a song that she sang for a fellow member:

Jesus, you are a friend of the soul,
I am coming to you to help this heart,
I have no other hope, which I can build on to,
No other place to help myself.

Many desperately needed help to survive the threatening triad of violence, economic insecurity, and volatile relations. As grandma Doris said in a prayer at her ROSCA (*umgalelo*): ‘let God help us, as we come from nothing’. Even if it was only a little, people did try to help one another. Those who gave money and goods to their fellow financial mutual members expressed the humility and gave speeches emphasizing that ‘it is only something small that I give you’, or ‘I know it is not much, but it comes straight from the heart’.

Also outside the financial mutuals, neighbours, colleagues, and friends tried to help. Frequently, neighbours borrowed money or asked for some food and promised to pay it back. Even if people did not return the favours, this did not automatically mean that someone could never ask for help anymore. The lack of money was a constant theme running through the migrants’ lives. The help that one could offer was limited and, as the entanglement of sex, blood, and money revealed, the directional flow of money had drastic consequences for the relationships one had with people. This was the great advantage of financial mutuals: one could help fellow members without incurring too much, because members had to reciprocate the help they received. Other help, such as from colleagues and neighbours, was restricted and rarely concerned more than a few rands. Only at public events, such as funerals or initiations, could competition cause people to contribute relatively large sums of

money.² More important was the help and assistance that people received through kinship relations. Many complained about the stress of obligations and people's unwillingness to help, but it was nevertheless a last resort for shelter and food.

People also expressed how important it was to take care of oneself properly. Contrary to what one might expect, accumulation could be legitimate where one needed money to take care of oneself. Many men, for example, supported their wife's or girlfriends' participation in financial mutuals. Many men knew about the financial mutuals, although they were often kept in the dark about the details, and felt that it was good to accumulate money in order to buy something that was worthwhile, such as cooking utensils, furniture, or clothing. Nokwanda was a case in point. She moved from Khayelitsha to Indawo Yoxolo by the end of 1996 and participated in a ROSCA called *Masiqumane*, which, as she explained, meant 'let us cover each other's back'. The ROSCA members contributed R20 per week and additional small gifts. When I asked her what the attraction of *Masiqumane* was for her, she replied:

Some of us are unemployed and our husbands have little money. Although we have little money we want to buy other things than only food. If you buy groceries and come back with a kettle instead, the husband will complain: "Why do you buy a kettle and no food?!" But not when you have it via the *umgalelo*. Then the husband thinks it is good and says: "Look what these women are doing!"

The other women who were present at the meeting laughed and recognised this. They also used the money for things like a kettle, curtains, and so on, and their husbands were glad that they accumulated money in their ROSCA.

During a meeting of another ROSCA, a woman told us how she had tried to use the ROSCA to fool her husband. She had joined a small ROSCA and when it was her turn she used the money to buy groceries. On her way back home, she dropped her shopping bags off at her neighbour Thandi and went home to tell her husband: 'I need money from you to buy groceries, else we won't have anything to eat'. He gave her money and she visited her friend Thandi, had a cup of tea, saved herself a trip to town, and returned home with the shopping bags. Instead of spending the money, she pocketed it and used it for something else. She said that she was certain that her husband knew nothing about it, but one evening they had an argument. Her drunken husband shouted: 'Ach, you should keep quiet. I know that you do your shopping at Thandi's place.' Her husband had known it for months and the women at the meeting burst out in laughter. Later he told his wife that he had not said anything because he felt it was a good idea that his wife accumulated some money. The woman said that her husband told her that he had been waiting for the opportunity to use it against his wife.

Rich people were looked up to and people wanted to identify with them rather than with poor people, which indicates the value of accumulation. Didi Burial Society, for example, had split up

² See also Kiernan (1988) on Zulu Zionist churches.

because some members refused to pay for the funeral of a poor member, but were more than willing to pay for the funeral of a rich man's daughter who was not even a member of the burial society. Wealth could evoke feelings of jealousy and envy because people wanted it. But many tried hard to look their best, even if they had little money. The value that was attached to accumulation could conflict with 'helping each other'. With little money, one had to make difficult decisions about whom to help, for what goal, how to accumulate, and how to spend.

The third value was respect. Men, in particular, could talk at great length about the reciprocal character of respect and the ways to be dignified. Violence and the undignifying poverty made it ever more important to relate to others in a respectful way and be treated in the same way. The selection of members of financial mutuals was firmly rooted in the way one showed respect to others. Respect was related to *habitus*: the way a person behaved verbally and physically, how one spoke to elders, the movement of the body, as well as the actual shape of one's body. It was felt to be degrading and insulting to show no respect to others. Showing respect was crucial for the maintenance of proper relations, which also meant that one would comply with the hierarchies embedded within them: 'How can you expect a child to respect you if you don't show respect to the child?'

To show respect, one had to address a person properly. 'Father' or 'mother' were reserved for older people, while 'brother' or 'sister' were used for people of one's own age. The tone of voice should be soft, a handshake gentle and slow. It was even more respectful to greet by sticking out one's right hand while supporting one's own right hand by holding it at the wrist with one's left hand. Bending slightly forward or bending one's knees a bit when shaking someone's hand was also part of the body language that denoted respect. Prolonged eye contact should be avoided. If one gave or received something, especially when it was valuable, such as money, it was respectful to give or receive it with two hands. Proper receiving was done by letting the other person put it in the palms of one's hand, and not by taking it out of the hands of the giver. These social conventions conveyed humility, vulnerability, and respect.

For women, there were particular ways of showing respect. Married women had to follow rules of avoidance concerning her affinal ancestors (*ukuhlonipa*). Moreover, having children was crucial for a woman's respectability and status: 'If you don't have children or can't have children, they don't even treat you as a person', I was told by a woman without children. Another woman was abused by her husband and her affines because the couple did not get any children. She and her belongings were thrown out onto the street. The woman left Indawo Yoxolo and stayed with relatives in Khayelitsha. It was deeply humiliating for her not to have children, and everybody talked about her. Although some felt sorry for her, she was ostracised nevertheless. In another instance, Umatoto, who wanted to join a ROSCA, was excluded because she was childless. She had pretended that her sister's children were hers, but was quickly found out, after which she was told to leave the ROSCA.

If one is extremely destitute, abused, uneducated, or an alcoholic it is virtually impossible to give respect to others and, therefore, it is not possible to be respected. In general, Africans would treat

beggars with great contempt. Being poor was regarded as embarrassing enough, but to ask for money while doing nothing was disrespectful and infuriated those who tried hard to get by and live decently. I vividly remember the treatment of children who were sometimes begging for money and food at the traffic lights in Indawo Yoxolo. The driver in front of me indicated to the child that he had some money for him. When the child approached him, the driver stretched out his hand and, instead of giving money, grabbed the child's hand firmly and waited for the light to turn to green. In the meantime he stepped on the accelerator and clutch to make the engine roar, pretending to prepare to drive away at a great speed while dragging the child along. Eventually, the driver let go of the child and drove away laughing, while the child's peers joined in on the laughing. Another variation was to slap the begging child's hand fiercely. I was assured that this would teach the children not to beg but show some respect. The general opinion anyway was that these children were only begging for fun so they could buy sweets and skip school.

To sum up, 'helping each other', 'taking care of oneself', and respect were crucial values that guided inclusion and exclusion. People who complied to these values were more likely to be included, while those who did not help others, did not take care of themselves properly, and behaved disrespectfully were not very welcome. What complicated the processes of inclusion and exclusion was that these three values could be ambiguous and in conflict with one another, especially if one had little money. 'Helping each other' centred on sharing, while 'taking care of oneself' valued accumulation. This meant that Xhosa often had to make precarious choices about whom to help, and how to take care of themselves. Furthermore, the reciprocal nature of respect meant that those who gave respect also deserved respect. But what if a person did not give respect? This presented a choice: to treat a person with contempt or to uphold one's standards and nevertheless treat that person respectfully. Respect was also related to 'helping each other' and 'taking care of oneself' because respect implied a judgement about the appropriateness, the willingness, as well as the ability to share and accumulate.

6.3 Poor reputations

Only if one studies how these values were embedded within a particular social configuration, such as the neighbourhood, can one gain insight into how people deal with these values. By locating morals in daily practice – where they belong in the first place – it becomes visible how they lead to inclusion and exclusion.

It was felt that people were, at least to some extent, to blame for their own misery. With jokes, gossip, as well as abuse, people demonstrated their distance from them. A process of disidentification (see De Swaan 1997) took place, which meant that feelings of hatred and revulsion dominated. These feelings and the stigmatisation that accompanied them allowed for the exclusion of people. Moreover, such feelings could legitimise a person's malicious behaviour towards that person. Reputation was pivotal for the ways people perceived each other, and judged each other's behaviour:

The small politics of everyone's everyday life is about reputations; about what it means to 'have a good name'; about being socially bankrupted; about gossip and insult and 'one-upmanship'; in short, about the rules of how to play 'the social game' and how to win it' (Bailey 1971, 2-3).

The three values were embedded in the creation of reputation, and thus these values defined a social phenomenon that extended beyond the relations of those who were directly involved. Through gossip, reputation introduced a person beyond his or her own immediate interactions with others into a wider social configuration. Once a reputation was established, it was very difficult to escape it and people rarely expressed disagreement about the reputation of neighbours (cf. Elias and Scotson 1965, 6).

Respect distinguished the worthy neighbours from those who were perceived as a burden, a moral threat, or a financial hazard. The process of exclusion that took place showed similarities with the distinctions created by residents of a community in England. Elias and Scotson (1965) analysed how 'old families' were socially constructed through gossip and reputation. 'Old families' could claim to be superior to others because their behaviour was more firmly regulated (Elias and Scotson 1965, 152-253). Similarly, among the Xhosa, a moral high ground could be achieved by firmly regulated manners of showing respect, as well as by finding the right precarious balance between sharing and keeping, and having the means to do so. A morally superior position demands the exclusion of those who behave scandalously and disrespectfully (Elias and Scotson 1965; Lamont 1992). Reputation meant that some were 'one of us', and others 'one of them':

Identification is the emotional complement of group formation. It entails the affective realization that others are similar to oneself, and belong to one's own group, and that still other people are different, do not belong and must therefore be excluded' (De Swaan 1997, 106).

Depending on the emotional processes of identification and disidentification, people were excluded or included from a financial mutual. This opinion was not a private one, but rather – through gossip and the politics of reputation – was subject to a social process in which people tended to agree on a person's morals, social skills, and financial abilities.

Although people hardly knew one another, reputations emerged very quickly and only very little information seemed to be necessary to establish opinions about fellow members. Although reputation were not directly based on money, one nevertheless needed money to help others, take care of oneself, respect, and be respected. Without money it was impossible to adhere to these values and live a decent life. Poverty was felt to be embarrassing and I found it a difficult topic to address. My own wealth, education, and future prospects sharply contrasted with theirs, which made it uncomfortable to ask questions that concerned their poverty. When I had established some trust, people eventually began to tell me about particular conflicts and worries that were related to poverty. But to discuss whether people felt embarrassed, jealous, angry, or other emotional dimensions of

destitution was virtually impossible. I tried it a couple of times and it was very uncomfortable and seemed to greatly disturb the person with whom I had the conversation. As a response, it was tempting to distance myself, also in writing, through cynicism, irony, and black humour. Although such defences were at times unavoidable, as with many neighbours in Indawo Yoxolo, they had to be contained: they could get hinder an analysis of the situation.

The best illustration of how reputations were established within a very brief time is through an account of some of the neighbours of my research assistant, which shows which experiences and rumours were at the core of gossip and how they influenced a person's reputation. It also highlights how vital money is for one's reputation and its moral effects. Many of these neighbours will also appear in the case study of the funeral.

My research assistant Edith lived in a bright green, two-roomed shack with her husband Zama and their nine-year-old child Nana. At times, other people joined the household, like Zama's brother and Edith's sister's son Thomas. Edith, Zama, and the child used to live in Paula Park, an informal settlement near Guguletu. There they applied for an RDP subsidy and moved to Indawo Yoxolo in April 1997. Edith belonged to one burial society and she had just started an *umgalelo* together with three grandmothers who lived about 200 meters away from her house. In order to learn more about ROSCAs and to get to know people better, I too joined this ROSCA. Every member contributed R200 per month. Edith considered joining one of the new organisations in the neighbourhood, but in the beginning of 1998, it was not sure which initiatives would finally materialise. In the beginning of 1998 she joined an ASCRA for her children (see the next chapter on this ASCRA).

Edith's neighbour was nicknamed Magazi, after a deceitful character from a movie. He was the man with many girlfriends and the minister of the small independent church who I described in the previous chapter. He did not belong to any financial mutual, nor did the girlfriend with whom he lived. Magazi claimed that his church had an *umgalelo* together with other branches of the church, but some members of the congregation said that he was lying, as there were never meetings with other branches. Just like most of the neighbours, I was not particularly fond of him and could easily agree about his reputation. But, like many of his neighbours, I tried my best to hide my feelings and continued to engage in polite conversation. To avoid insulting him by accident, I always called him brother (*bhuti*). I used to address him with father (*tata*), but I found out that he was not so old. More importantly, that I felt that he had endangered my life and that of my girlfriend Esther when he drove us to his brother's funeral. He drove like a madman and we found out that he did not even have a license. Moreover, he had left us waiting at Kentucky Fried Chicken in Queenstown – just about the best waiting place available – for about half-a-day before he arrived to pick us up.

At the end of the year 2000, Magazi had died in a lake in the Eastern Cape. He was baptising new members of his congregation when the current pulled him down. The woman who was being baptised was able to escape, but both Magazi and the bus driver who tried to save him drowned. At first, the congregation was cheering and full of excitement that their minister was taken away by God.

Only the next day, after they found the two bodies on the shore of the lake, they started to mourn about their tragic loss.

Nomfundu and her boyfriend lived next to Magazi. By the end of 1997, Nomfundu belonged to a burial society and a savings scheme for housing organised by the NGO Victoria Mxenge. At that time (January 1998), she did not take part in a ROSCA or ASCRA, although she was very interested in doing so. She had repeatedly asked her neighbours if she could join an *umgalelo*, but the neighbours refused her and devised all kinds of excuses. I was informed that 'Nomfundu is a mental case', and 'the tape in her head has broken again'. She could talk fanatically about the world coming to an end, triple six, which refers to the beast of the apocalypse, and the devil. She would pick up news from the radio or television and give it a surprising twist of her own. She could approach neighbours aggressively with her views and tell them about God's huge satellite discs that were going to be used in a fight against the devil. Neighbours frequently felt insulted by her. For example, she had deposited a pile of rubble partly on her neighbour's plot. When he wanted to discuss this with her, she started to scream and swear and told him to 'fuck off'. The lack of respect towards others was an important reason for keeping her out of a financial mutual. People told me that if you lent some money to her, she was not going to return it. Instead 'she suddenly takes you as a friend and keeps the money'. Neighbours complained that she would 'overeat'. She would visit neighbours around dinner time and even accepted the food that they offered her, when she should have refused it. Occasionally, she also brought visitors along. Although some felt sorry for Nomfundu, they were also irritated by her rude and demanding behaviour.

The relationship between Nomfundu and her boyfriend was often problematic and, at times, Nomfundu tried to involve the neighbours in their fights. For example, when Nomfundu's boyfriend abused her, she turned to a neighbour for shelter. Her boyfriend followed her, but the neighbour refused to let him in. He returned to their shack and destroyed everything: he broke the water pipe and flooded the place, threw food in the water, destroyed the electricity cables, broke Nomfundu's iron, and threw all her humble belongings in the water on the floor. He took R50 that Nomfundu needed to commute to her work, and only because Nomfundu was able to borrow some money from a neighbour could she go to work the following day and take a train to a friend's place, where she stayed for a while.

Around the same time Nomfundu had a fight with her next-door neighbour, Magazi, who had, by that time, already made several attempts at raping her. This particular fight started about a wooden, self-made fence that marked the boundaries of the two plots. Nomfundu was already irritated that the members of Magazi's congregation walked on her plot all the time and became angry when she saw one of the church elders leaning against the fence. She told him that it was not a strong fence and that it had broken before. But Nomfundu told me that she had jokingly added that he was a man and therefore could fix any damage he might make. Magazi visited Nomfundu immediately after the church service and Nomfundu told me that she expected him to apologise. But, instead, he started

beating her. Nomfundu ran out of her house and tried to lock herself inside the toilet, but Magazi kept beating her. Nomfundu went to the police but without any result. Therefore, she turned to some Big Five supporters and asked them to handle the situation. They called Magazi to a meeting and Nomfundu recalled with great satisfaction how scared he was: he had almost wet his pants out of fear of being beaten. They fined him R10,000, but he did not have to pay this. He would only have to pay the money if Nomfundu would make another complaint against him. This intimidated Magazi, but did not make Nomfundu any more popular among her neighbours. Nomfundu had the reputation of being a troublemaker, a difficult person who, although at times justifiably, could be rude and unpredictable.

Nomfundu would have liked to belong to an *umgalelo* where stamps from the supermarket chain Shoprite were saved to purchase groceries there, but was kept out. She also wanted to join Masifunde, an ASCRA that was being organised among her neighbours at the beginning of 1998. She had heard about the initiative and kept asking her neighbours about it, but they were hesitant to include her. At one of the first meetings, which took place at Ma Dlamini's place across the street from her on the first Sunday of January 1998, Nomfundu showed up uninvited. Somehow she had heard about it. She wanted to join, but the neighbours objected and asked if Nomfundu was able to pay the R20 contribution. Nomfundu had no money, which was a very uncomfortable situation, but Ma Dlamini's oldest daughter quickly put a banknote in her hand. Nomfundu told the women that she did have money and therefore could join. At this meeting, Nomfundu was fined R 0.25 for talking loudly. Unlike others who were also fined, she refused to pay the 25 cents. Incidents like these, as well as Nomfundu's awkward behaviour, irritated the neighbours. But they also knew of the destitution that Nomfundu had to face, which made them feel pity for her. The neighbours harboured ambivalent feelings about Nomfundu ranging from pity to irritation. Being rude and impolite to neighbours seemed to be one of Nomfundu's last resorts to get her way and defend herself against exclusion.

Makafreeman, mother of Freeman, lived a few plots further down the road. Her husband had a little welding business and made burglar bars for windows. He owned a small pick-up truck in which he delivered his merchandise. Makafreeman's husband and Edith's husband Zama belonged to the same clan. Zama once asked him for help with transporting some things. I wanted a mattress and building material to be delivered to Edith and Zama's place so I could stay there for a while. When Zama asked his clan member for help, he replied that he was more than willing to help, but just not on that particular evening. When we saw him and his pick-up truck at home that night, it looked like he had fed him an excuse. According to Zama, he was embarrassed to take money for the job from a clan member, but did not want to do it for free either. Nevertheless, Zama got along fairly well with Makafreeman's husband. There were not very many nasty rumours being circulated about them. Makafreeman also belonged to the stamp *umgalelo* with Edith that Nomfundu had wanted to join.

Next to a few empty plots stood a two-room shack, which was the home of Nophuma, her husband, her husband's sister, and the sister's child. They sold cases of beer but did not run a *shebeen*, because neighbours were likely to complain about the drunkards, loud music, and fights. Nophuma

died in October 1997 after she fell off a station platform and was run over by a train. Her neighbours were convinced that Nophuma did not fall by accident, but had committed suicide. They speculated that her life had been impossible because of her husband's sister. I was assured that it was common knowledge that a woman never gets along with her sister-in-law.

Nophuma's husband told me that they belonged to a burial society and received some money for the funeral. The husband's sister had joined the neighbourhood ASCRA Masifunde. Nophuma was the first neighbour to die and thus it was the first time the neighbours collected money. This allowed me to see who were considered neighbours (see chapter three). There was a meeting called after the collection in order to see if the neighbours could establish a burial society without a fund among neighbours. Only eight women showed up and the initiative collapsed. One of the problems was that the neighbours Ma Zantsi and her friend Xoliswa had called for the meeting, but they were not liked by all. Many worried about their involvement in politics and felt that it could harm the burial society. The idea to establish a burial society was occasionally resubmitted, but the prevailing response was that there was no pressing need for it as long as nobody in the neighbourhood died.

Noxolo, her boyfriend, and her children lived next door from them in a two-room shack. From the freezer in one of her rooms she sold chicken, pork, sausages, ice cream, and sometimes she had bread and eggs on the shelf. Noxolo was careful not to give too much on credit. If her neighbours had too much debt, they would buy their groceries elsewhere because they were embarrassed to see her. Edith and I visited Noxolo many times for a chat. She was pleasant and knew a lot about the neighbours because they were her customers. Some people seemed to be more visible than others, and Noxolo was one of those visible people. Noxolo belonged to an *umgalelo* with her mother and her mother's neighbour, who lived in the adjacent township. Noxolo lived with her mother before she moved to Indawo Yoxolo and still considered her mother's neighbours, in a way, as her own neighbours. Another possible reason she did not want to join an *umgalelo* with her neighbours was because they were also her customers, which could complicate their relationships.

The school principal that was accused of corruption and 'taken hostage' by angry parents lived next to Noxolo. We did not talk much with him and his family and, to my knowledge, he did not belong to any financial mutual in the neighbourhood. They were relatively isolated and, contrary to many other neighbours, one would never meet them on the street and have a chat. Their involvement with the Big Five and the bad relations with angry parents meant that they did not take part in any activity within the neighbourhood.

The shack next to the principal's had a bright blue colour. One of the few men who took part in a ROSCA where the *abakhaya* members contributed R500 a month lived there.³ His wife was in doubt as to whether she should join Victoria Mxenge in order to save money for a brick house. She was suspicious about any initiative in the area and told me: 'Why do you need to go door-to-door to find

members if it is such a good organisation?’ In January 1998, she considered joining a R250 ROSCA with her neighbours, but felt that she could not afford it and could not trust the neighbours. She had also heard about an ASCRA, but was unfamiliar with it and doubted whether it could work. She was afraid of corruption in the ASCRA and Victoria Mxenge because of Ma Zantsi’s involvement. Ma Zantsi had the same clan name as one of the Big Five members and some regarded her as his mother. Also Ma Ntshona, the liaison officer for Deel Construction who also sided with the Big Five, was involved in Victoria Mxenge. The wife wanted to avoid anything political and felt intimidated by Ma Zantsi and Ma Ntshona. She would have liked to join an organisation but felt that she could not take the risks that were involved.

There was little contact with the neighbours on the other side of the street and Edith complained; ‘they don’t even greet you back. They think they belong to a higher class.’ Only a few people were known, like Ma Dlamini. She was the head of a three-generation female household, as she lived with her daughters Margeret and Xoliswa, and Xoliswa’s young daughter. Sometimes there were also other people at their place. From the beginning of 1998, every Sunday afternoon the newly established ASCRA Masifunde had its meetings at her place. Her two daughters also belonged to this ASCRA and one of them was the chairperson.

Thandi and her two small children lived across the street from Ma Dlamini. Thandi was the woman who had told the story about her lover’s refusal to have sex with her, preferring to watch television instead. She was unemployed but nevertheless wanted to organise an *umgalelo* with Nomfundu, an attempt that was unsuccessful. Vuyiswa had a poor reputation, and Nomfundu, who did not have a very good reputation either, seemed to dislike Vuyiswa, in particular. Vuyiswa’s behaviour had contributed to her poor reputation. She had approached Edith for a R200 monthly ROSCA but Noxolo had warned Edith: Noxolo had lent money to Thandi but Vuyiswa refused to give it back. Other neighbours also complained about Vuyiswa. She was said to sleep around, which was inappropriate, and she could be very rude to her neighbours. One neighbour had told me in confidence that she suspected that Vuyiswa used witchcraft. Vuyiswa had sent one of her children to her with a piece of paper that said: ‘Could I please borrow R15 from you’. But the neighbour had no money herself and was also afraid that Vuyiswa would use the money for witchcraft. Therefore, she sent the child back empty handed. Nevertheless, Thandi had managed to join the ASCRA Masifunde; in her case, neighbours found it difficult to oppose her rude behaviour without becoming rude themselves.⁴

Another neighbour had the derogative nickname Noparuru, an allusion to her speaking disability. She lived with a small child and had a teenager who visited her on and off. Her teenaged son spent most of his time with his gang members and stayed in a shelter in Woodstock, one of the Southern Suburbs near the city centre. Noparuru’s husband rarely visited her. He was, just like

³ I did not speak with the husband about his ROSCA but with his wife, which made information about this ROSCA less reliable.

⁴ As will become clear in the next chapter, the risk of default in an ASCRA is small compared with a ROSCA.

Noparuru, a heavy drinker. Most of the time he was seen pushing his supermarket trolley through the streets in the white neighbourhoods, or the city centre, in search of something that he could either sell or barter. Edith helped Noparuru sometimes by giving her food, and also invited her over for the Christmas barbecue because she had nothing to eat. Although the neighbours sometimes felt sorry for Noparuru, she just as equally irritated them. She was disrespectful, never helped other people, and showed no sign of appreciation when others helped her. She was one of the poorest, possibly the poorest, person in the vicinity. Noparuru did not belong to any financial mutual.

Whether they liked each other or not, these neighbours had to try and make the most of their neighbourhood. They had to deal with the poor, irritating, and, at times, crazy neighbours. Although the reputations of neighbours were not primarily about money, money did play a pivotal role. People's concerns revolved around money, how to take care of themselves, their children, kin, as well as others who were in need. Tensions within relations, as well as feelings of jealousy, were also often about money, and much of the gossip among neighbours concerned money matters. Money was pivotal for the compliance with the values 'helping each other', 'taking care of oneself', and respect. Thus, morals and reputations centred on that which the poor lacked and desired most.

The neighbours who had a bad reputation – long due to the fact that they did not adhere to the fundamental social values, because they literally could not afford to – had to be excluded. Disidentification, through joking, behaving rudely, and personalising the structural problems of poverty, led to social exclusion. At the same time, however, one could not neglect someone completely. This would be a disgrace for the neighbourhood because of the 'dependence of individuals on the standing and the image of groups to which they belong' (Elias and Scotson 1965, 103). The physical and social proximity that became apparent in a shared concern for the neighbourhood's affairs and reputations also gave rise to identification. As De Swaan argued: 'Processes of identification ... occur as a restructuring of concerns, of a person's dispositions to be emotionally affected' (De Swaan 1995, 25). The outcome of the processes of identification and disidentification were ambivalent feelings towards marginal neighbours. This led to a half-hearted inclusion or reluctant solidarity.

6.4 The funeral

Identifications, ambivalence, reluctant solidarity, and the politics of everyday life revealed itself most clearly around the cruel occurrence of death.⁵ Only when death and disaster came very close, was it not something to laugh about. But when horrific events concerned people who were not intimately known accounts were peppered with laughter. As Freud (1984 [1940], 86-111) points out, the ways people relate to the dead could be particularly ambivalent. The case of Noparuru revealed how

⁵ See Verdery (1999) on the significance of reburial across Eastern Europe and the contributions in Ojwang and Mugambi (1989) on the conflicts around the burial of a Kenyan lawyer. These are inspiring studies on the socio-political processes that surface around death and corpses.

reluctant solidarity was the outcome of mixed and conflicting sentiments around the death of one of the poorest neighbours. After Noparuru died in the hospital on 18 May 1998, it became clear how her neighbours tried to deal with ambivalent relations and conflicting concerns, and how this led to reluctant solidarity.

Most neighbours had been unaware of Noparuru's hospitalisation until they heard about her death from her brother, Umzwandile. Umzwandile told everyone that Noparuru died of tuberculosis, but it was more likely that she died of AIDS. But people often preferred to pretend that AIDS did not exist. Umzwandile asked Edith to contact his mother in Fort Beaufort, in the former Ciskei. Edith phoned her parents-in-law, who also lived in Fort Beaufort, and asked them to go to Noparuru's mother – who had no phone – to inform her about the death of her daughter.⁶ Noparuru's mother was very poor and Edith's in-laws promised to bring some food along so she at least had something to eat. Like many others in the Eastern Cape, she had not received her pension for a long time. Because the communication between Umzwandile and his family went via Edith, and because of my familiarity with the neighbourhood, I could gain detailed information about the flows of money and the political processes around the funeral.

6.4.1 Struggling neighbours

About half-a-year after Nophuma had been run over by a train, the neighbours felt it was time for founding a burial society. They discussed this at the series of wakes that took place around seven o'clock at Noparuru's place, which began on the day following her death. The neighbours, particularly the women, felt responsible for organising wakes until the funeral and for collecting money in order to show their concern. Noparuru had been too poor to take part in a burial society. She could not even contribute R10 to Nophumla's funeral half-a-year earlier. Thandi confessed that Noparuru wanted to give R10, but that she had created a problem for Noparuru. Thandi had borrowed money from her and had failed to give it back. Thandi explained that Noparuru had even asked Xoliswa to interfere, but even that did not prompt Thandi to return what she borrowed. Thandi said that she felt guilty: if Noparuru had contributed to Nophumla's funeral, it would have been more likely that the neighbours would collect money for her.

Makafreeman's opinion, however, remained the same: 'She [Noparuru] is not in our book, so there is nothing we can do.' Others felt that they had to do something: Noparuru had no relatives in Cape Town, except for Umzwandile; her husband was nowhere to be found and was probably pushing his supermarket trolley somewhere in Cape Town; her sixteen year-old son had joined a gang; her other child was not even a teenager and was now left without a parent; and her relatives in the Eastern Cape would not have the money to pay for the funeral. The discussion hovered around the willingness and possibilities to do something. When the wakes came to an end, it was time to serve tea or chicory

coffee with sugar. Noparuru did not even own a kettle, to boil water. One of the neighbours fetched her own kettle but when she plugged it in at Noparuru's place it short-circuited. The neighbours eventually left without tea or coffee.

The next day, Edith and I accompanied Umzwandile to an undertaker and his house in Guguletu. The undertaker could organise a funeral in Cape town for R1,679, but he wanted to be paid in advance. He had had bad experiences with people who disappeared once the corpse was buried. The undertaker felt sorry for Umzwandile, but there was nothing he could do. When we arrived at Umzwandile's house, he behaved very awkwardly and uncooperatively: he said he tried to phone his sister in Port Elizabeth, but consistently dialled the wrong number and finally asked Edith to phone. While Edith tried to phone, Umzwandile was outside arguing with his tenant. During the following weeks, it became increasingly clear that Umzwandile was trying to avoid his family as much as possible.

Umzwandile told us and the neighbours that it was Noparuru's last wish to be buried in Cape Town and not in Fort Beaufort. The neighbours, however, did not believe it. Apart from Umzwandile, Noparuru had no kin in Cape Town: 'you can't be separated from your family. As an ancestor, you want to visit your family sometimes, but Noparuru doesn't have any family here.' Umzwandile complained to us about Noparuru's neighbours: they did not care about Noparuru and he wanted the funeral ceremonies to take place in Guguletu and not in Indawo Yoxolo.

Time and again Umzwandile asked Edith, but also other neighbours, for help: they had to make phone calls, arrange the undertaker, arrange transport, and so on. From Edith's telephone conversations with Umzwandile's family, from Edith's in-laws in Fort Beaufort, from neighbours in Cape Town, and from talks at the wakes and the funeral that I attended, a better view emerged of the complex web of relations and problems around Umzwandile, which made his strange behaviour more comprehensible.

Quite some years ago, Umzwandile had allegedly broken his wife's neck. He was fired from his job at a shipping company and, after a court case that was paid for by his sister in Port Elizabeth, was imprisoned for the murder. When Umzwandile got out of prison, he bought the house in Guguletu with the R30,000 that he supposedly received from his pension plan after he was fired. Umzwandile rented out his house for R500 per month, which was his main source of income because he did not find a steady job. He had an affair with the tenant but, to his dissatisfaction their relationship was over. He wanted her out of the house and to stay there himself, or rent it out to others, possibly at a higher rate.

Umzwandile campaigned for a funeral at his house in Guguletu in order to put pressure on the tenant. The wakes, the funeral, and visitors would put pressure on the tenants to leave. In retrospect, I could not help but feeling that he wanted Edith and me to visit his place for that reason, as well, and

⁶ There were a number of reasons for contacting Edith: she had a mobile phone, her affines lived in Fort

not to make phone calls: a white visitor was possibly meant to impress the tenants and perhaps he told them that I was his lawyer.

Umzwandile had more reason to lobby for a funeral in Cape Town. Umzwandile's sister in Port Elizabeth complained a few times about the lack of financial support that Umzwandile gave to his family. When their father had died a couple of years ago, she had to pay all the expenses, while Umzwandile had his R30,000. She remembered very well that, at that time, Umzwandile sent R500 to his needy mother via postal order. But the personal details on the postal order did not correspond with the mother's address and the postal order was returned to sender. Umzwandile's sister was certain that this had been on purpose. She felt that Umzwandile wanted Noparuru to be buried in Cape Town so that he could avoid a confrontation with his mother and sister. Umzwandile would also risk meeting his late wife's family. His wife was from a village near Fort Beaufort and, although Umzwandile carried out his sentence for the murder, the family possibly still had hostile feelings towards him and might have wanted to kill him.

6.4.2 Two competing neighbours

Prior to the second wake, some neighbours and I met with the undertaker, Mr. Mnyungulo. Ma Dlamini, who was Noparuru's next door neighbour, had established the contact. This undertaker told us that he could arrange a funeral in Cape Town for R1,200, which was a very low price, and he did not require payment in advance. Ma Dlamini mentioned to him that the neighbours wanted to organise a burial society and were going to meet next Saturday. She wanted Mr. Mnyungulo to be the permanent undertaker for the members of the burial society. The undertaker seemed to consider Noparuru's funeral as an 'investment' for future clientele that was provided through burial society. Ma Dlamini seemed to be concerned, as a neighbour, but also saw a change to enhance her status within the neighbourhood.

Before the wakes started, I gave Umzwandile sugar and coffee. To have no sugar or coffee was regarded as poverty in its most extreme form. It seemed that the inability to offer tea with sugar was the nadir of deprivation. One of the worst signs of poverty was not being able to drink a cup of tea with sugar. That is why the absence of sugar, tea, and coffee at the previous wake had been such a dreadful moment: it revealed the absence of hospitality and the inability to help one another.

About forty, mainly female, visitors barely fitted into Noparuru's shack to attend one particular wake. Even previous neighbours from Paula Park had come to pay their respects. This wake consisted of the usual sequence of hymns and speeches. The speakers said that Noparuru was rude at times, but that she never failed to apologise. One woman recalled that Noparuru always addressed her female neighbours respectfully by using the term 'mama': 'Noparuru never failed to respect her neighbours'. The references to Noparuru's respectful behaviour hardly resembled people's actual

Beaufort, and she was *umakoti* (married), which made her more responsible to assist in funerals.

experiences. Nevertheless, people tried to say something sympathetic and positive about a person who, during her life time, had neither elicited many opportunities to evoke sympathy in others, nor were they able to make a positive contribution to people's lives.

At the end of this wake people as usual passed a little dish around and contributed between five and twenty cents towards the expenses of the wakes, or 'to keep the light of the house burning'. Many gave little and gossiped that Umzwandile was going to use it to buy cigarettes anyway. It took quite a while before coffee and tea arrived. Later, I heard that Umzwandile did not want to treat the neighbours with coffee and tea. Supposedly, he had commented 'what a waste', but a few women had successfully protested against him. In the following days, however, the coffee and tea rapidly disappeared. Some neighbours and I searched Noparuru's slab house where Umzwandile was living and found little sandwich bags with coffee and sugar hidden in the cupboards and under the mattress. We were all very upset that Umzwandile was not even willing to use coffee and tea for his sister's wakes.

Two days later, Mr. Mnyungulo, the undertaker who was introduced via Ma Dlamini, called Edith. He told Edith that Noparuru's family in Fort Beaufort had contacted Stompie, an undertaker in Fort Beaufort. Mr. Mnyungulo and Stompie had agreed to work together and would fly Noparuru's body to Fort Beaufort. He did not yet know how much this would cost because, according to Mr. Mnyungulo, it depended on the weight of the body. He wanted the neighbours or Umzwandile to deposit the money in a friend's account. It sounded very strange and suspicious.

The next Saturday afternoon, the neighbours met to discuss the burial society that Ma Dlamini had proposed. After an hour, only a handful of women had arrived and Ma Dlamini was also late. The meeting went very slowly because the discussions were summarised and repeated every time another woman arrived, which was about every fifteen minutes. The central questions were: 'How much should we collect?', 'who should the organisation cover?', 'how much should be given in case of death?' Ma Dlamini was the central figure at the meeting and proposed to call the organisation Masincedane ('let us help each other'). She was in favour of fixed monthly contributions that were deposited into a fund. It was very unusual for a burial society among neighbours to establish a fund because money was mostly collected after the death of a participant or his or her dependent.

People wondered which kin had to be included. The neighbours' family situations diverged and they wanted the organisation to fit their specific needs. Those with children or parents in the Eastern Cape wanted them to be covered, as well. Those without children or parents were less willing to cover those funerals; it would increase the costs and they would not benefit from it. The neighbours could get to know one another better by discussing and repeating each other's circumstances. It might be that this – the opportunity to get to know ones neighbours and express ones anxieties concerning kin – was one of the reasons why the meeting lasted so long.

Ma Zantsi arrived approximately half-an-hour later and immediately dominated the meeting at the expense of Ma Dlamini. One of the women elaborately updated Ma Zantsi:

Maybe I can explain. You say 'Zantsi' if you have a mother. We are all married women. We say you have your own mother and a father and you have a father-in-law and a mother-in-law. It is up to you, as a person who wishes to join, to choose the side of your in-laws or your parents. Not all four are covered: Mother-in-law, father-in-law, father and mother. We cover the two that you choose. If you choose your mother and your father and your children, this will mean that the others are not covered. If something happens [someone dies] you come and tell us. Let me give an example. I explained this because I like to explain. I explained that I do not have a mother or a father, but at home [Emaxhoseni] I have a brother who is sick and mentally [ill], and my sister is also at home to look after my brother. They stay together and are my dependants, but I want to take them as my parents. What can be done with such a problem? So the answer was, as I said, I take them as parents; they will take my parents' place. Let me stop, I was just explaining this for Ma Zantsi.

She repeated the discussion especially for Ma Zantsi, and Ma Dlamini grew increasingly more silent. After a few minutes, Ma Dlamini excused herself and said: 'I would like to leave now, my children. I have a flu'. The meeting continued and, finally, the women decided on a R30 joining fee and a monthly contribution of R20. They were going to ask neighbours to donate R10 to Noparuru's funeral, but neighbours could also join the burial society without it.

In the following days, Ma Dlamini stopped attending wakes and withdrew from the organisation of the funeral. Mr. Mnyungulo, the undertaker that she had invited, was also out of the picture. Stompie, the undertaker in Fort Beaufort, had phoned Edith and told her that he was not reliable. She also said that it was nonsense that the cost of the flight depended on the weight of the corpse. Stompie had contacted another undertaker in Cape Town that she found more reliable. The neighbours gossiped that Ma Dlamini was unhappy that 'her' undertaker was excluded and, therefore, ceased her involvement in Nuparuru's funeral.

The competition between Ma Dlamini and Ma Zantsi involved other neighbours, as well. Ma Zantsi had her own female friends that took part in the Victoria Mxenge housing schemes. Those who did not like Ma Zantsi would therefore not join Victoria Mxenge. They also disliked it that Ma Zantsi took the credit for organising the collection for Nophuma's funeral half-a-year earlier. Ma Zantsi was the central figure for Noparuru's funeral, although Edith did most of the work. Ma Zantsi told everybody that she and her friends from Victoria Mxenge were going to attend Noparuru's funeral in Fort Beaufort. This impressed the neighbours, because it would cost a lot of money: she must have been really concerned about what the neighbours thought of her. Those who did not like Ma Zantsi, like Ma Dlamini, were wary of challenging her because Ma Zantsi was associated with the Big Five.

6.4.3 Respect and disgrace

The last of the wakes was on Monday 25 May because Noparuru's body was going to be taken from the Cape Town morgue the following day. Some neighbours were excited about Noparuru's flight: 'Who would think that Noparuru would ever take an aeroplane', someone had jokingly remarked.

Umzwandile complained to some neighbours that he had no money and, therefore, could not afford to go to Fort Beaufort. Umzwandile had also sent Noparuru's little son to Edith to ask for sugar for the wake. Due to Umzwandile's 'disappearing act', the coffee, tea, and five kg of sugar were gone within a few days.

About thirty to forty people attended this last wake. It was one of my most uncomfortable and disturbing research experiences due to the contradictions between how things were, and how they ought to be. For example, one woman claimed to have been very good friends with Noparuru: 'Noparuru used to come to my place and wash my clothing for money. But I lost my job and could not afford to pay her anymore.' She broke out in tears and said how much she missed her good friend Noparuru. But she was clearly exaggerating their friendship. Although the woman lived only about half-a-dozen streets away from Noparuru, she had never been seen in the area prior to Noparuru's death. She tried to highlight how important the neighbourhood was and that neighbours had to take care of each other, even if there was only little they could do for each other. It seemed that she, just like many others, felt uncomfortable about the way they had treated Noparuru. Some of the men were drunk and a few women wore pants instead of skirts, which some neighbours regarded as very disrespectful. Some of the younger women were also giggling and joking. If this had been the wake of a neighbour with a high status, this would never have happened and, if it had, it would not have been tolerated. At the end of the wake, there was a little argument among the younger women who were responsible for making tea and coffee. None of them felt like making it and they jokingly tried to back out of their obligation. When they finally returned with tea and coffee, some of the men barely disguised it when they poured brandy into their cups.

After this wake, I drove to my home in a White upper-class neighbourhood and I had – at least temporarily – lost confidence in humanity. The contrast between the glorifying speeches and disrespectful behaviour was startling. Poverty, violence, and oppression by apartheid have not helped Africans feel good about themselves. It also made it difficult to feel compassionate towards neighbours and relatives all the time. The humiliating events of the day sharply contradicted with the speeches that emphasized 'helping each other'. Friendship and affection were central to those speeches while, at the same time, one could see that only a poor, marginal woman had died of a disease which ought not to be named. I had hardly ever spoken with Noparuru; it was just too uncomfortable to be confronted with her desperate situation all the time and it was virtually impossible to have a conversation with her. Noparuru's poverty was very unsettling. Some neighbours had said that Noxolo had even given her rotten meat that the dogs literally refused to eat. But Noparuru ate it anyway. Her death confronted neighbours with their own behaviour and some probably realised that they were not that far removed from Noparuru's situation. Maybe some were wondering what would happen to them if they were going to die in this place without friends and family. The identification with Noparuru as a neighbour, and a poor migrant in a violent place, as well as with the nasty way she was treated, often because the neighbours had little more, seemed to be at the core of the ambivalent

feelings toward Noparuru and her death. Some expressed that they felt guilty and had fallen short towards the deceased (see Freud 1984, 86-111).

In the next days, Umzwandile took some distance from Ma Dlamini. He told me that he blamed her for telling the neighbours that Noparuru's body had left Cape Town. Umzwandile wanted the wakes to continue, but this was not possible without a body in the Cape Town mortuary. Umzwandile had also put up Noparuru's plot and shack for sale. The neighbours gossiped that Umzwandile was disrespectful: he could not even wait until his sister's corpse was under the ground. Umzwandile, however, seemed to need money desperately. He had asked Zama, Edith's husband, to organise transport for himself and some neighbours to the funeral. Zama told me that he felt that Umzwandile wanted him to organise transport in order to avoid any financial responsibilities.

Friday 29 May was the first birthday party in the neighbourhood and it seemed that the tensions between Ma Dlamini and Ma Zantsi did not result in a complete break with their neighbourly responsibilities. Ma Dlamini's grandchild, which was Xoliswa's daughter, had turned five and neighbouring children and their mothers were invited to celebrate. Xoliswa had written a touching birthday card for her daughter, who was beautifully dressed up for the occasion. Xoliswa read her message out loud. She hoped that her daughter was going to have a great future ahead of her and some day her child would have her own place and treat others with respect. The dream she had for her daughter's future was: 'Maybe, one day, you will become a nurse'. Ma Zantsi was also present, which I had not expected, and gave clothes. When they were unwrapped, the children cheered and Xoliswa started to cry. It seemed that Xoliswa was particularly happy with Ma Zantsi's present because of the tensions between her mother and Ma Zantsi. The present proved that these tensions did not dominate all social activities and that relations were not completely spoiled.

The next Sunday, Ma Zantsi, Umzwandile, Nomfundu, Magazi, Edith, and some other neighbours met to discuss the burial society. They were unhappy about the neighbours' scanty financial support and that the wakes had come to an end. Umzwandile said that Noparuru's body was still in Cape Town and felt that he should get the money. Ma Zantsi, however, said that she was also going to attend the funeral in Fort Beaufort and therefore she should get the money. Earlier, and in the absence of Umzwandile, she had told neighbours that she did not trust Umzwandile and that it would be better to give the money to her. While some did not want to be involved at all, others felt that Edith should get the money because she was going to the funeral with her husband, my girlfriend, and me.

Edith left the meeting early and later heard from Nomfundu that Ma Zantsi accused her of spreading lies. Edith had told the neighbours that the undertaker had moved the body to Fort Beaufort and Ma Zantsi, Umzwandile, and Magazi argued that she should have kept silent about it so that the wakes could continue. When Edith heard this from Nomfundu, she immediately returned to the meeting and confronted them with what they had said. They said that there was a misunderstanding and that Nomfundu did not properly convey what had been said.

6.4.4 Quarrelling kin

About a week later, on Saturday 6 June, Edith, Edith's husband Zama, my girlfriend Esther, and I drove the 1,000 km to the funeral in Fort Beaufort. Zama's family was kindly hosted Esther and me. Thirteen people were sharing a house that consisted of a living room, a kitchen, one bedroom, and two additional bedrooms at the back of the house. We were privileged by being allotted the most private space, which was one of the two little rooms at the back. Three of Zama's siblings were mentally ill: one woman stood all day as motionless as a piece of furniture in the corner of the living room; a man was running around the house all day laughing like only a madman could, while asking for cigarettes. He had stayed with Edith and Zama in Cape Town, but his crazy and, at times, aggressive behaviour had made him an impossible visitor. The third child, also an adult, was quiet most of the time and walked around with a big smile. All three children had been in and out of mental hospitals for most of their lives and were taking medication.

Noparuru's funeral started the next morning at her mother's place. Her mother lived on a small plot with a small house having only two small rooms, and no kitchen or sanitary facilities. To accommodate the visitors, she had rented a tent that was put in front of the house. Umzwandile and Noparuru's youngest son had also arrived. Noparuru's oldest son, as well as her husband, had not been found and were not informed about the death of Noparuru. Ma Zantsi was not there either, although she had promised to attend the funeral with some of her friends. It seemed that she had made this promise in order to show how important neighbours were. One after another more people arrived until there were about a hundred people, which was not many, especially if one considers the food that was going to be available. It showed that Noparuru's family did not have a high position within the neighbourhood. It was really appreciated that the four of us had come all the way from Cape Town, which was expressed at the beginning of one of the first speeches: 'Noparuru was with people. We can see that people from Cape Town came, which shows that she was a good neighbour. Even if you have fights or other problems; this is the time to put that aside because you are confronted with a funeral'. Another man addressed the visitors and said:

You guys have a different colour but we are here together. Thanks for coming. I thank Noparuru as white people followed her. It shows we are the same. Now we preach on the bible. Even if a child cries you have to consult the child. The sensitive part of the person is the heart. Thank you for coming all the way from Cape Town so we can see that we are one nation.

Most of the speeches were about the two white visitors and the two neighbours from Cape Town. Our presence gave evidence of Noparuru's good life among respectful and helpful neighbours in Cape Town:

It [our presence] shows that you were neighbours; you eat together and cry at the same place. Thanks for accompanying the neighbour. You should know everything about your

neighbour. If there is no neighbourhood, then there is no burial. You need unity and love between neighbours, and Noparuru had love between neighbours. We are a disgrace between people. Pray and you [will get] answers. The lord calls all of us: prayer makes you strong. People are being killed!

There was extensive talk about the love among neighbours, the importance of caring for each other in a strange environment, and how caring for others enabled one to feel good about oneself. But here and there the speeches also hinted at disidentification among neighbours; about disgrace among people and the religious support one needed to resist disgrace. The mentioning of ‘people are being killed’ revealed the conflicts that could emerge. When we left for the graveyard, one of the passengers in my car complained about the many deaths that had occurred lately. The old man had noticed that much more people died than ever before: ‘All our children who are away for work come back in a coffin’ due to increasing incidences of witchcraft. He felt it had never been this bad in the past.

When we arrived at Noparuru’s grave, it contrasted sharply with the adjacent luxurious grave that had a velvet tent placed above it while more velvet cloth was draped around the hole. The coffin was even going to be placed in the grave with an automatic lift! Noparuru’s grave was a simple hole in the ground and the coffin had to be lowered with ropes, which meant that a few men had to climb into the hole to place the coffin correctly. While Noparuru was being buried, we saw the large elaborate procession descending the hill to bury the apparently much more important person in the much nicer gravesite. People talked about respect and ‘helping each other’, but also indicated the marginality of this poor woman who, like many other migrants that left Fort Beaufort, returned in a coffin.

After the men filled Noparuru’s grave, we all returned to the home of Noparuru’s mother. Upon arrival, we washed our hands to prevent the spread of death. We ate some corn, drank some lemonade, and waited until we received a meal of cooked sheep, rice, beetroot salad, and pasta salad. It was prepared at the neighbour’s place and one of the neighbours told me that they had collected the plates and cutlery we ate with from their own homes. The plates were all made of the same red plastic and it seemed awkward to me that the neighbours all had identical plates. The food looked very good, but Edith refused to eat it. She was afraid that someone had put something in the food that could bewitch her. Before we left, we asked if we could return in the evening to talk with Noparuru’s mother about the funeral more privately.

Early that evening, we visited Noparuru’s mother. The tent was already taken down, everything was cleared and cleaned up, and little remind remained of the funeral earlier that day. Noparuru’s siblings were also there: Umzwandile, Noparuru’s sister from Port Elizabeth, and a young man who still lived with his mother. His mother told me that, although her son was an adult, he could not live on his own due to mental problems. Another son in Khayelitsha, Cape Town, and another daughter in Port Elizabeth could not afford to attend their sister’s funeral. Noparuru’s mother told us that her neighbours had helped a bit with the funeral. She borrowed two large cooking pots from a nearby school and her next door neighbour allowed her to use her yard to cook the food. Her own yard

was too small because of the tent, the visitors, and because the kraal could not be used as a cooking space. Her neighbours did not collect any money and had only come to eat. From Noparuru's husband's family, who lived in a nearby village, and from her sister she received R200.

There had been a lot of tensions about money that morning. Noparuru's husband's family had also arrived at the funeral and they knew that the neighbours in Cape Town had collected money. They had heard this from Edith, who had talked on the phone with Noparuru's husband's brother's wife in Port Elizabeth. Noparuru's husband's brother's wife, in turn, had informed her affines about the money. That morning, Noparuru's husband's relatives demanded the money from Umzwandile. They had taken guns along and put Umzwandile under severe pressure, but he convinced them that the neighbours had not collected any money at all and that they were misinformed

Noparuru's sister intervened and was angry with Noparuru's husband's family for the way they were treating Umzwandile and demanding money from him. Noparuru's sister knew from Ma Dlamini that Noparuru's neighbours had collected money. But she did not know that it was given to Umzwandile. Therefore, she felt that Noparuru's husband's relatives treated Umzwandile unfairly. When they told us what had happened that morning, Edith was shocked: Umzwandile tried to keep the money to himself and told everyone that he did not have it. Edith immediately told Noparuru's mother and sister that the neighbours in Indawo Yoxolo and Paula Park had collected R700. Both the mother and sister were shocked: they had believed Umzwandile. Umzwandile was overhearing our conversation from the adjacent room and protested loudly: 'Hé, hé, hé!'. He did not want the conversation to continue and did not like it at all that his deceitfulness was discovered. The atmosphere was far from pleasant and the unease between Umzwandile and his mother and sister was tangible.

Noparuru's mother told us that she was suffering from serious financial problems. I asked her about the plates that were used for the meals: whose were they? The sister from Port Elizabeth told us that they were hers, but Edith told her that a neighbour had said that they had collected them. 'This is nonsense!', she said in an angry voice. Because Noparuru's mother received so little support, she had to borrow R600 from a cash loan company at 30 per cent interest per month. The company took all her personal details and was authorised to withdraw money from her bank account into which her pension was paid. She used R100 to pay off her television that she had bought on a rent-to-own plan.⁷ The remaining R500 were spent on phone calls to Cape Town, the funeral, and the wakes. She complained about Noparuru's husband's family who had promised to help her but eventually did nothing. With great disappointment, she said: 'I would give them some money to buy sugar or tea or other things for the funeral, but they would return empty handed. With nothing and they even ask for more money.' The undertaker charged R2,300 for the funeral, which included the coffin, transport from Cape Town to Fort Beaufort, a simple wooden cross, transport to the cemetery in the back of a pick-up truck,

refrigeration, administrative costs, and legal fees. This was a good price, especially because Stompie organised the funeral without the usual R500 deposit. As soon as Noparuru's mother could, she would pay two instalments of R500 and continue to pay the rest off in smaller amounts every month. Noparuru's mother was very pleased with this arrangement.

Noparuru's mother's financial situation was outright depressing. The R600 debt at the cash loan office alone cost her R180 interest per month. She owed the undertaker another R2,300, luckily with better terms. Her pension was about R400 per month, but the payment of pensions was often very irregular and sometimes pensioners had to wait for months, or would not receive their pension at all. Her son earned only R200 per month at his temporary full-time job as a construction worker. Some of the misery could have been avoided if Umzwandile gave her the R700 that was collected in Cape Town, but he had very likely needed the money to get to Fort Beaufort with Noparuru's youngest child. Noparuru's mother was going to be in severe debt for the rest of her life. In retrospect, I am quite sure that she expected me to give her the money that was collected in Cape Town, and maybe even more. The praise that the white visitors had received that morning was maybe not only for their attendance, but also for the money that they were expected to give. It must have been a big disappointment for Noparuru's mother that I did not bring any money at all. Instead, Edith and I contributed to a conflict with her son Umzwandile.

The next day, we returned to Cape Town. In Indawo Yoxolo, the neighbours all wanted to know how the funeral had been and what had happened with the money: did Umzwandile hand it over to his mother? Edith refused to discuss this with her neighbours. It would be her word against Umzwandile's and she did not want to be involved with this funeral any more. She told her neighbours that they had to ask Umzwandile: after all, they were the ones who had decided to leave him in charge of the money. For many neighbours, however, her silence about the issue said enough.

6.5 Conclusion

To define a substratum of people who were categorically excluded was a more complex and precarious task than I had expected. The practice of inclusion and exclusion deviated from the rules of organisations because sometimes status carried more weight than the rules of the organisation. Such 'deviations' from rules were closely related to notions of respect and the status of particular people. The way people looked at fellow neighbours depended on their compliance in 'helping each other', 'taking care of oneself', and respect. These values, and the reputation that was built accordingly, distinguished those who one would like to be close to and were eagerly willing to help from those who were embarrassing, disgusting, and maybe even feared. One tried to keep them out of the financial mutuals, although this was a difficult task. Their social and geographical proximity, and maybe also their obnoxious behaviour, forced neighbours to deal with them. The realisation that their own

⁷ There was no television or any other furniture at her place, but it might have been at a neighbour's place in

situations differed little from the marginal people might have made it even more difficult to ignore the marginal and irritating people completely. Therefore, instead of a complete social separation, they maintained ambivalent relations with the most marginal among them. Such marginalized neighbours could not be included completely, nor could they be excluded completely, without their fellow neighbours being overcome with guilt and embarrassment.

Processes of identification and disidentification were pivotal for understanding reluctant solidarity. People frequently attested to the importance of morals, but criticised those who wanted only to be associated with successful and respectable people. Although some of the poor were an embarrassment, one could not turn one's face away completely. 'They' – the stinking and mad poor – were also 'we' – a family member, a neighbour, an *umkhaya* – and ignoring them completely would reveal that one could not live up to important values either. Such identifications and disidentifications resulted in a half-hearted inclusion, and reluctant solidarity among those who depended on each other. '[S]ocial identifications, no matter how intensely held, are essentially multiple and unstable' (De Swaan 1995, 34) and, at different moments, different identifications and disidentifications resulted in reluctant solidarity. The poor were assisted out of a mixture of ambivalent feelings; guilt for not being able to take care of the marginal; embarrassment if a member of a street was not assisted; the realisation that they could be in a similar position; the decision about how to spend what little money one had; and the difficulty to respect a disrespectful person.

The neighbours also had to contend with the ambivalent sentiments that were part of many neighbourhood relations. There were a number of processes that underlaid the ambivalence. First, there were the conflicts within and between the values of 'helping each other', 'taking care of oneself', and respect. Morals were structured in a way that ambiguity and conflict were inescapable, especially if one did not have the money to afford them. This in turn contributed to ambivalent relations with the neighbours, even when they were dead, that behaved amoral. Second, the destitute and poor were inescapable. Whether they liked one another or not, they had to make the most of a new neighbourhood and new relationships. Bauman (1998, 93) points out an often held view on the poor: 'Unneeded, unwanted, forsaken – where is their place? The briefest of answers is: out of sight'. For the neighbours in Indawo Yoxolo, however, this was not an option. They had to deal with their poor, irritating, at times crazy and obnoxious neighbours.

Third, the dividing line was thin between a good reputation and a bad reputation, between sanity and insanity, between having a job and unemployment, between participation and exclusion from a financial mutual. This meant that the dividing line between 'one of us' and 'one of them' was equally thin. This meant that many neighbours harboured contradictory feelings towards each other. These were solidarity, upholding the reputation of the neighbourhood, realising that one might need the same kind of help, and other identification processes. Simultaneously, neighbours felt disgust,

order to create space for the visitors.

embarrassment about the poor, shame for one's treatment of the stigmatised, the fearful reminder of one's own deprivation that has to be kept at bay, and other disidentification processes. The poor could not be kept out of sight and, let us not forget, the person who was slightly better off might quickly become one of them.

Money played a pivotal role in the processes of identification and reluctant solidarity. Without money, it was impossible to behave appropriately. As studies on poverty and unemployment have shown, it becomes increasingly difficult to maintain a social network without a job (for example, see Howe, 1998). Inversely, social relations increase one's ability to manage economic adversities and find sources of income (Granovetter 1973; Moser 1998). Without money, one could not help others, could not take care of oneself, and could not behave respectfully. Money also led to tremendous and horrifying competition in which people tried to gain control over the flows of money through identification with particular others. Some of the neighbouring women wanted to gain power and prestige by organising the financial mutuals, or simply to get their hands on the money. Umzwandile, in particular, used the relationship with his sister to apply pressure to the neighbours and to ensure that sugar, teabags, chicory coffee, Noparuru's plot, as well as R700 came under his control.

It was only a small amount of money that led to the conflicts. Ten rands was not a lot of money, even if one only earned R800 a month. Many households, a total of seventy, were therefore willing to donate R10 to Noparuru's funeral. But in total the R700, roughly a month's salary, was enough to lead to terrible competition, envy, threats, intimidation, and many other strategies to influence people. The fact that some were willing to resort to such severe measures signifies the extent to which people had to deal with the threatening triad of violence, economic insecurity, and volatile relations. No wonder that it was difficult to discuss the consequences of poverty with Xhosa migrants. Not only because I was wealthy and rich, but poverty revealed some of the less valued and embarrassing human characteristics. Xhosa migrants established financial mutuals in an attempt to safeguard their money, manipulate its directional flows, and pulled together in relatively small, private, and dense social configurations. But the way in which this had to be done was far from harmonious. The solidarity formed among Xhosa migrants was reluctant, especially vis-à-vis the disrespectful, and flows of money were manipulated at high social costs. Thus, poverty did not result in extensive unifying bonds of solidarity, but in small bonds qualified by ambivalence.

ⁱ See De Swaan (2000, 57) on status conversion. See also Bourdieu (1984). Van der Geest (1997) reveals how pivotal money was for morality and the value of relationships in Ghana.