



Universiteit
Leiden
The Netherlands

Reluctant solidarity: Death, urban poverty and neighbourly assistance in South Africa

Bähre, E.

Citation

Bähre, E. (2007). Reluctant solidarity: Death, urban poverty and neighbourly assistance in South Africa. *Ethnography*, 8(1), 33-59. doi:10.1177/1466138107076136

Version: Publisher's Version

License: [Leiden University Non-exclusive license](#)

Downloaded from: <https://hdl.handle.net/1887/135487>

Note: To cite this publication please use the final published version (if applicable).



Reluctant solidarity: Death, urban poverty and neighbourly assistance in South Africa

Author(s): Erik Bähre

Source: *Ethnography*, March 2007, Vol. 8, No. 1 (March 2007), pp. 33-59

Published by: Sage Publications, Ltd.

Stable URL: <http://www.jstor.com/stable/24047970>

JSTOR is a not-for-profit service that helps scholars, researchers, and students discover, use, and build upon a wide range of content in a trusted digital archive. We use information technology and tools to increase productivity and facilitate new forms of scholarship. For more information about JSTOR, please contact support@jstor.org.

Your use of the JSTOR archive indicates your acceptance of the Terms & Conditions of Use, available at <https://about.jstor.org/terms>



JSTOR

Sage Publications, Ltd. is collaborating with JSTOR to digitize, preserve and extend access to *Ethnography*

Reluctant solidarity

Death, urban poverty and neighbourly assistance in South Africa

■ Erik Bähre

University of Amsterdam, The Netherlands

ABSTRACT ■ The World Bank, the United Nations, some NGOs, as well as some of the research on development, portray solidarity as a warm, supportive, and uncomplicated practice. Too easily they emphasize how creative, supportive, and full of agency the poor are, particularly women. This article will dispute such a romantic notion of solidarity and social relations in general. Based on extensive research in a township of Cape Town, South Africa, it becomes clear why ambivalence is crucial to an appropriate analysis of solidarity. When a disrespected and disrespectful woman dies of AIDS, immediately conflicts emerge among neighbours and relatives about organizing mutual support. This study reveals how fierce disputes over inclusion, respect, and mutual support are the materials of solidarity.

KEY WORDS ■ HIV/AIDS, burial, conflict, community, ambivalence, urban poverty, social capital, solidarity, Xhosa, South Africa

Solidarity and development

Money, its allocation and control, is a great source of conflict. It raises concerns over entitlement, control, conflict, and managing competing desires and obligations. Nonetheless, policies by the World Bank and the United Nations often assume that in developing countries the poor living

will form harmonious communities around money in a free market society. Recently, this belief in community and solidarity for poverty alleviation culminated in the declaration of the United Nations Year of Microcredit, 2005: 'The Year's overarching goal is to provide greater access to credit, savings, insurance, transfer remittances and other financial services for poor and low-income households in order to move towards more secure livelihoods and prosperous futures'.¹

The World Bank and UN, among others, increasingly rely on trust, solidarity, norms, and social cohesion for 'sustainable social and economic development'.² Increasingly, development projects promote community based solidarity groups in which the poor, particularly women, save money together, take mutual responsibility over loans, and establish small-scale insurance schemes. The expectation is that once the poor are included in financial markets they will have more opportunities to establish sustainable livelihoods. In particular studies that envisage a central role for social capital for development purposes, solidarity and community relations tend to be romanticized while internal politics are sanitized (for example, Anderson et al., 2002; Bebbington, 1999; Bebbington et al., 2004; Bernasek and Stanfield, 1997; Ledgerwood, 1999; Quinones and Seibel, 2000; Reinke, 1998; Woolcock, 1998).³

The microfinance industry

Microfinance encompasses a myriad of credit groups, savings groups, and insurance schemes that are established by development organizations, sometimes in collaboration with banks. The most widely known example is the Grameen Bank, which was established in the mid-1970s in Bangladesh. Up to today it organizes small solidarity groups that provide small loans to poor women, without the use of conventional collateral, such as a job or house. This project challenged the stereotype that the poor are irresponsible economic agents *and* revealed that social relations could replace conventional collateral: the members of the solidarity groups were jointly responsible for the loans and helped each other to pay the loans. Typically, donors expect the poor to invest the loan in a small business.

Over the last 15 years, microfinance has become a considerable industry involving billions of dollars, hundreds of millions of clients, and a myriad of organizations such as the World Bank, the United Nations, ACCION International, FINCA, and CGAP (the Consultative Group to Assist the Poor). The Microfinance Management Institute developed a special MBA in microfinance. Studies generally highlight the positive impact of microfinance. They do so with encouraging titles such as *The Miracles of Barefoot Capitalism: A Compelling Case for Microcredit* (Klobuchar and Wilkes, 2005) and *Money with a Mission: Microfinance and Poverty Reduction*

(Copestake et al., 2005). Critical studies on microfinance, such as by Rahman (1999) on the Grameen Bank, are relatively scarce.⁴

Solidarity groups agree well with neoliberal economic ideology, and scholars who argue that the market is the appropriate way for poverty alleviation are influential in development circles and business. Exemplary is Prahalad's book *Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits* (2004). He argues that simple innovations open up the BOP (Bottom of the Pyramid) market, which benefits over a billion poor individuals as well as businesses. Prahalad's high ranking position in major management shortlists reveals his considerable influence.⁵ During research I undertook among actuaries who were initiating policies for the poor in South Africa, Prahalad's book was the only non-technical book that was ever mentioned as a source of inspiration. A recurring argument is that with some innovations neoliberal economic policy will successfully alleviate poverty. Solidarity groups are instrumental because here the poor are expected to support each other, have collective 'ownership', while group schemes limit administrative costs.⁶

Changes in economic rational choice theories have contributed to the prominent role of solidarity. A major challenge of rational choice theory is to explain collective action and the establishment of collective goods: if actors are in pursuit of self-interest they will want to benefit from collective goods without contributing to them (the free-rider problem). Olson's seminal work *The Logic of Collective Action: Public Goods and the Theory of Groups* (1965) stipulated that collective goods could only be maintained when they are combined with individual incentives. Olson furthermore argued that collective goods would not come to their full potential in a free market.⁷

With the debate on social capital, collective goods and solidarity have become more prominent in economic theory.⁸ In this debate, social capital is typically defined as norms, trust, social cohesion, and civic engagement (see Coleman, 1990; Putnam, 1993, 2000). Such a definition is by no means uncontested: among others Bourdieu's (1984) theory on class reveals how pivotal social capital is to the perpetuation of inequality. Nonetheless, social capital, at least in the definition that is so prominent in policy circles, is not purposefully created; it is a *by-product* of other people's choices and therefore not vulnerable to the free-rider problem: 'Social trust, norms of reciprocity, networks of civic engagement, and successful cooperation are mutually reinforcing' (Putnam, 1993: 180). Francis Fukuyama argued along similar lines when he stated: 'The economic function of social capital is to reduce the transaction costs associated with formal coordination mechanisms like contracts, hierarchies, bureaucratic rules, and the like'.⁹

The debate on social capital, particularly in conjunction with a neoliberal ideology, raises the expectations that solidarity groups ensure a successful

integration of the poor into the market.¹⁰ Several studies have pointed out the limits of social capital, or even the damage that social relations can bring about to vulnerable groups that are targeted by development projects (Dasgupta and Seregeldin, 2000; Grooteart and Bastelaer, 2002; Mayoux, 2001; Molyneux, 2002; Rahman, 1999; Smets and Bähre, 2004). Such a romanticized view of community relations inevitably opposes solidarity to conflict, rivalry and social constraints.

Solidarity and urban poverty

In the introduction to the volume *The New Poverty Studies*, Goode and Maskovsky (2001: 11) sum up the major contribution of a long tradition of US poverty studies with: 'Impoverished people did not have weak egos. [...] Family networks and household composition among the poor were not "broken" or "dysfunctional" but rather functional and unnecessarily pathologized simply because they differed from those idealized by policy-makers and by the white middle-class'. The authors point out that these studies portray support networks as static, yet they fail to address the problematic void when it comes to aggression and violence. Stack's (1974) *All Our Kin* is one of the studies that Goode and Maskovsky refer to and clarifies the point I wish to make. This classic study on survival strategies in a black community in the US has been extremely valuable in that it challenged the notion of black families as 'deviant, matriarchal, and broken' (1974: 22). However, by pointing out the functionality and stability of kin networks, rivalry and conflict, particularly among women, is left unexamined.¹¹

This is also apparent in contemporary studies on women's solidarity groups in the developing world, particularly those revolving around money. Numerous studies emphasize how women use money to build new social ties, new (transnational) communities, and new solidarity networks (Ardener and Burman, 1995; Geertz, 1962; Kane, 2006; Lemire et al., 2001). Other studies have set out to dispute Simmel's thesis (1900) that money erodes intimate social relations. They emphasize the sociability of money, particularly among poor women facing drastic socio-economic upheaval (Ankomah, 1999; Bloch and Parry, 1989; Cornwall, 2002; Geest, 1997; Guyer, 1995, 1999; Weiss, 1993; Zelizer, 1994). In contrast, studies that address conflict and rivalry within solidarity groups are scarce (Bähre, 2006; Meillassoux, 1968; Rowlands, 1995; Vélez-Ibañez, 1983; Van Wetering, 1999).¹²

Studies on the social dynamics of poverty in the US, as well as the developing world, tend to glorify social relations and creativity, as well as the ability to make the most of a horrible situation. It appears that a romantic view of the poor, particularly when it concerns women's solidarity

groups, is an unfortunate response to 'blaming the victim' and is meant to focus on human dignity (see Wacquant, 2002: 1520). In the words of Ortner (1995: 179): 'the impulse to sanitize the internal politics of the dominated must be understood as fundamentally romantic'.

Several ethnographies on (urban) poverty do examine solidarity and conflict, yet these ethnographies are terribly controversial. These ethnographies tend to explain conflict in the absence of communities and in the absence of solidarity. As early as the 1950s, Banfield's *The Moral Basis of a Backward Society* (1958) described the extreme distrust of destitute villagers in Italy in any social relation that extended beyond the family. Lewis (1964) introduced the provocative concept of 'culture of poverty' to conceptualize the lack of social cohesion and civic engagement among Mexicans slum-dwellers. In 'Deprivation and Reciprocity', Laughlin (1974) revealed how solidarity networks among the So in East Africa contracted due to increased food insecurity: it stimulated balanced reciprocity at the expense of generalized reciprocity. Moreover, Turnbull's (1972) heartbreaking study of the East African Ik revealed how deprivation can lead to a disintegration of society to the extent that the most elementary forms of care and solidarity cannot be upheld.

These classic ethnographies are highly controversial and have been criticized for holding the poor responsible for their poverty, for portraying the poor as passive and immoral, and for failing to recognize the capability of the poor to successfully build social relations, also under threatening social conditions.¹³ Nonetheless, contemporary, mainly urban, studies reveal some similar dynamics of social relations and poverty (Bourdieu et al., 1999; Bourgois, 1996; Breman, 2001; Howe, 1998; Hutchinson, 1996). Loss of income and increased vulnerability are at the expense of neighbourhood relations; they force people to discontinue associations and render it impossible to support even the most intimate family members. Scheper-Hughes' (1992) account of life in a Brazilian shantytown reveals how the structural conditions of poverty lead mothers to emotionally distance themselves and withhold nourishment from children that are seen as wanting to die.¹⁴

Are people, even under dire circumstances, able and willing to help one another? What consequences do economic pressures have for solidarity? Is the optimism about solidarity and social cohesion among the poor, in the developing world as well as urban centres in the West, warranted? Under what circumstances do poor people manage to help each other, who is being helped, and on what grounds?

In order to understand this, we need to recognize ambivalence (Merton, 1976; Smelser, 1998; Thoden van Velzen, 1995, 1997). It helps us to avoid the dichotomy of 'resistance' versus 'domination' that remains salient in the study of dominant groups (Ortner, 1995).¹⁵ Furthermore, it explains why

relations among the poor, and also in solidarity groups, are fraught with tensions and why it is so difficult to make a decision on whom to help. The events following the death of a destitute unemployed labour migrant, living in a shack in Cape Town, South Africa, shed light on the dynamics of solidarity and conflict in an emerging community of neighbours. It reveals how ambivalent kinship and neighbourhood dynamics led to reluctant solidarity.

Inequality and poverty in post-apartheid Cape Town

South Africa is particularly relevant for examining the intricacies of solidarity and destitution. South Africa suffers from tremendous inequality, reflected in the world's ninth highest Gini Index, a measure of inequality of distribution of income and wealth. Residents of the township where I did most of the fieldwork in 1997, 1998, and 2005, which I will call Indawo Yoxolo, were frequently unemployed or worked as cleaners, domestic workers, or security guards. They earned a miserable salary of approximately R1000 to R1300 per month (at the time \$110–40). This was very little considering that commuting to work easily amounts to R250 per month and that renting a shack can cost around R500 per month. Even when more than one person in the household was employed it was a struggle to buy bread, rice, and beans, while chicken remained a luxury that could only be purchased at the end of the month, after having received one's salary.

Poverty was a precondition for living in Indawo Yoxolo, which was built as part of the post-apartheid National Reconstruction and Development Programme (RDP). With the breakdown of apartheid, leading to the first democratic elections of 1994, increasingly Xhosa people left the impoverished Bantustans Ciskei and Transkei, in what is now the Eastern Cape, and tried to find employment in Cape Town. This led to a dramatic rise of unserviced squatter camps. One of the aims of the RDP project was to provide residents of these squatter camps with better housing. Those with a low income could move to new serviced settlements such as Indawo Yoxolo and receive a plot with a water tap, a toilet, a prepaid electricity connection, and in some cases a one-room house measuring about 10 square metres (see Bähre, 2007). Government regulation ensured that you had to be poor to live in Indawo Yoxolo.

Among the residents of Indawo Yoxolo, burial societies, as well as neighbourhood credit organizations, were established rapidly and became very popular. A survey in Indawo Yoxolo revealed that 45 percent of the respondents belonged to a burial society, while one out of three respondents belonged to at least one informal saving or credit group, often established among neighbours. It was not uncommon to meet people who had joined up to three or more of these organizations. Faced with poverty, many used

these groups to control the flows of money within the wider kinship and neighbourhood networks (Bähre, 2007).

In addition to economic inequality and poverty, violence was of major concern. South Africa has the world's highest murder rates, the world's highest assault rate, as well as the highest rate of reported rapes.¹⁶ As a means of comparison, it is worthwhile to look at the township of Langa, which is widely recognized as one of the safest townships of Cape Town. Here at times even tourist buses come by to have a beer at a local tavern. I was able to count the murders reported at the Langa police station and it revealed that even this 'safe' township had a murder rate of approximately 130 per 100,000 inhabitants. Indawo Yoxolo was far worse; several residents felt it even compared unfavourably with the squatter camp where they used to live: shootings and gang rapes near train and taxi stations occurred almost daily. A brutal, mafia style leadership aggravated the violence. This local mafia was in charge of the RDP development project and intimidated and even murdered those residents that challenged their authority (Bähre, 2005).

During my fieldwork in South Africa's townships, violence was of major concern and a great source of anxiety (see Bähre, 2007). At times, the situation in Indawo Yoxolo was so violent that it was impossible to go there and meet my research assistant Edith. I had given Edith a mobile phone so she could warn me when not to come and arrange to meet elsewhere. I tried to live in Indawo Yoxolo with Edith, her husband, her son, and other relatives that occasionally resided in their home. We had built an addition to the one-room shack for that purpose, but the shootings that regularly took place on the street, especially at night, made it too risky: a bullet could easily pierce one of the wooden planks or corrugated iron sheets. After living there for two weeks I left and instead commuted between the upper-class neighbourhood where my wife and I resided and Indawo Yoxolo. The only other white person I ever saw in Indawo Yoxolo was killed and robbed of his money. I visited people daily, also in the evenings and on weekends, took part in neighbourhood meetings and activities. Edith translated Xhosa, as the little that I had learned was just sufficient to break the ice and pick up on themes that were particularly relevant to this study. Furthermore, Edith watched over my safety and continuously accompanied me, a responsibility that she took with utmost seriousness.

Noparuru: a poor reputation

Noparuru was born in Fort Beaufort, a small town in the impoverished former Bantustan Ciskei in the Eastern Cape, about 1000 km from Cape Town. In the early 1990s, as with so many other women, economic

destitution drove her to Cape Town where she hoped to find a job, maybe as a domestic worker or a nanny in one of the white suburbs up the hill. She remained unemployed, living in a makeshift house of corrugated iron sheets, wood, and cardboard. At the beginning of 1997, Noparuru left the squatter camp and moved to Indawo Yoxolo, to the same street as my research assistant Edith.

Noparuru's situation was widely recognized as far worse than that of her neighbours. She was in her 40s and lived with a child of approximately eight years old. She also had a teenaged son who was rarely at home and instead spent his days in a youth gang in another part of Cape Town. Also Noparuru's husband was hardly ever at home. He was a heavy drinker, just like Noparuru, and lived the life of a *bergie*, the local vernacular for a homeless person. Sometimes Noparuru's neighbours saw him with his belongings in a supermarket trolley roaming the streets of white neighbourhoods in search of something that he could sell, barter, or eat. Noparuru had one brother, Umzwandile, who also lived in Cape Town, in the nearby township Guguletu. He too rarely visited her. Some relatives still lived in Fort Beaufort but many others had, just like Noparuru, tried to find employment elsewhere in South Africa.

In 1997, the neighbours had lived in the street for less than six months. Nonetheless, the women, but also a few men, quickly established credit groups, savings associations, and burial societies. The events around death were a major concern; nobody wanted to be buried in a hostile city without family. A funeral in the Eastern Cape was expensive, even a simple funeral cost a cleaner half a year's wages. The members of the burial societies organized wakes, supported the bereaved, and collected money to meet funeral expenses. Noparuru wanted to join one of these organizations but the neighbours did not want someone with a poor reputation to discredit their organization.¹⁷ They complained that Noparuru spent her money on liquor, that she was rude, and that her dress was ragged: she did not even try to conceal her poverty. At times, the revulsion toward Noparuru turned quite aggressive. For example, a neighbour living across from Noparuru ran a little *spaza* shop from her shack where she sold bread, eggs, and occasionally some meat. This particular time the meat had not been sold and had turned rotten. She gave it to the dogs that, after sniffing it, turned it down. Then she decided to give the meat to Noparuru. She knew that Noparuru had been without food for a long time and in her desperate situation Noparuru did eat the rotten meat. The shop owner told the neighbours jokingly and in great detail how disgusting the meat had smelled and how terrible it was that Noparuru ate food that even dogs refused. The neighbours reacted with embarrassment as well as revulsion about Noparuru's wretched poverty, revealing the aggression that accompanied this particular 'gift' (cf. Bataille, 1991; Freud, 1957; Mauss, 1954). At times, neighbours

treated Noparuru with utmost disrespect. Only much later, I found out that Noparuru was a nickname that alluded to her speaking disability. When Noparuru spoke, at least according to some of her neighbours, her words sounded like 'noparuru', which was another source of amusement. Incidents such as these reveal disidentification (De Swaan, 1997): the social exclusion and hatred towards a member of this newly established community of residents living in one street.

At other times neighbours identified with Noparuru. Although they were not quite as impoverished as Noparuru, they too experienced the hostility of the city, joblessness, racism, and were very embarrassed about their poverty. The living circumstances of most neighbours were not that far removed from Noparuru's wretched poverty: not much had to happen for them to end up just like her. Sometimes neighbours felt sorry for Noparuru and gave her some food or had a polite conversation with her. This ambiguity – being 'one of us' while simultaneously being a revolting outcast – was fundamental to the relationship between Noparuru and her neighbours.

Identifications, ambivalence, solidarity, and the politics of everyday life became particularly clear after Noparuru died in hospital.¹⁸ Most neighbours had been unaware of Noparuru's hospitalization until they heard about it from her brother Umzwandile. He said that she had died of tuberculosis, but it was very likely that she died of AIDS. After Noparuru's death, Umzwandile asked my research assistant Edith to contact his mother in Fort Beaufort in the Eastern Cape. Edith's parents-in-law lived in Fort Beaufort and she phoned them. They were going to tell Noparuru's mother that her daughter had died, and to ensure that she had at least something to eat that day they would bring some food along.¹⁹ Quite unexpectedly, neighbours and relatives were confronted with the death of a neighbour and family member who had left no money and who had not been in the position to help others in time of need.

Disagreements

Noparuru was the second death in the short history of the street. The first death was a neighbour who had been run over by a train half a year earlier: most likely it was suicide following the moving in of her mother-in-law. Almost all the neighbours, except for Noparuru, contributed R10, at the time just over one dollar, to her funeral. After Noparuru had died many neighbours felt that their street too needed a more permanent arrangement in the form of a burial society.

In particular the women started to organize wakes at Noparuru's place. These wakes took place early in the evening, would usually last an hour or two and consisted of speeches and the singing of hymns. At the end of each

wake a little money was collected 'to keep the candle of the house burning' as the expenses of the wakes were referred to. The wakes would be held until the body, which was now kept at the morgue, had left Cape Town for a funeral in the Eastern Cape, or was buried in Cape Town itself. This could take anything from two up to six weeks. The wakes, as well as other tasks concerning Noparuru's funeral, were vital for the formation of a new community of neighbours. Neighbours were defined as residents of the street who could see the door of each other's dwelling. Before and after the wakes, women talked about establishing a burial society for neighbours only as well as the help they should give to Noparuru. Most women argued that Noparuru had not deserved help. She had failed to contribute to the funeral of the neighbour who was run over by the train. Some disagreed and felt that Noparuru should have received some help. Thandi confessed that Noparuru had wanted to contribute R10 to this funeral but that she had made this impossible. Thandi explained that she had borrowed money from Noparuru and that she had failed to give it back. Noparuru had pressed Thandi for the money; she had even approached Thandi's sister about it. Now Thandi felt guilty: if she had given the R10 to Noparuru she could have donated it to the funeral and the neighbours would be willing to help with Noparuru's funeral. Another neighbour, Makafreeman, said that this was irrelevant: 'she [Noparuru] is not in our book, so there is nothing we can do.' Others, however, argued that something had to be done but the meeting ended before a decision was made. The discussions about helping with Noparuru's funeral continued for several weeks.

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 Noparuru's brother Umzwandile. Quite some years earlier Umzwandile had broken his wife's neck. A court case followed and his sister in Port Elizabeth paid for the lawyer. He was found guilty and consequently imprisoned for the murder. He lost his job at a shipping company and the pension plan that he had built up paid him R30,000. After Umzwandile was released from prison he used it to buy a house in the nearby township, Guguletu, which he rented out at only R500 per month. This was Umzwandile's only income and it was rumoured that he had had an affair with the tenant, which also explained the low rent he asked of her. She, however, had ended the relationship and Umzwandile wanted her out of the house to live there himself or rent it out at a higher, more reasonable price.

Umzwandile told the neighbours that Noparuru's last wish had been to be buried in Cape Town and that he wanted to use his house for the funeral services. The neighbours could not believe this. They considered a funeral in Cape Town a disgrace that everybody wants to avoid. Clearly,

Umwandile wanted to use the funeral to force the tenant out of his house. Moreover, a funeral in Cape Town would help Umzwandile to avoid the tense relations with his family. Umzwandile's sister, who lived in Port Elizabeth, complained several times that Umzwandile had failed to support his parents.²⁰ When their father had died a few years before, she had to pay all the funeral costs. Umzwandile had only sent his mother a R500 postal order although he had just received the R30,000 from his pension. Moreover, the details on the postal order were wrong and the money was returned. Umzwandile's sister was certain that Umzwandile did this on purpose. She was also certain that Umzwandile wanted a funeral in Cape Town. Another problem was that Umzwandile risked meeting his late wife's family. They lived in a village near Fort Beaufort and might try to kill Umzwandile in order to avenge the murder of their daughter. Neighbours, as well as family members, were upset that Umzwandile manipulated his sister's funeral to suit his own personal problems.

Wakes: respect and disgrace

The wakes that were held in memory of Noparuru were well attended, particularly the final wake. Noparuru's previous neighbours from the nearby squatter camp were there and about 40, mainly female, visitors barely fitted into the shack. This was one of my most uncomfortable and disturbing research experiences. It was painful to see the contradictions between how things were and how, at least according to the neighbours, they ought to be. One woman gave a speech in which she 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 down in tears and said how much she missed her good friend. But she was clearly exaggerating their friendship. Although she spoke with a lamenting voice, she could barely disguise her laughter about her own theatrical facade. It was common knowledge that, although she lived only six streets away, this was the first time that she was at Noparuru's house. Another speaker said that Noparuru could be very rude but that she never failed to apologize for her rudeness. One woman recalled how Noparuru never failed to address her neighbours with the respectful 'mama': 'Noparuru never failed to respect her neighbours'. Such references did not reflect actual experiences but at wakes it was important to emphasize dignity and humanity.

The behaviour of some who attended was regarded as very disrespectful. Some men were drunk, a few women wore trousers instead of the required skirts, while some younger women were giggling and joking. This would never be tolerated if the wake were in memory of a respectable neighbour.

At the end of each wake a little dish was passed around, as is usual at Xhosa wakes, and people contributed between five and 20 cents. Some women cackled when the dish was passed and saw that most donations were only a few cents. Later they told me that they did not want to give any money because Umzwandile was going to spend it on cigarettes anyway. The reluctance to help was also apparent when the older women had to urge the younger women to make tea for the guests. Women without children were supposed to do this but they did not feel like getting up. Umzwandile supported the younger women. 'What a waste', he had said when the older women insisted on tea for the visitors. After some arguments the older women's protest was successful: the younger women got up to make tea and coffee.

When they searched Noparuru's place, where Umzwandile was staying with Noparuru's son, they could not find coffee, tea, and sugar. The absence of sugar, tea, and coffee at previous wakes had been a dreadful moment: it revealed the absence of hospitality and the limitations to mutual assistance. Having no sugar, tea or coffee was regarded as the height of deprivation. Therefore, some neighbours and I myself had contributed coffee, tea and sugar, but it had gone much faster than would be expected. The older women were called in and searched the one-room house. They were appalled to find the coffee and tea wrapped in plastic sandwich bags hidden in the cupboards and under the mattress. We were all upset that Umzwandile was not willing to serve coffee and tea at his sister's wakes. When the women finally returned with tea and coffee some men barely disguised that they poured brandy into their cups and thus violated the Xhosa taboo on alcohol at wakes and funerals.

Early in the evening, after the final wake, I drove to my white upper-class home. 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 had not helped Noparuru's neighbours to feel good about themselves. They 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, it was clear that a marginal woman had died of a disease which ought not to be named. The neighbours tried to say something sympathetic and positive about a person who, during her lifetime, had neither given many opportunities to evoke sympathy in others, nor was able to make a positive contribution to people's lives.

I had hardly ever spoken with Noparuru; it was just too uncomfortable to be confronted with her desperate situation and her awkward behaviour made it very difficult to have a conversation. Noparuru's wretchedness was extremely unsettling. Maybe some neighbours were wondering what would

happen after *they* died in this violent city without friends and family. Just like Noparuru they were destitute migrants trying to survive in a hostile place, trying to cope with racial abuse, and having to live with the risk of HIV infection. Some neighbours confided that they felt guilty for failing to help the deceased (see Freud, 1958).

After the final wake, approximately two weeks after Noparuru's death, the corpse was going to be flown to Fort Beaufort. Some neighbours were excited about Noparuru's flight: 'Who would think that Noparuru would ever take an aeroplane', someone had remarked. The discrepancy between Noparuru's life in destitution and a luxurious flight in a coffin was a great source of amusement and amazement.

The ambivalent relation to Noparuru was apparent in the way in which respect and disgrace were intermingled at the wake. Respect came to the fore in the attendance of the wakes as well as the praise of Noparuru. Simultaneously, disgrace was articulated through inappropriate dress, the use of alcohol, a reluctance to help financially, as well as through inappropriate laughter.

Two competing neighbours

Quite soon after Noparuru died, her next-door neighbour Ma Dlamini had set up a meeting with an undertaker, Mr Mnyungulo. At the meeting, which was attended by several neighbours, she told him that they were establishing a burial society and that he could be their permanent undertaker. The undertaker seemed to consider Noparuru's funeral as an investment for future clientele. He could arrange a funeral in Cape Town for only R1200 and did not need an advance payment.

A few days later Mr Mnyungulo called Edith, who was the only person in the neighbourhood with a working mobile phone. He said that Noparuru's family in Fort Beaufort had contacted Stompie, a local undertaker, and they would organize the funeral together. They would fly the body to Fort Beaufort but the costs were not yet clear: it depended on the weight of the corpse. Moreover, he wanted an advance payment that had to be transferred into the account of a friend, not his own. This sudden change, as well as the imprecision of the funeral costs, raised suspicions among some of the neighbours.

Next Saturday afternoon, Ma Dlamini organized another meeting to talk about the burial society. The central questions were: 'how much should we collect?', 'whose death do we cover?' and 'how high are the benefits?' Ma Dlamini was clearly the central figure at the meeting and she proposed to call the organization Masincedane ('let us help each other').

The meeting was extremely long as neighbours constantly walked in and

expected to be updated on the discussion. Finally, Ma Zantsi arrived. Ma Zantsi was of impressive posture and quite a dominant person. She was accompanied by some of her women neighbours who all participated in a NGO-initiated savings scheme for housing purposes. Ma Zantsi was a controversial woman. She had publicly taken credit for collecting money for the funeral of the neighbour who had died half a year earlier, although she had done very little work. Ma Zantsi was also associated with the local mafia-like organization that benefited from the development projects, demanded bribes from residents, and had not hesitated to intimidate, assault, and even murder opponents (Bähre, 2005). Ma Dlamini grew increasingly more silent while Ma Zantsi was elaborately updated. After a few minutes she excused herself: 'I would like to leave now, my children. I have a flu'. The meeting continued without her and eventually the women decided on a R30 joining fee and a monthly contribution of R20. They were also going to ask the neighbours to voluntarily donate an additional R10 for Noparuru's funeral.

After this meeting Ma Dlamini stopped her involvement in the burial society and she stopped attending the wakes. In the meanwhile, 'her' undertaker had also moved out of the picture. Stompie, the undertaker in Fort Beaufort, had phoned Edith and told her that he was not reliable. Stompie said that it was nonsense that the cost of Noparuru's flight depended on the weight of the corpse and instead she wanted to work with another undertaker in Cape Town. The neighbours gossiped that Ma Dlamini was upset that 'her' undertaker was sidelined *and* that Ma Zantsi took charge of the creation of a burial society. Notwithstanding these tensions, the two women continued to socialize: a few days later it was the birthday of Ma Dlamini's granddaughter and to my surprise Ma Zantsi was there as well. She gave clothes, one of the most expensive presents. When the mother had unwrapped the present she cried for joy and all the children cheered loudly. The present revealed that this emerging neighbourhood was important. Breaking relations completely or letting them become too antagonistic was not an option, which appeared to be one of the foundations for its ambivalence.

A few days later, on Sunday, Ma Zantsi had again called a meeting to establish a burial society. Again, the support for Noparuru's funeral was discussed. Everyone was unhappy with the hesitation that neighbours had to contribute financially to Noparuru's funeral. Moreover, the situation had changed: Noparuru's body had left Cape Town and therefore the wakes had to be stopped. Umzwandile, however, argued that the body was still in Cape Town and that the wakes therefore had to continue. Later, some women told me that Umzwandile knew better but just was desperate for the wakes to continue because of the few cents that were collected afterwards. He was angry with Ma Dlamini for telling the neighbours that the body was no longer in Cape Town. He was also angry that the funeral service would not

take place at his house in Guguletu and he told the neighbours that he did not have the money to go to Fort Beaufort. He furthermore insisted that he should get the money that the neighbours were going to collect.

Ma Zantsi disagreed and said that she, together with her neighbouring friends, would deliver the money personally. Already before the meeting had started, in the absence of Umzwandile, she had told everyone that she did not trust Umzwandile and therefore she had to be in charge of the money. There were fierce arguments and suspicions concerning the allocation of money, even before it was collected. Some women did not want to get involved while others felt that Edith should get the money: she was going to attend the funeral with her husband, my wife Esther, and me.

After Edith and I had left the meeting, Ma Zantsi had also raised suspicions about her. She accused Edith of spreading lies and blamed her for revealing that Noparuru's body had been moved to Fort Beaufort, which had made it impossible to continue the wakes. Edith, who had become quite upset when she heard this from her next-door neighbour, immediately returned to confront Ma Zantsi. Ma Zantsi and Umzwandile were startled and tried to explain that it was all a misunderstanding caused by her 'mentally disorganized' neighbour. Although Edith agreed that this neighbour was 'mentally disorganized', she did believe her account. She was getting tired of these fights and was quite happy not to have anything to do with the money: it only led to accusations.

Over the next few days, Umzwandile's already desperate financial situation seemed to worsen. He had also become responsible for taking care of Noparuru's eight-year-old son. Out of despair he had put up Noparuru's plot and shack for sale. The neighbours gossiped about his lack of respect: he could not even wait to be making money until his sister's corpse was buried.²¹ Umzwandile had also asked Zama, Edith's husband at the time, to organize a bus for him, Noparuru's child, Ma Zantsi and her neighbouring friends to the Eastern Cape. Zama was certain that Umzwandile would not pay the company and then he would be responsible for the bill. He told me that he was not going to organize transport but he was too polite to tell this to Umzwandile.

Finally, the neighbours in Indawo Yoxolo, as well as Noparuru's previous neighbours from the squatter camp, collected R700. Ma Zantsi and her friends were not going to attend Noparuru's funeral in the Eastern Cape and decided to give the money to Umzwandile.

Quarrelling kin

About a week later, the four of us (Edith, her husband Zama, me, and my wife Esther) drove the 1000 km to Noparuru's funeral in Fort Beaufort.

Zama's parents kindly hosted us, notwithstanding that their place was already very crowded. The next day we went to Noparuru's mother's small two-room house where the funeral services were taking place. The undertaker had provided for a tent that was put in front of the house to accommodate the visitors. Umzwandile and Noparuru's youngest son were there. Noparuru's oldest son and husband were not there. They had not been found and did not know about her death.

More people arrived until there were about a hundred people, which was not many. Several speeches highlighted that the four of us had come all the way from Cape Town: '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'. 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!

Many others also spoke about the love among neighbours, the importance of caring for each other in a hostile environment, and how caring for others made one feel good. Now and then the speeches also hinted at problems among neighbours; about disgrace among people that seemed to refer to the high occurrence of conflict and violence. The reference to 'people are being killed' was a cautious reference to witchcraft believed to be caused by jealousy. When we left for the graveyard, an old man who was a passenger in my car complained about the many deaths that witchcraft was causing: 'All our children who are away for work return in a coffin'. He was certain that this was caused by witchcraft, that it never had been this bad in past years.

Noparuru's grave contrasted sharply with the adjacent luxurious grave that was draped with velvet cloth, along with a velvet tent to provide shelter against the sun, and had an electric lift that could lower the coffin automatically. A large elaborate procession was already descending down the hill in order to bury a more important person in this nicer gravesite. Noparuru was buried in a plain coffin which was lowered into the grave with ropes, not an electric lift. After the men filled Noparuru's grave with soil, we returned to Noparuru's mother's home. We ate some corn, drank some lemonade, and later received a meal of cooked sheep, rice, beetroot

salad, and pasta salad. Edith was worried that the food was contaminated with witchcraft and refused to eat it.

Early that evening, we returned to Noparuru's mother. The tent had already been taken down, everything had been cleared and cleaned up, and few traces remained of the funeral earlier that day. Noparuru's siblings were also there: Umzwandile, Noparuru's sister from Port-Elizabeth, as well as a young man who still lived with his mother. Noparuru's mother explained that she was unhappy about the little support she had received from her neighbours. The neighbours had not donated any money towards the funeral expenses but did come to eat. I said that one of the neighbours claimed to have provided the plates on which the food was served. 'This is nonsense!', Noparuru's sister said in an angry voice. The plates were hers; she was very upset that the neighbours were claiming to have helped while they had done nothing. Noparuru's mother only received R200 from her sister.

Noparuru's mother complained about Noparuru's husband's family who had promised to help her but instead demanded money. That morning, they had come to demand money from Umzwandile, which had led to considerable tension. Noparuru's husband's family had heard that the neighbours in Cape Town had collected money. They had heard this from Noparuru's husband's brother's wife, who lived in Port Elizabeth. She, in turn, had heard this because she had called Edith, after she received the number from Noparuru's sister who also lived in Port Elizabeth. Everybody was eager to find out who had the money. Noparuru's husband's relatives had taken a gun along and threatened Umzwandile. Although I was present at the funeral I only noticed that Umzwandile was talking to some men on the street. It had not been obvious to me that there were serious tensions. Umzwandile convinced them that they were wrong: he had no money. Umzwandile's sister intervened and supported her brother: she knew from Ma Dlamini that he did not have the money. Finally, the men left.

During this conversation it dawned on us that Noparuru's mother and sister expected us to have the money, not Umzwandile. Edith was shocked and explained that the neighbours had decided to give the R700 to Umzwandile. This in turn took the mother and sister by surprise and Noparuru's sister said: 'But I believed Umzwandile when he told me that he had not received the money!' Umzwandile overheard our conversation from the adjacent room and protested loudly: 'Hé, hé, hé!' He was upset that his sister and mother found out that he received the R700 and had lied about it. The atmosphere was tense and the agitation between Umzwandile and his mother and sister was palpable.

Noparuru's mother expressed her worries about her tremendous financial problems. In order to pay for the funeral she had to borrow R600 from a cash loan company at 30 percent interest per month. She used R100 to pay off the television that she had bought on a rent-to-own plan.²² The

remaining R500 was spent on phone calls to Cape Town, food for the funeral, and the wakes. Stompie, the undertaker, charged R2300 for the coffin, transporting the body to Fort Beaufort, a simple wooden cross, transport to the cemetery in the back of a pick-up truck, refrigeration at the morgue, administrative costs, and legal fees. This was a very good price and Stompie had not even requested the usual R500 deposit. Noparuru's mother would, as soon as she could, pay Stompie two instalments of R500 and continue to pay the rest in smaller monthly amounts. Noparuru's mother praised how helpful Stompie had been.

Noparuru's mother was going to be in debt for the rest of her life. Her debt had risen to almost R3000; the R600 loan would cost her R180 per month in interest alone.²³ This was almost the total earnings of the adult son that was living with her because of his mental condition. With his full-time construction job he earned a miserable R200 per month. Noparuru's mother only had a government old age pension of R500 per month. The R700 that the neighbours in Cape Town collected would have made a difference. Notwithstanding severe financial problems Umzwandile kept the money and lied about it to his mother and sister. It could very well be that Umzwandile had to spend the money on the bus tickets for himself and Noparuru's little son.

In retrospect I could not help but wonder if the praise that we had received at the funeral speeches that morning was also for the money that we were expected to give. I felt that it was a big disappointment for Noparuru's mother that we had not brought the money that was collected in Cape Town. Instead of bringing money, Edith and I had only contributed to fuelling family conflict.

When we returned to Indawo Yoxolo, the neighbours all wanted to know how the funeral had been and what had happened with the money: had Umzwandile handed it over to his mother? Edith refused to discuss it. It would be her word against Umzwandile's and she did not want to be involved anymore. She told her neighbours that they had to ask Umzwandile: after all, they decided to put him in charge of the money. However, her silence about the issue said enough.

Solidarity and ambivalence

This case is not unique. In a still ongoing survey that I am carrying out among Xhosa households living in the townships Indawo Yoxolo and Khayelitsha, 84 percent said that they saw how people took advantage of funerals. Most (78%) witnessed this a few times a year. They saw how the husband's or boyfriend's relatives (75%), as well as the wife's or girlfriend's relatives (62%), tried to take money from the beneficiary; how people lied

that they contributed to the funeral (71%); and even how a beneficiary made sure that someone died in order to cash in on the benefits (20%).²⁴

The control and allocation of money brings about conflicts, particularly among vulnerable neighbours and relatives struggling with rivalling claims and desires. It reveals how difficult it is for people to manage competing claims and social pressures, and their personal interests within a mutual insurance based on reciprocity (cf. Platteau, 1997). Nonetheless, policies by the World Bank and United Nations, as well as some studies on (urban) poverty, assume that people form harmonious communities within a free market society and thus fail to acknowledge the potential for conflict.

What are the consequences of economic deprivation and AIDS for solidarity, particularly when it concerns money? First, when an extremely poor neighbour dies, her death leads to the establishment of an organization in which community relations can be enacted. Noparuru's death reveals that boundaries of inclusion and solidarity are limited: they do not extend beyond the neighbours whose front door one can see. Moreover, tremendous financial pressures burden people with excruciating dilemmas. How can you help someone if you do not have the means? If you use the little money that you *do* have to help a neighbour it is bound to be at the expense of yourself or your children. You risk losing respect when you fail to take care of yourself and the members of your household. These socially structured alternatives are strongly opposed, which leads to ambivalent attitudes towards the decisions that one makes, as well as the way in which one engages in relationships (Merton, 1976). The inability to fulfil contradictory morals and demands on a day-to-day basis was at the heart of the ambivalent relation among neighbours and family members. The care and support networks suffered greatly under severe economic and health pressures, as has come to the fore in other studies on deprivation and social networks (Banfield, 1958; Breman, 2001; Howe, 1998; Laughlin, 1974; Lewis, 1964; Reis, 1998; Turnbull, 1972).

Second, processes of identification and disidentification are crucial to reluctant solidarity: '[S]ocial identifications, no matter how intensely held, are essentially multiple and unstable' (De Swaan, 1995: 34). Identifications and disidentifications resulted in a half-hearted inclusion: Noparuru was assisted out of a mixture of feelings: guilt for not being able to take care of the marginal; embarrassment for having the reputation of a street that does not care for its neighbours; identification with a poor woman who died of the fast spreading disease AIDS; as well as the difficulty to respect a person who was a disgrace to the neighbourhood. The social capital debate tends to disregard conflict, or rejects rancorous conflict (see Gamson, 1966 on the term) that violates social norms: some ethnographies overinterpret the behaviour of subordinate groups as resistance; some ignore conflicts within solidarity groups, possibly in order to emphasize the human

dignity of the poor. The case reveals that ambivalent community relations as well as relations within solidarity groups deserve more attention.

Third, conflict was part of solidarity. Solidarity is not opposed to conflict, nor does conflict necessarily take place outside of the realm of solidarity. Instead, rivalry, conflict, jealousy, and aggression can be at the heart of solidarity networks. The tendency to convey how helpful people remain when faced with the most depressing living conditions disregards these conflicts (cf. Ortner, 1995).²⁵ It should raise utmost scepticism when ethnographers, the people they study, development workers, or policy-makers portray solidarity without rivalry and conflict. After all, solidarity is the conflict about the parameters of inclusion.

Noparuru's neighbours and relatives harboured strong and contradictory feelings towards each other. They experienced a fragile dividing line between a good reputation and a bad reputation, between sanity and insanity, between utter destitution and barely managing to get by, between participation and exclusion. Acknowledging ambivalence as part of social relations, institutions, and interdependencies overcomes, at least to some extent, a dichotomized or romanticized view of poverty. It helps us to recognize friendship *and* enmity. Reluctant solidarity encapsulates that help, particularly under conditions of destitution and hardship, does not result in extensive unifying bonds of comradeship, but in small bonds fraught with social tensions.

Acknowledgements

I am grateful to Niko Besnier, Marleen Dekker, Hebe Verrest, Bonno Thoden van Velzen, and Loïc Wacquant for their very helpful comments and suggestions on previous versions of this article.

Notes

- 1 Press Release, 18 November 2004, DEV/2492 OBV/452, 'UN Launches International Year of Microcredit 2005', available online at: [<http://www.un.org/News/Press/docs/2004/dev2492.doc.htm>].
- 2 Cited from the website 'Social Capital' of the World Bank, dated 12 September 2005 [<http://web.worldbank.org/wbsite/external/topics/extsocialdevelopment/extsocialcapital/0,,menupk401021~pagepk:149018~pipk:149093~thesitepk:401015,00.html>].
- 3 The study by Carter and Maluccio (2003) on economic shocks and social capital in Kwazulu-Natal, South Africa, is a disturbing example of the way in which social capital becomes sanitized. The authors only highlight the

positive dimensions of social capital and consistently fail to address the high levels of (political) violence and AIDS in this region. The absence of HIV in their analysis is particularly worrying as Kwazulu-Natal is hit most forcefully: in 2004, the estimated HIV prevalence among antenatal clinic attendees was 40.7 percent. Violence and AIDS are part of social relations and reveal how damaging social relations can be.

- 4 More information can be found on the Microfinance Gateway website (microfinancegateway.org).
- 5 Prahalad ranks eighth in the *Financial Times*' Top 50 'Most important living management thinkers'; 12th in the *Thinker's* Top 50, 2003, in 2005 he ranked 3rd; and 23rd in the Top 50 of Management Gurus in 2002.
- 6 Other examples are De Soto's *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else* (2000); the publication by CGAP and the World Bank entitled 'Access for All: Building Inclusive Financial Systems' (Helms, 2006); and the report by the UNDP Commission on the Private Sector and Development, 'Unleashing Entrepreneurship: Making Business Work for the Poor' (2004).
- 7 In anthropology Popkin (1979), Sahlins (1972) and Scott (1977) were at the heart of this debate.
- 8 Another debate has centred on bounded rationality (Kahneman, 2003).
- 9 IMF conference on second generation reforms, 8–9 November 1999, available online at: [<http://www.imf.org/external/pubs/ft/seminar/1999/reforms/fukuyama.htm#3>].
- 10 This view is quite similar to Geertz's (1962) evolutionary approach to rotating credit groups.
- 11 Conflicts only between men and women are presented (Stack, 1974).
- 12 Studies that reveal conflicts within intimate social relations tend to focus more on the occult forces of economic change (Austen, 1993; Bähre, 2000; Comaroff and Comaroff, 1999, 2001; Geschiere, 1997; Meyer, 1995, 2003; Niehaus, 2000).
- 13 See Melhuus (1997) for a review of the work of Oscar Lewis, and Reis (1998) on Banfield's amoral familism.
- 14 I cannot help but wonder whether the emotions of the mothers are not more ambivalent. Emotional detachment from one's children must at times be very difficult. Moreover, I wonder to what extent mothers questioned whether they were right in identifying the child that wanted to die. Were there no doubts and regrets?
- 15 In her study of Surinamese women's solidarity groups Van Wetering (1999: 73) refers to Ortner (1995) who criticized 'resistance studies, so influential in anthropology, for "cultural thinking". Responses to domination are simply represented as opposition, and no justice is done to the full range of reactions, to ambivalences and, we might add, an awareness of contradictions'.

- 16 See [<http://www.nationmaster.com>]. Colombia rates first with 'intentional murders'. South Africa ranks first on all the other kinds of homicides.
- 17 See also Elias and Scotson (1965) on exclusion and reputation.
- 18 See Verdery (1999) and the contributions in Ojwang and Mugambi (1989) for fascinating accounts of burial and conflict.
- 19 Edith was contacted because she had a mobile phone, her relatives lived in Fort Beaufort, and her status as *umakoti* (married) made her more responsible for assisting at funerals.
- 20 See also McAllister (1980) on the financial expectations put on migrant men.
- 21 Umzwandile sold the shack a few weeks later to a Rastafarian. He lived there for approximately two years until he committed suicide.
- 22 There was no television or furniture, but it might have been stored elsewhere to create space for the visitors.
- 23 In the Eastern Cape people quite regularly told me that they earned between R200 and R500 for 40 up to 70 hours of work per week. In Cape Town, I never came across such low wages for so many hours of work.
- 24 $N = 85$.
- 25 Mauss (1954) and to a much greater extent Bataille (1991) and Wolf (1999) have emphasized the violence of giving, but this is insufficiently apparent in current debates on the gift. The study of the system of fission and fusion among the Nuer segmentary system by Evans-Pritchard (1940) reveals the potential for ambivalent cooperation, although due to the structural-functionalist approach not prominently. See Hutchinson (1996) on contemporary social relations, poverty, and conflict.

References

- Anderson, C.L., L. Locker and R. Nugent (2002) 'Microcredit, Social Capital, and Common Pool Resources', *World Development* 30(1): 95–105.
- Ankomah, A. (1999) 'Sex, Love, Money and AIDS: The Dynamics of Premarital Sexual Relationships in Ghana', *Sexualities* 2: 291–308.
- Ardener, S. and S. Burman (eds) (1995) *Money-go-rounds: The Importance of Rotating Savings and Credit Associations for Women*. Oxford and Washington, DC: Berg.
- Austen, R.A. (1993) 'The Moral Economy of Witchcraft: An Essay in Comparative History', in J. Comaroff and J. Comaroff (eds) *Modernity and its Malcontents: Ritual and Power in Postcolonial Africa*, pp. 89–110. Chicago, IL: University of Chicago Press.
- Bähre, E. (2000) 'The Price of a Bed: Migrants and Money in Cape Town', *Etnofoor* 12: 55–77.

- Bähre, E. (2005) 'How to Ignore Corruption: Reporting the Shortcomings of Development in South Africa', *Current Anthropology* 46: 107–13, 117–20.
- Bähre, E. (2007) *Money and Violence: Financial Self-help Groups in a South African Township*. Leiden: Brill.
- Banfield, E. (1958) *The Moral Basis of a Backward Society*. New York: Free Press.
- Bataille, G. (1991) *The Accursed Share: An Essay on General Economy, Volume 1: Consumption*. New York: Zone Books.
- Bebbington, A. (1999) 'Capitals and Capabilities: A Framework for Analyzing Peasant Viability, Rural Livelihoods and Poverty', *World Development* 27: 2021–44.
- Bebbington, A., S. Guggenheim, E. Olson and M. Woolcock (2004) 'Exploring Social Capital Debates at the World Bank', *The Journal of Development Studies* 40: 33–64.
- Bernasek, A. and J. Stanfield (1997) 'The Grameen Bank as Progressive Institutional Adjustment', *Journal of Economic Issues* 31(2): 359–66.
- Bloch, M. and J. Parry. (1989) 'Introduction: Money and the Morality of Exchange', in M. Bloch and J. Parry (eds) *Money and the Morality of Exchange*. Cambridge: Cambridge University Press.
- Bourdieu, P. (1984 [1977]) *Distinction: A Social Critique on the Judgement of Taste*. London: Routledge.
- Bourdieu, P. et al. (1999) *The Weight of the World: Social Suffering in Contemporary Society*. Cambridge: Polity.
- Bourgois, P. (1996) *In Search of Respect: Selling Crack in El Barrio*. Cambridge: Cambridge University Press.
- Breman, J. (2001) *Op weg naar een slechter bestaan*. Amsterdam: Amsterdam University Press.
- Carter, M.R. and J.A. Maluccio. (2003) 'Social Capital and Coping with Economic Shocks: An Analysis of Stunting of South African Children', *World Development* 31: 1147–63.
- Coleman, J.C. (1990) *Foundations of Social Theory*. Cambridge, MA: Harvard University Press.
- Comaroff, J. and J.L. Comaroff (1999) 'Occult Economies and the Violence of Abstraction: Notes from the South African Postcolony', *American Ethnologist* 26: 279–303.
- Comaroff, J. and J. Comaroff (eds) (2001) *Millennial Capitalism and the Culture of Neoliberalism*. Raleigh, NC: Duke University Press.
- Copstake, J., M. Greeley and S. Johnson (2005) *Money with a Mission: Micro-finance and Poverty Reduction*. Rugby: ITDG Publishing.
- Cornwall, A. (2002) 'Spending Power: Love, Money, and the Reconfiguration of Gender Relations in Ado-Odo, Southwestern Nigeria', *American Ethnologist* 29: 963–80.

- Dasgupta, P. and I. Seregeldin (eds) (2000) *Social Capital: A Multifaceted Perspective*. Washington, DC: The World Bank.
- De Soto, H. (2000) *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else*. New York: Basic Books.
- De Swaan, A. (1995) 'Widening Circles of Identification: Emotional Concerns in Sociogenetic Perspective', *Theory, Culture & Society* 12: 25–39.
- De Swaan, A. (1997) 'Widening Circles of Disidentification: On the Psycho- and Sociogenesis of the Hatred of Distant Strangers – Reflections on Rwanda', *Theory, Culture & Society* 14: 105–22.
- Elias, N. and J.L. Scotson (1965) *The Established and the Outsiders*. London: Frank Cass.
- Evans-Pritchard, E.E. (1940) *The Nuer*. Oxford: Clarendon Press.
- Freud, S. (1957) *Instinct and its Vicissitudes. The Standard Edition of the Complete Psychological Works of Sigmund Freud*, Vol. 14. London: The Hogarth Press.
- Freud, S. (1958) *Totem and Taboo. The Standard Edition of the Complete Psychological Works of Sigmund Freud*, Vol. 13. London: The Hogarth Press.
- Gamson, W. A. (1966) 'Rancorous Conflict in Community Politics', *American Sociological Review* 31: 71–81.
- Geertz, C. (1962) 'The Rotating Credit Association: A "Middle Rung" in Development', *Economic Development and Cultural Change* 10: 241–63.
- Geest, S. van de (1997) 'Money and Respect: The Changing Value of Old Age in Rural Ghana', *Africa* 67: 534–59.
- Geschiere, P. (1997) *The Modernity of Witchcraft: Politics and the Occult in Postcolonial Africa*. Charlottesville: University Press of Virginia.
- Goode, J. and J. Maskovsky (2001) 'Introduction', in J. Goode and J. Maskovsky (eds) *The New Poverty Studies: The Ethnography of Power, Politics, and Impoverished People in the United States*. New York and London: New York University Press.
- Grootaert, C. and T. van Bastelaer (eds) (2002) *Understanding and Measuring Social Capital: A Multidisciplinary Tool for Practitioners*. Washington, DC: The World Bank.
- Guyer, J.I. (ed.) (1995) *Money Matters: Instability, Values and Social Payments in the Modern History of West African Communities*. Portsmouth, NH and London: Heinemann and James Currey.
- Guyer, J.I. (1999) *Marginal Gains: Monetary Transactions in Atlantic Africa*. Chicago, IL: University of Chicago Press.
- Helms, B. (2006) *Access for All: Building Inclusive Financial Systems*. Washington, DC: The International Bank for Reconstruction and Development/ The World Bank.
- Howe, L. (1998) 'Scrounger, Worker, Beggarman, Cheat: The Dynamics of Unemployment and the Politics of Resistance in Belfast', *Journal of the Royal Anthropological Institute* 4: 531–50.

- Hutchinson, S.E. (1996) *Nuer Dilemmas: Coping with Money, War, and the State*. Berkeley and Los Angeles: University of California Press.
- Kahneman, D. (2003) 'Maps of Bounded Rationality: Psychology for Behavioral Economics', *The American Economic Review* 93(5): 1449–75.
- Kane, A. (2006) 'Tontines and the Village Cash Boxes along the Tilogne-Dakar-Paris Emigration Route', in A. de Swaan and M. van der Linden (eds) *Mutualist Microfinance: Informal Savings Funds from the Global Periphery to the Core?* Amsterdam: Aksant.
- Klobuchar, J. and S. Wilkes (2005) *The Miracles of Barefoot Capitalism: A Compelling Case for Microcredit*. Minneapolis: Kirk House Publisher.
- Laughlin, C.D. (1974) 'Deprivation and Reciprocity', *Man* 9: 380–96.
- Ledgerwood, J. (1999) *Sustainable Banking with the Poor: Microfinance Handbook: An Institutional and Financial Perspective*. Washington, DC: World Bank.
- Lemire, B., R. Pearson and G. Campbell (eds) (2001) *Women and Credit: Researching the Past, Refiguring the Future*. Oxford and New York: Berg.
- Lewis, O. (1964) *The Children of Sánchez*. London: Penguin Books.
- Mauss, M. (1954) *The Gift: Forms and Functions of Exchange in Archaic Societies*. London: Cohen and West.
- Mayoux, L. (2001) 'Tackling the Down Side: Social Capital, Women's Empowerment and Micro-finance in Cameroon', *Development and Change* 3: 435–64.
- McAllister, P.A. (1980) 'Work, Homestead and the Shades: The Ritual Interpretation of Labour Migration among the Gcaleka', in P. Mayer (ed.) *Black Villagers in an Industrial Society: Anthropological Perspectives on Labour Migration in South Africa*. Cape Town: Oxford University Press.
- Meillassoux, C. (1968) *Urbanization of an African Community: Voluntary Associations in Bamako*. Seattle: University of Washington Press.
- Melhuss, M. (1997) 'Exploring the Work of a Compassionate Ethnographer: The Case of Oscar Lewis', *Social Anthropology* 5: 35–54.
- Merton, R. (1976) *Sociological Ambivalence*. New York: The Free Press.
- Meyer, B. (1995) "'Delivered from the Powers of Darkness": Confessions of Satanic Rituals in Christian Ghana', *Africa* 65: 236–55.
- Meyer, B. (2003) 'Visions of Blood, Sex and Money: Fantasy Spaces in Popular Ghanaian Cinema', *Visual Anthropology* 16: 15–41.
- Molyneux, M. (2002) 'Gender and the Silences of Social Capital: Lessons from Latin America', *Development and Change* 32: 167–88.
- Niehaus, I. (2000) 'Coins for Blood and Blood for Coins: From Sacrifice to Ritual Murder in the South African Lowveld, 1930–2000', *Etnofoor* 13: 31–54.
- Ojwang, J.B. and J.N.K. Mugambi (1989) *The S.M. Otieno Case: Death and Burial in Modern Kenya*. Nairobi: Nairobi University Press.
- Olson, M. (1965) *The Logic of Collective Action: Public Goods and the Theory of Groups*. Cambridge, MA: Harvard University Press.

- Ortner, S.B. (1995) 'Resistance and the Problem of Ethnographic Refusal', *Society for Comparative Study of Society and History* 37(1): 173–93.
- Platteau, J. (1997) 'Mutual Insurance as an Elusive Concept in Traditional Rural Societies', *Journal of Development Studies* 33(6): 764–96.
- Popkin, S.L. (1979) *The Rational Peasant: The Political Economy of Rural Society in Vietnam*. Berkeley: University of California Press.
- Prahalad, C.K. (2004) *Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits*. Upper Saddle River, NJ: Wharton School Publishing.
- Putnam, R.D. (1993) *Making Democracy Work: Civic Traditions in Modern Italy*. Princeton, NJ: Princeton University Press.
- Putnam, R.D. (2000) *Bowling Alone: The Collapse and Revival of American Community*. New York: Simon and Schuster.
- Quinones, B.R. and H.D. Seibel (2000) 'Social Capital in Microfinance: Case Studies in the Philippines', *Policy Sciences* 33(3–4): 421–33.
- Rahman, A. (1999) 'Micro-credit Initiatives for Equitable and Sustainable Development: Who Pays?', *World Development* 27: 67–82.
- Reinke, J. (1998) 'Does Solidarity Pay? The Case of the Small Enterprise Foundation, South Africa', *Development and Change* 29: 553–76.
- Reis, E.P. (1998) 'Banfield's Amoral Familism Revisited: Implications of High Inequality Structures for Civil Society', in J.C. Alexander (ed.) *Real Civil Societies: Dilemmas of Institutionalization*, pp. 21–39. London: Sage.
- Rowlands, M. (1995) 'Looking at Financial Landscapes: A Contextual Analysis', in S. Ardener and S. Burman (eds) *Money-go-rounds: The Importance of Rotating Savings and Credit Associations for Women*. Oxford and Washington, DC: Berg.
- Sahlins, M. (1972) *Stone Age Economics*. London: Tavistock.
- Scheper-Hughes, N. (1992) *Death without Weeping: The Violence of Everyday Life in Brazil*. Berkeley: University of California Press.
- Scott, J.C. (1977) *The Moral Economy of the Peasant: Rebellion and Subsistence in Southeast Asia*. New Haven, CT: Yale University Press.
- Simmel, G. (1900) *Philosophie des Geldes*. Berlin: Duncker & Humblot Verlag.
- Smelser, N.J. (1998) 'The Rational and the Ambivalent in the Social Sciences: 1997 Presidential Address', *American Sociological Review* 63: 1–16.
- Smets, P. and E. Bähre (2004) 'When Coercion Takes Over: The Limits of Social Capital in Microfinance Schemes', in H. Lont and O. Hospes (eds) *Livelihood and Microfinance: Anthropological and Sociological Perspectives on Savings and Debt*. Delft: Eburon.
- Stack, C. (1974) *All Our Kin: Strategies for Survival in a Black Community*. New York: Harper & Row.
- Thoden van Velzen, H.U.E. (1995) 'Revenants that Cannot be Shaken: Collective Fantasies in a Maroon Society', *American Anthropologist* 97: 722–32.
- Thoden van Velzen, H.U.E. (1997) 'Dramatization: How Dream Work Shapes Culture', *Psychoanalytic Review* 84: 173–88.

- Turnbull, C.T. (1972) *The Mountain People*. London: Triad/Paladin.
- UNDP (2004) 'Unleashing Entrepreneurship: Making Business Work for the Poor', Report by the Commission on the Private Sector and Development.
- Van Wetering, I. (1999) 'Roscas, Ethnicity and Strategy: Surinamese Creole Women's Savings Clubs in Amsterdam', in R. Barot, H. Bradley and S. Fenton (eds) *Ethnicity, Gender and Social Change*. Houndmills: Macmillan.
- Vélez-Ibañez, C.G. (1983) *Bonds of Mutual Trust: The Cultural System of Rotating Credit Associations among Urban Mexicans and Chicanos*. New Brunswick, NJ: Rutgers University Press.
- Verdery, K. (1999) *The Political Lives of Dead Bodies: Reburial and Postsocialist Change*. New York: Columbia University Press.
- Wacquant, L. (2002) 'Scrutinizing the Street: Poverty, Morality, and the Pitfalls of Urban Ethnography', *American Journal of Sociology* 107: 1468–532.
- Weiss, B. (1993) 'Buying Her Grave: Money, Movement and AIDS in North-West Tanzania', *Africa* 63: 19–35.
- Wolf, E. (1999) *Envisioning Power: Ideologies of Dominance and Crisis*. Los Angeles: University of California Press.
- Woolcock, M. (1998) 'Social Capital and Economic Development: Toward a Theoretical Synthesis and Policy Framework', *Theory and Society* 27: 151–208.
- Zelizer, V.A. (1994) *The Social Meaning of Money*. New York: Basic Books.

■ **ERIK BÄHRE** has carried out research since 1995 on the nexus of money, culture, and urban poverty in South Africa. He did his PhD thesis on mutual insurances, saving groups, and credit groups among the poor in Cape Town at the Amsterdam School for Social Science Research, University of Amsterdam. He worked at the University of Natal, Utrecht University, and is currently researcher at AMIDSt, University of Amsterdam. His recent research is on the effect of commercial insurances on social security and mutual insurance in Cape Town, South Africa (funded by the Netherlands Organization for Scientific Research, section WOTRO). He has, among others, published in *Journal of Religion in Africa*, *African Studies* and *Current Anthropology*. His ethnography *Money and Violence: Financial Self-help Groups in a South African Township* has been published recently. Address: Amsterdam Institute for Metropolitan and International Development Studies, University of Amsterdam, Nieuwe Prinsengracht 130, 1018 VZ, Amsterdam, the Netherlands. [email: e.bahre@uva.nl] ■