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Social security in developing countries: operation and dynamics of social security mechanisms in rural Swaziland

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VRIJE UNIVERSITEIT

SOCIAL SECURITY IN DEVELOPING COUNTRIES

OPERATION AND DYNAMICS OF SOCIAL SECURITY MECHANISMS IN RURAL SWAZILAND

ACADEMISCH PROEFSCHRIFT

ter verkrijging van de graad van doctor aan
de Vrije Universiteit te Amsterdam,
op gezag van de rector magnificus
prof.dr E. Boeker,
in het openbaar te verdedigen
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door

ADRIANUS HENDRIKUS MARIA LELIVELD

geboren te Hilversum

Promotoren: prof.dr H. Linnemann
prof.dr H.J. Tieleman
Referent: prof.dr F. von Benda-Beckmann

(text with front page photograph)

GOGO WHO LIVES ON WILD VEGGIES

Gogo M.M. from the Mbuluzi area outside Mbabane, lives on wild vegetables... not because she is primitive, but because she has got no alternative - a victim of old age with no-one to look after her. Her son, who is also her only child and would be looking after her, became paralysed after being stabbed by muggers. Gogo M., who says she is in her eighties, walks several kilometres to Mbabane to beg. When compassionate people give her a few coins, she buys mealie-meal to feed herself and her daughter-in-law who has remained close to her despite the tragedy that befell her husband. (...) She appealed to people to come to her rescue and blamed the government for not caring for old people. (...)

Gogo M. is not the only old woman who is desperate in the area. "(...)other old women of the area are suffering too, however their case is not too bad because they have their able bodied children with whom they stay. I suffer the most because I have one child who can't work because he is paralysed". she said. "Some people make fun of me when I beg for money. They tell me to ask for money from my children, but I don't blame them... they don't know my situation", she added.
(...)

(The Times of Swaziland, October 14, 1990)

With many thanks to the editors of the Times of Swaziland for giving me a copy of the photograph and giving me permission to use it for this thesis.

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List of abbreviations

GDP	=	Gross Domestic Product
GNP	=	Gross National Product
ILO	=	International Labour Office
IMF	=	International Monetary Fund
LDC	=	Less Developed Country
LLDC	=	Least Developed Country
OAU	=	Organisation of African Unity
PTA	=	Preferential Trade Area for Eastern and Southern Africa
RDA	=	Rural Development Area
RDAP	=	Rural Development Areas Programme
RMA	=	Rand Monetary Area
SACU	=	Southern African Customs Union
SADCC	=	Southern African Development Coordination Conference
SNL	=	Swazi Nation Land
SSRU	=	Social Science Research Unit
UN	=	United Nations
UNDP	=	United Nations Development Programme
UNICEF	=	United Nations International Children and Education Fund
UNISWA	=	University of Swaziland
VUA	=	Vrije Universiteit Amsterdam
WCED	=	World Commission on Environment and Development

List of Siswati words and terms

Bakwegati	=	parents-in-law
Babetala	=	father-in-law
Baluma	=	sisters- and brothers-in-law
Bomakhelwane	=	neighbourhood
Gogo	=	grandmother
Incwala	=	First Fruit Ceremony
Indlu (pl. *tindlu*)	=	household within homestead
Indvuna (pl. *tindvuna*)	=	(1) chief's messenger (2) representative of regional council
Insimi yendlukulu	=	field of the Great House
Insulamnyembeti	=	cow given to the bride's mother, (lit. 'to wipe away tears')
Inyanga	=	medicine man or woman
Isibongo	=	clan
Kabonina	=	maternal kin
Kaboyise	=	paternal kin
Kugezalibovu	=	smearing of the bride with red ochre
Kugidza	=	weeping in the cattle byre
Kukhonta	=	subjection to the Chief's authority
Kunata intutu	=	practice of putting aside part of the beer production for free distribution to visitors (lit. 'to drink the smoke')
Kupatha	=	to carry, superintend
Kutsenga umtfwana	=	'buying' children
Libandla	=	Great Council
Lilima	=	work party
Lobola	=	bride-price
Lugege	=	cow slaughtered on arrival of the groom's family at the girl's home
Lusendvo	=	lineage
Makelwane	=	neighbours
Ninatala	=	mother-in-law
Sinyama	=	'bad luck'
Tibiyo Taka Ngwane	=	King's Mineral Royalty Fund
Tinkhundla	=	name of regional government system
Tisuku Taka Ngwane	=	King's Royalty Fund
Ubabe	=	father

1. INTRODUCTION

1.1. Social security research and development thinking

In recent years both researchers and policy makers have shown a growing interest in social security in developing countries (see, for example, Ahmad *et al.* 1991, Von Benda-Beckmann *et al.* 1988 and 1994, McGreevey 1990, Meereboer 1994, Midgley 1984, World Bank 1990). This growing interest is not just a matter of fashion. The evolution of research on social security in developing countries is closely related to the post-war evolution of our ideas on what development is, and our experiences with development policies. Singer (1989) gives an excellent overview of forty years development thinking and experiences. Here I draw heavily on his paper, in order to describe the development of research on social security in developing countries.

In the 1950s and 1960s, development was understood as economic growth and, influenced by the ideas of Keynes and of Harrod and Domar, economic growth was understood as capital accumulation. This capital accumulation should be attained by macro-economic planning and effective government action. Singer (1989:65) indicates that "the wartime experience of the industrial countries had indeed demonstrated the potential for macro-economic planning and effective government action to maximize output, mobilize latent resources, achieve full employment, and at the same time control inflation and achieve a more equal income distribution." There was a strong feeling that the same principles of planning, macroeconomic management of the economy by governments and mobilisation of latent sources were also applicable to the economies of developing countries. But the emphasis on physical capital accumulation as the 'crux' of development led, in due course, to a tolerance for income inequalities and the persistence of poverty. This took the form

either of a belief that growth was sooner or later bound to 'trickle down' and spread to the poor, or even more strongly that increased income inequalities were a necessary price to pay for the time being until the luxury of general welfare could be afforded from an enlarged cake of production (Singer 1989:78-9). These beliefs were based on the ideas and theories of Kuznets, Rostow and Lewis on stages of development and income distribution. However, experiences showed little sign of trickle down, and growth did not lead to redistribution.

With the heavy emphasis on physical capital accumulation, excluding the role of human capital in the development process, and the belief that growth would ultimately lead to redistribution, social security in developing countries was not a major issue of concern in the 1950s and 1960s. A few (rare) examples of attention to social security issues can be found in Lewis (1955) and Kassalow (1968), but in general sustained growth came before social security. However, when trickle-down effects did not occur and growth did not lead to redistribution, the ideas on development (policy), and consequently social security, began to change.

In the 1970s, growth of the Gross National Product (GNP) became less synonymous with development, although it was still considered as a necessary condition for development (Singer 1989:87). Singer (1989:88) describes that the shift in objectives from simple growth of the GNP took two forms: "one was the establishment of employment as a major and over-riding objective; the other was a shift to redistribution. With employment creation moving to the centre as the crux of development, such 'human capital' aspects as training, skills, health and other factors in productivity were now given increased weight, compared with physical capital accumulation." The employment-oriented development policy, in which the International Labour Office (ILO) played a major role, provided an essential bridge between the growth-oriented strategy emphasizing 'productive' investment, and a subsequent poverty orientation which could be accused of shifting to 'unproductive' activities such as redistribution, provision of social services and direct income support (Singer 1989:89-90). The greater emphasis on human capital led also to the second major shift in development objectives: a greater concern with income distribution. The strategy of 'Redistribution from Growth' became a strategy of 'Redistribution with Growth', promoted by the World Bank, and of the 'Basic Needs Approach', promoted by ILO.

Both shifts in development objectives also led to an increasing

interest in social security in developing countries. Social insurance schemes and the provision of social services became part of the 'Employment Strategy'. As a result of the 'Basic Needs Strategy', community-based projects and programmes were set up to provide poor people directly with food, clothing, housing, and so on. It is, therefore, not surprising that in the 1970s the first studies on social security in developing countries also appeared (see Mouton 1975, Mesa-Lago 1978). A main characteristic of these studies is their focus on social security initiatives in the 'formal sector', including state-initiated social welfare schemes, and social insurance programmes set up by companies and the state. This focus on 'formal social security' is not surprising. Firstly, it is in line with a development strategy directed at creating jobs in the formal sector. Secondly, the ways in which social security programmes were organised and carried out were adopted from the industrialized countries. In these countries the state had and still has a major role in redistributing income and welfare and hence in carrying out social security programmes. It was thought that developing states should have the same major role in organizing social security and welfare (re)distribution.

In sum, in the 1970s expectations were fairly high and it was generally thought that developing countries had now embarked on the proper road to development. The two oil booms in the 1970s, followed by recession in the industrialized countries, could not, in the first instance, disturb this optimism. However, the effects of the recession on the developing countries came later: the 1980s were characterized by the debt crisis and deep economic recession in most parts of the developing world. South East Asia was the only exception. In the case of the other regions, the 1980s might be described as a decade 'lost' for development: "the attention shifted to debt settlement, stabilisation, adjustment, structural change, liberalisation, etc. - often at the expense of everything that previously had been understood as development, whether growth, employment, redistribution, basic needs or reduction of poverty " (Singer 1989:96). Singer (1989:96) also concludes that "(...)this shift can be associated with the ascent of neoliberal ideologies and a shift in decision making on development strategy to creditors, donors and international financial institutions. Structural adjustment was considered a pre-condition for new development."

The consequences of the adjustment programmes for social security and social welfare of poorer people were devastating. UNICEF studies on

'Adjustment with a Human Face' (Cornia *et al.* 1987) and 'The Impact of the World Recession on Children' (Jolly and Cornia 1984) documented that the new adjustment policy contributed to less welfare of women and children and led to greater inequalities of income distribution. Because of the emphasis on structural adjustment, social security as a major component of development vanished from sight and received relatively little attention compared with the 1970s.

However, at the end of the 1980s the tide turned. As the decade of the 1980s drew to a close and a broad decline of investment, physical and human, and widespread reversal of development became apparent, resistance to the neoliberal counter-revolution increased (Singer 1989: 105). It became accepted that adjustment should have a more 'human face'; that more external resources were needed to smooth the process of adjustment; that adjustment must be made less harsh and stretched out over a longer period. Moreover, in 1987 the Brundtland Report on 'Our Common Future' introduced new ideas in development thinking by emphasizing the need for 'sustainable development'. In this report, not only does the state of the natural environment become part of the development concept, but also the balance between growth and redistribution in the development concept is restored and income redistribution and social security become integral parts of it again (WCED 1987:50,106). The same process of restoring the balance can be found in the 1990 World Development Report on 'Poverty' (World Bank 1990:90-102), and also in the form of the increasing attention being paid by the United Nations to social security issues and poverty (see, for instance, Meereboer 1994).

The renewed attention being paid to social security and social welfare policy in developing countries is reflected in scientific research on the subject. Two recent major contributions are Von Benda-Beckmann *et al.* (1988) and Ahmad *et al.* (1991). The former study includes mainly contributions from (legal) anthropologists and sociologists, while in the latter study (development) economists dominate. What these two studies have in common is that attention is paid not only to so-called 'formal social security', but also to 'informal social security', which can be generally understood as non-state initiated social security (for a detailed discussion on the concept of social security, see Chapter 2 of this study).

An important reason for this increasing attention being paid to informal social security might have been that the transplantation of social security models of industrialized countries onto developing countries led

to many problems. As Hirtz (1989:22) states, "serious doubts emerge as to whether, with the transfer of the goals of social security of the industrialized nations, one can also transfer the undeniable success of this part of the world". A main problem was that these models did not fit into the actual social and economic conditions in developing countries, in which not only is a modest percentage of the working population involved in the 'formal' sector, but also "a diverse constellation of risks vis-à-vis the compensation conditions have to be assumed" (Hirtz 1989:22). Gradually policy makers have become aware that large sections of the population in developing countries do not depend on the 'formal' sector for their social security and that, notwithstanding the existence of widespread poverty, people in developing countries have and maintain their own mechanisms for providing themselves with social security, independently of what is initiated by the state or development agencies. Social security research has been more directed, then, at questions as to how these 'informal' or 'traditional' social security mechanisms operate, and how 'formal' or 'modern' social security mechanisms can be linked and adapted to these 'informal' social security mechanisms. This study addresses primarily the first of these two questions, and focuses on Swaziland as a case study.

1.2. The plan of this study

This study starts with three theoretical chapters on social security in developing countries. In Chapter 2 the concept of 'social security' is discussed, the research problem and research questions are presented, and also the methodology used to answer these questions is explained. In Chapter 3 we elaborate on the function and place of social security mechanisms in society and the several factors that can influence this function. In Chapter 4 the most important social security mechanisms to be found in the rural areas in developing countries are presented.

The content of the theoretical chapters is illustrated with an extensive case study on social security mechanisms in the rural areas of Swaziland (Chapters 5 to 9). In Chapter 5 a brief profile is given of the Kingdom of Swaziland. In Chapter 6 there is an analysis of the rural homestead, which can be considered as one of the most important social security mechanisms in Swazi society. In Chapters 7 and 8 other important 'informal' social security mechanisms in the rural areas of Swaziland are discussed, such as kinship relations, neighbourliness, associations, and

chiefdom. In Chapter 9 the actual operation of the discussed social security mechanisms is further illustrated by analyzing their role for the Swazi individual and in the event of three major contingencies.

The final chapter summarizes and presents the main conclusions, as well as pointing out the present study's limitations. It is here that also the possible directions for future research will be explored.

2. RESEARCH PROBLEM AND METHODOLOGY

2.1. Introduction

In this chapter this study's research problem and methodology are explained. This presentation is preceded by a brief discussion on the definition of the main concept of this study, namely social security. The development of the term 'social security' has been analyzed thoroughly by many authors (see Atkinson 1989, Berghman 1986, ILO 1984a, Kaufmann 1973, Midgley 1984, Partsch 1983, Veldkamp 1984). This study is not going to repeat their analysis and discussion. In this chapter the concept of social security is discussed by placing it in the context of developing countries, namely in a social-cultural, economic and political context which differs considerably from the original context in which the concept of social security developed, the industrialized market economy. In Section 2.2 a brief introduction is given to the 'conventional' view of social security prevailing in developed market economies. In Section 2.3 the limitations of this view of social security are discussed in relation to developing countries. In Section 2.4 a broader view of the concept of social security is presented, which is strongly advocated by legal anthropologists and rural sociologists concerned with social security in developing countries (see, for example, F. von Benda-Beckmann *et al.* 1988, F. and K. von Benda-Beckmann 1994, Bossert 1985, Fuchs 1985, Hirtz 1989). Based on this broader view on social security, the research problem and research questions are presented in Section 2.5. In Section 2.6 the methodology used for this study is explained, with an outline of the choice of the theoretical setting (Section 2.6.1) as well as the ways in which data were collected (Section 2.6.2).

2.2. Conventional understanding of social security

The term 'social security' has its origin in the welfare policy of US President Franklin D. Roosevelt. In 1934 Roosevelt announced a program for "security against the hazards and vicissitudes of life" (quoted by Partsch 1983:14). This announcement was followed in 1935 by the Social Security Act. The subtitle of this Social Security Act gives an indication of what was understood, then, under social security: "An Act to provide for the general welfare by establishing a system of federal old age benefits, and by enabling the several states to make more adequate provision for aged persons, blind persons, depended and crippled children, maternal and child welfare, public health, and the administration of their unemployment compensation laws; to establish a Social Security Board; to raise revenue; and for other purposes" (quotation from Partsch 1983:15, footnote 10).

Since then, it has been the International Labour Office (ILO) which has provided the main standards for what should be understood by social security and what not. In 1942 the ILO defined social security as "the security that society furnishes through appropriate organization against certain risks to which its members are exposed" (ILO 1942:80). It suggested that only those schemes should be regarded as social security which "provide the citizen with benefits designed to prevent or cure disease, to support him when he is unable to earn and to restore him to gainful activity". Moreover, to be labelled as social security these schemes had to be provided by the state and made available to those who require assistance subject to defined conditions of eligibility.

In the ILO's Social Security (Minimum Standards) Convention No. 102 of 1952, social security schemes are further divided into nine branches: they include the statutory provision of (1) medical care, (2) sickness benefit, (3) unemployment benefit, (4) old age benefit, (5) employment injury benefit, (6) family benefit, (7) maternity benefit, (8) invalidity benefit, and (9) survivors benefit. The description in this convention is still widely used as a conventional or formal definition of social security (Midgley 1984:82). In many industrialized countries, therefore, social security includes one or more of four types of social security schemes: (1) social insurance, (2) social assistance, (3) employer liability, and (4) social allowances. The basic features of these schemes are summarized in Table 2.1.

Table 2.1. Basic features of major social security schemes in industrialized countries

Type of scheme	Primary source of funding	Coverage	Particular entitlement qualifications
Social insurance	Contributions from employee, employer, and usually from public revenues	Members of social insurance schemes	Contribution record
Social assistance	Public revenues	Persons in designated categories who have low incomes	Means test Domicile
Employer liability	Employer	Employees in designated categories	Employment criteria
Social allowances	Public revenues	Persons in designated categories	Domicile

Source: Midgley 1984:85

Departing from the conventional understanding of social security, several authors have analyzed social security in developing countries by investigating the major schemes as mentioned in Table 2.1 (see Fuchs 1985, Mackenzie 1988, McGreevey 1990, Mesa-Lago 1978 and 1991, Morgan 1991, Mouton 1975). Their conclusion is that social security is not found on a large scale in these countries: on average 10 per cent or less of the population in so-called LDCs or LLDCs are covered by social security (Fuchs 1985:35-37). This coverage differs between the major continents. Sub-Saharan Africa has the lowest coverage numbers, while coverage numbers in Latin American countries rise up to 35 per cent. These studies would lead to the conclusion that social security hardly exists in develop-

ing countries. Is this really the case? In the next section the conventional understanding of social security is critically reviewed.

2.3. Critics on the conventional definitions

In recent years many authors have argued that for a good understanding of social security in developing countries a broader view of the concept is necessary. Their main argument is that conventional definitions are based on assumptions that do not tally with the social and economic reality to be found in most developing countries. The definition of social security as a particular set of (statutory) arrangements to cover a particular set of social risks reflects tacit assumptions about one type of society only: the industrialized market society. The critics concentrate on three major items: (1) conventional definitions stress the important role of statutory law, (2) formal definitions stress the role of the State in the provision of social security resources, and (3) conventional definitions make explicit statements on what situation is considered to be normal and what situations are considered as exceptions (the social risks).

With respect to the first point of criticism, we start with an observation by Hirtz (1989:12-3) that most definitions of social security contain statements about two important elements, which form the basis of the concept of social security: (1) the definition of an exception as a deficient state of affairs, and (2) the definition of the remedy to eradicate a deficiency. Both elements give rise to such questions as the following: Who defines what deficiency versus normalcy is all about? Where are the boundaries of inclusion/exclusion of people in need? What is it that makes a deficit become an issue calling for a remedy? Will the remedy be effective? Who pays the bill for the remedies? Whose responsibility is it to have the necessary instruments applied?

Hirtz (1989:12) continues that to answer the above questions value judgements have to made then, and law enters the discussion. In developed countries an important role is assigned to (statutory) law, and the parts of law that deal with social security are known as 'social law', 'social legislation', or 'law of social welfare'. It is this part of statutory law which defines the exceptions from the rule as deficits, as well as the modes of proper compensation. Furthermore, the law both sets and guards the adequate procedures to implement the appropriate instruments for the

identified cases (Hirtz 1989:14). This is all in accordance with the ILO prescriptions that a scheme is a social security scheme when, among other things, it is a statutory provision. Moreover, the conventional definitions seem to restrict the term social security to those statutory provisions which cover the nine branches indicated in the previous section.

Hirtz (1989:17) argues, then, that any such formal definition "is bound to exclude some provisions which are known as social security or social legislation in some countries". In many developing countries, areas such as education, labour legislation, or agrarian reform are included in their social legislation areas. Moreover, as Hirtz (1989:17) also argues, "if one is to understand the formal definition of social security as 'provisions in the social security field' then fiscal measures, benefits provided by voluntary organizations as well as occupationally linked benefits of employers have to be included". When we concentrate on the majority of the population in developing countries, namely the rural population, laws of a more general nature, granting security of land, regulating leasehold, subsidizing specific insurances, or providing assistance exclusively for a rural environment under prescribed circumstances also affect the social security of the rural population.

There are, therefore, many more 'grey' areas: laws and regulations pertaining to production, post-harvest management, and marketing and its taxation affect the general well-being of the population. These cases have a dual nature: these laws and regulations are originally concerned with general economic development and distributional aspects of national wealth. The social welfare effects are then dependent on the expected economic effects. However, one can agree with Hirtz (1989:18) that "a comprehensive study on the welfare of the rural population ought to take statutory provisions which also regulate the (rural) economy into consideration". In sum, investigating only social legislation or social law in developing countries would give an incomplete picture of the entire social security field.

An additional remark, closely related to the previous remarks, is that in developing countries the actual implementation of social security legislation extends only to a minority of the population. It covers only that part of the population that finds itself in the same economic conditions as the population in industrialized countries, in which industrial wage-labour relations prevail. This is the case because the legislation is 'imported' from industrialized countries. In this sense, as Hirtz argues (1989:18-9), social security legislation in developing countries is restricted to "exclusive

economic zones" where modern industrialization occurs and the same labour conditions prevail as in industrialized nations. However, only a minority of the population in developing countries is involved in wage labour in modern industries. It is not surprising, then, to find that 10 per cent or less of the population is covered by social security.

The second point of criticism is related to the role of the State in developed and developing countries. In the literature on social security in developing countries it is argued (Woodman 1988, Hirtz 1989) that the conventional or formal definitions draw attention to state institutions of social security only. Woodman (1988:70) argues that this attention results from the tendency for political discussion in developed societies to exalt the state. Hirtz (1989:22-27), going into more detail, argues that conventional understanding about the remedy against deficits places the responsibility in the hands of State-run institutions, the responsibility being based on some provisions in the constitution, statutes, or court decisions. Even if compensation for contingencies is provided for by private institutions (employee insurance plans, workmen's compensation, or private insurance), it is assumed to be the State's almost exclusive responsibility to regulate these areas and to regulate the procedural aspects of conflict resolutions. Are the states we are talking about capable of meeting the responsibility they have included in their constitutions? Hirtz (1989:24) argues that "this question does not aim at the periphery - though important - of bureaucratic performance and control but at the center of state-society relations and state capabilities in the developing countries. The development of societies and the institutionalized Nation-state has been researched for the European continent, but the model of evolution these theories gave rise to can not be directly transferred to developing countries." In contrast with the European societies, in most developing countries the formal superstructure of State agencies is imposed on society and is not an original social evolution, and hence the depth of State penetration is of a different quality (see also Geschiere 1985, Migdal 1988). The important role that is ascribed to the State in the conventional understanding of social security should be reconsidered when looking at developing countries.

A third point of criticism of the conventional definitions is related to what Hirtz (1989:20) calls "the different rule-exception clause in the Third World". Conventional definitions of social security depart from a generally

prevailing quality, a state of affairs, a communality which is apt to be generalized. The tacit assumption under the formal definitions is that normally "every adult earns a living for himself and his family (at any rate for the children and largely also the spouse) by working. The basic assumptions are that work provides an income and that the income is adequate to meet the needs of both the income earner and his family" (Zacher 1988:21). In conventional definitions, these assumptions are taken as a point of reference and considered as the 'social normality' and cases are defined to which the generalized state (normality) does not apply. Social security implies the restoration of this normality.

But what is normal in a developing country? That every adult is able to realize an income is an exception rather than the rule (Hirtz 1989:20). For most people the normal state is 'poverty', and hardly being able to realize any income. In this case social security is charged with preventing further detoriation of this 'normal state' or with providing means to overcome this situation or both. Several authors have indicated this call for including poverty alleviation in the definition of social security (Drèze and Sen 1991, Hirtz 1989, Woodman 1988).[1]

The assumption on 'what is to be regarded as normal', which underlies formal definitions, becomes even clearer when the major 'abnormality' is indicated: the loss of monetary earnings. The majority of the 'earners' in developed countries receive their monetary income by doing wage-labour. Having access to work in developing countries is, again, the exception rather than the rule (Hirtz 1989:22). Moreover, in developing countries far more people are dependent on non-monetary earnings and gains from what is generally called 'self-employment' (Woodman 1988:71-2). All forms of income-producing activity are therefore in issue.

The reference to employment reoccurs when as the main cause of loss of earnings formal definitions mention 'loss of employment' as result of a core group of social risks. For people in developing countries other risks might be a persistent danger for their (non-monetary) earnings, especially to those who are self-employed. Because of technological innovation and progress, developed countries have been able to eliminate weather-induced and environmental risks, such as drought, insect plagues, etc.. However, it can be argued that risks of this kind should be included

[1] Even the ILO acknowledges that poverty might become a major item in the social security field, and "we are well aware that, in bringing anti-poverty policy in the mainstream of social security policy, we are arguing for a major widening of the field" (ILO 1984b 29).

in the definition of social security when considering developing countries, especially since most people obtain their earnings through self-employment in agriculture.

In sum, conventional definitions of social security include major tacit assumptions about a particular type of society. The definitions implicitly refer to a society in which statutory law prevails, economic conditions are such that the majority of people earn money for themselves and their family by being employed in wage labour, and the State has an important role in social and economic life. These conditions hardly exist in developing countries. But, nevertheless, also in these countries efforts are undertaken to cope with adversities, misfortunes, calamities, and so on. These efforts only partly resemble the efforts of industrialized nations, are often non-statutory, and the State is much less involved. The application of the formal or conventional definitions of social security would result in a major part of the social security efforts in developing countries being overlooked. Based on the arguments above, a call for a broader view of the concept of social security seems to be necessary when considering developing countries. In the next section we go into more detail.

2.4. A different view of the concept of social security

The main common characteristic of those who advocate a different view of the concept of social security is their rejection of any formal definition. Their point of departure is a conception of social security as a functionally defined field of problems (F. von Benda-Beckmann *et al.* 1988:10): "all over the world, social and economic conditions are such that a multitude of people suffer from insecurity: from uncertainty whether they will have to eat or to be fed, whether they have a roof over their head, be cared for when they are ill, be helped when they are young and old, have money to support themselves when they have no means to earn it, and so forth. In the most general sense social security thus refers to the efforts of individuals, groups of individuals or organisations to overcome these insecurities." In this view, then, social security is not connected to any particular set of contingencies and schemes. Von Benda-Beckmann *et al.* (1988:10) state that "the term can thus be taken to refer to social phenomena on a variety of levels". In their view, the words 'social security' become multireferential and should be used as an adjective rather than a noun. They distinguish between four different kinds of social phenomena which 'social security' can refer to: (1) ideology, philosophy, values and policy programmes, (2) the economic and social position of people, (3) human interaction in which goods and services are transferred for social security, and (4) social relationships and institutions.

With respect to values, ideals, ideologies and, in their more concrete form, policy objectives, we observe that, within any single society, there is hardly any agreement on one notion of social security. Different agents, distinguished by gender, age and social class, may define social security differently. According to Von Benda-Beckmann *et al.* (1988:10), "there is no need to choose only one definition; instead we have to note the differences, inquire into their underlying causes, and establish their varying significance."

When social security refers to the economic and social position of people, a relative state of security or insecurity is indicated. This state of (in)security is one dimension of the economic and social position of people. Therefore, social security is not the same as poverty or wealth, terms that usually indicate a relative level of income and/or standard of living. Social security is relevant at whatever level of poverty and wealth, which is one of the reasons why social security analysis should not be confused with studies of poverty and welfare (see Atkinson 1989, Drèze and Sen 1991, and also Chapter 3 of this study).

Social security may also indicate actual practice as observed in collective and individual action. In this sense social security can colour the most varied sorts of social processes. Building a house, for instance, as a category of behaviour, is not as such a form of social security provision. But building houses for the poor, or for one's poor relatives whom one is obliged to help, is a form of social security provision.

When social security refers to social relationships and institutions, again great variety can be observed. In some societies institutions have been established with the specific purpose of providing assistance to needy persons under given circumstances. In other societies no such institutions exist; no specific social security institutions have been differentiated from social organisations in general. Again we may notice these differences, try to explain them, and analyze their significance.

Von Benda-Beckmann *et al.* (1988:11) acknowledge that the above conceptual approach "may, of course, still be too wide and too vague", but we agree with them that "a wide definition would allow us to distinguish more

sharply the unknown areas and conceptualizations needed." In a more recent contribution, F. and K. von Benda-Beckmann (1994) argue that rather than selecting one specific set of contingencies, relationships or institutions, they prefer an approach that tries to identify which policies, institutions, relationships and interactions form the social organisation and the field of social security problems. It should also be acknowledged that when social security refers to this variety of social phenomena any attempt to squeeze policy, institution, practices and economic conditions into one definition of social security nearly inevitably leads to paradoxical and contradictory statements. Given the problems with the conventional definitions as outlined in the previous section, the above approach to the concept of social security is more suitable when analyzing social security in developing countries. In point of fact, the same conceptual approach should also be welcomed in the analysis of social security in developed countries, as it is far better suited to the analysis of 'social security pluralism' (Zacher 1988:26). Some recent contributions in the field of the study of 'welfare pluralism' in Western developed countries have provided the first steps towards such an analysis (see, among others, Johnson 1987, Kaufmann *et al.* 1989, Rose 1989, and Wheelock 1989).

Given the above conceptual approach, the task for the researcher is to make clear what kind of phenomena at what level of social organisation he is discussing. By doing so, the multireferentiality of the words social security becomes an asset rather than a burden. Instead of presenting another definition of social security in the next section, we will try to make clear what 'social security phenomena' are studied in this thesis.

2.5. What this study is about

2.5.1. Object of the study

The approach to the concept of social security outlined in the previous section is a useful basis for delimiting any research on social security. Of course, the various social phenomena described are closely linked and ultimately can and have to be related to the problem of social security. This study concentrates on the phenomenon of social relationships and institutions in which goods and services are transferred or appropriated for social security purposes. These social relationships and institutions can be referred to in as 'social security mechanisms' (F. and K. von Benda-Beckmann 1994:22). This study thereby focuses on those social security mechanisms which are non-state and non-market organised. Less attention will be paid to the State as social security mechanism, because for the majority of the population in developing countries the State has no role in providing for their social security. The characteristics of the non-state and non-market social security mechanisms are generally that they operate in rather small-scale networks of relationships and using resources internal to such networks, and that they are not or hardly differentiated out as 'social security' from ordinary forms of social and economic organization; ordinary in the sense that no functionally and/or institutionally differentiated sets of relationships and institutions, and procedures for resource transfers in specified situations or periods of distress are available or have emerged in local social organisation (see also F. and K. von Benda-Beckmann 1994). In literature these types of social security mechanisms are usually collectively labelled 'informal', 'traditional' or 'community-based'. Although this terminology is widely used to distinguish social security mechanisms from so-called 'formal' or 'modern' social security mechanisms, the use of dichotomies like 'modern-traditional' and 'formal-informal' can lead to severe misunderstanding.

The modern-traditional dichotomy mostly indicates the difference between state organised institutions for social security, which are relatively new in developing countries, and forms of social security which function(ed) in the traditional or precolonial society. In developing countries we find many rules and principles relating to social security which are of ancient origin and which have been maintained through tradition within local communities. But the use of the term 'traditional' might imply the notion of an 'unchanging tradition' in those societies. Also traditions 'discovered' during the colonial period were influenced or even created by economic and administrative measures of colonial governments. It makes sense to describe as 'traditional', as von Benda-Beckmann *et al.* (1988:12) suggest, "those forms of social security which are rationalized by reference to tradition, and to distinguish them from historically more recent and innovative legal rules and institutions, as for instance the emerging local institutions of self and mutual help. But it must be kept in mind that these institutions are not necessarily informal, traditional, archaic or customary. They may be modern phenomena, the highly rational responses of people united by a common interest in overcoming problems of need and risk through a cooperative effort." Besides this, large parts of state law can be considered to be traditional, too. This is especially the case with those old

rules which have been handed down through the generations within the community of legal scholars, judges and state bureaucrats. Von Benda-Beckmann *et al.* (1988:13) suggest that we might do better to speak, with respect to any society, of old rules and recent innovations, of historical and contemporary legal forms, if we want to give a temporal aspect to our conceptual usage. They conclude, that "if we use the conventional pairs of terms to identify in a general way state law on the one hand, and traditional law on the other, we are certainly embarking on a mistaken voyage filled with false comparisons and false contradictions" (Von Benda-Beckmann *et al.* 1988:13).

The second dichotomy to be found in literature is formal versus informal social security mechanisms. As in other spheres of life, such as labour relations and credit arrangements, 'formal' tends to be equated with Western-style, state-initiated 'legal' social security mechanisms based on statutory law, and 'informal' with social security mechanisms within family, kinship and village groups, of which it is often said that their existence and operation are based on voluntary, spontaneous actions. By this equation, however, we are almost certain to miss the informal elements in the Western, and the formal elements in the indigenous systems. The actual working of Western social security mechanisms often resembles very little a model of formal applications of rules. Local, indigenous social security mechanisms, on the other hand, can be very formal. In the local village and tribal spheres, we are dealing with sets of quite well defined legal obligations and rights, on any reasonable view of what is 'legal'. Obviously, we also find informal mutual help arrangements which transcend legal obligations. These, however, should be distinguished from the arrangements of both state and local laws. So we can distinguish formal and informal aspects of social security mechanisms in different societies, but cannot classify sets of social security arrangements (state and indigenous respectively) along the same lines (Von Benda-Beckmann *et al.* 1988:12).

For reasons outlined above, this study will avoid as much as possible the use of the terms 'informal' or 'traditional'. When the term 'social security mechanisms' is used in this study the reader should keep in mind that we talk about those mechanisms which have the characteristics as outlined in the first paragraph of this section: rather small-scale networks of relationships which in most cases use resources internal to such networks, and which are hardly or not differentiated out from ordinary forms of social and economic organisation.

A further delimitation of the research object is obtained by concentrating on social security mechanisms operating in the rural areas of developing countries. The urban context is considered to be quite different from the rural context and it is assumed that social security mechanisms in urban areas are subject to different conditions and socio-economic changes from those in the rural areas. It is, however, acknowledged that urban and rural areas cannot be considered as different entities. Strong links exist between them in the form of people and means constantly being transferred back and forth. The urban areas are, therefore, not completely excluded from the analysis, but the focus in this study is 'rural'.

Furthermore, the study is applied to Swaziland in Southern Africa. It is mainly practical reasons which have determined the choice of Swaziland as a case study. However, Swaziland exhibits socio-economic characteristics that are typical for the region of Southern Africa as a whole. Its culture and history is characteristic of the Bantu people that came from Central to Southern Africa centuries ago. As in the entire region, there has been long-standing contact with the monetary economy; this has taken the form of modern-sector development in agriculture and industry within the country, as well as participation in the industrial development of South Africa through international migration. The rural areas are characterized by land tenure systems that can also be found elsewhere in the region. Moreover, the social organisation and settlement pattern in the rural areas, in which homesteads instead of villages dominate, is also typical of the region as a whole. In short, Swaziland represents typical characteristics of countries in the southern African region in terms of land tenure, culture, history, and the economy, without suffering from some of the extremes experienced elsewhere in the region. For these reasons, the findings in Swaziland may also have relevance for other nations in the region.

2.5.2. Research problem and research questions

Which problem with respect to the research object does this study want to investigate? As also described elsewhere (Tieleman and Leliveld 1989), the main issue in this study is the operation of social security mechanisms in the rural areas of developing countries in general and in Swaziland in particular. Due to a long history of contacts with what Marxists would describe as 'the capitalist mode of production', radical social and economic changes have been taken place in the rural areas of developing countries. The question is to what extent these changes have influenced

and still affect rural social security mechanisms. In literature on Swaziland, for instance, opposite opinions can be found.

On the one hand it is argued that social and economic changes have destroyed the rural social security mechanisms from earlier times, thereby threatening the social security position of the rural population as other mechanisms have not replaced the older ones. The main cause of this destruction is the incorporation of the Swazi rural population in 'capitalist relations of production' (see Neocosmos 1987). On the other hand it is argued that rural social security mechanisms have survived, notwithstanding the intrusion of capitalist relations of production, and still provide people with social security (see several publications by Russell).

The truth will be somewhere in between. It cannot be that social and economic changes (which also took place before the intrusion of capitalism) do not affect social security mechanisms at all, but it is also very difficult to believe that all social security mechanisms from earlier times were destroyed without new social security mechanisms arising. In many rural societies a tendency to 'reconstruction' can be observed (see Coquery-Vidrovitch 1985, Raatgever 1988). People will try to cope with new social and economic realities and the insecurities these bring with them. Whether they are able to cope or not depends on many factors, and the situation will not be the same for all rural people. This study wants to contribute to the above discussion by analyzing the operation and dynamics of social security mechanisms in rural areas of developing countries by means of a case-study in temporary rural Swaziland.

In order to study the above research problem three research questions are essential. The first research question has to deal with the problem how the operation and dynamics of social security mechanisms can be analyzed. In other words, we need an analytical framework that can be used for analyzing the data collected in our case study.

The second research question in this study is: What social security mechanisms can be identified in rural Swaziland nowadays and how do they operate? So the following questions can be posed. What are the main characteristics of each of these social security mechanisms? To what extent is the mechanism an integral part of social and economic relationships and institutions, which also have other functions besides providing social security? How is the distribution of resources for social security purposes organised? Who contributes and who receives? How 'traditional' or 'modern' is the mechanism? What is its degree of 'formality'? What

contingencies are covered by the mechanism? A very important subquestion with regard to the operation of social security mechanisms is also: How do people who need resources for social security purposes have access to the mechanisms that provide these resources? In short, the second question and the subsequent subquestions aim at an investigation and description of social security mechanisms to be found in rural Swaziland nowadays.

The third research question is much more ambitious and more difficult to answer. How have social and economic changes in rural Swaziland affected the operation of the social security mechanisms to be found there and how will they affect this operation in future? The main purpose of this question is to put the currently operating social security mechanisms in a dynamic context in order to show that their existence and development depends not only on what happens in the present, but also on long term social and economic developments that have taken place in the past and are still taking place.

As the second and third research question are closely related to each other, they will not be separately answered for each social security mechanism analyzed in this study. In the analysis of the social security mechanisms in this thesis their static and dynamic aspects are combined, precisely because of the strong existing relationships. It is considered that in this way a more comprehensive picture can be given.

2.6. Methodological considerations

2.6.1. Theoretical background

Research on social security in developing countries is done by various disciplines, including development economics, (legal) anthropology, and sociology. Each discipline acknowledges that sometimes insights from the other disciplines are needed in dealing with social security issues in developing countries. But, given the specific research problems addressed by each discipline, and given their mutual differences in research methodology, no unequivocal 'theory of social security' exists. The researcher is confronted, then, with bits and pieces of several theories and analytical frameworks with which he or she can analyze his or her social security phenomenon. Several such theoretical settings have been presented to analyze social security phenomena (see, for instance, publications of F von Benda-Beckmann, F. and K. von Benda-Beckmann 1994, Bossert

1985, Freiburg-Strauss and Jung 1988, Hirtz 1989, Kaufmann 1973, Leliveld 1991, Partsch 1983, Platteau 1991, Zacher 1983), but 'the theory of social security' is still lacking.

Of course, the question still remains as to whether it is desirable to have such a comprehensive theory on social security or not. Given the fact that social security as a concept can indicate many different phenomena, it seems almost impossible to relate all these phenomena to one another and explain all the interrelationships within one comprehensive theory. This is not to say that the lack of a clear-cut theory on social security in developing countries does not leave the researcher with problems. He has to make a choice between different theories and build his own analytical framework, so as to provide himself with the necessary tools to analyze the social security phenomena he is interested in. For an individual researcher it may, therefore, be better to start from his own specific research questions, and try to identify a theoretical setting which he believes may help him to find the answers to his specific research problem. Given the above research questions, this section briefly explains the choices we made with regard to the theoretical setting that will be used in this study.

Generally the study of social security issues, including the issue of social security mechanisms, has three entrances. One entrance is to look at a specific contingent situation (old age, sickness, unemployment, food shortage, etc.) and analyze which social security mechanisms can and actually are mobilized in order to cope with the contingent situation, what values and ideologies play a role in this, and so on. Another entrance is to look at the resources (land, labour, money, relationships, etc.) that are necessary to overcome contingent situations. Are these resources available? Under what conditions do they become available? How is their 'ownership' regulated? Which social security mechanisms do provide a particular resource? A third entrance is to look at the social relationships and institutions that may 'help' to overcome the contingent situations by transferring resources for social security purposes. Of course there is considerable overlapping between the three entrances. For instance, in Chapter 8 on associations and chiefdoms in Swaziland it will become clear that some social relationships and institutions are exclusively directed at covering one contingent situation and/or providing for a specific resource that is needed, while in Chapters 6 and 7 is shown that the Swazi homestead and kinship system are much more 'multi-purpose'. Nevertheless, in

this study the social relationships and institutions are the main entrance, while the resources and contingent situations are 'side-entrances'. In Chapter 3 some theoretical observations are made with respect to the function and place of social security mechanisms in society. In Chapter 4 the social security 'contents' of specific social and economic mechanisms are theoretically analyzed. In Chapters 6 through 8 these social relationships and institutions are analyzed with respect to their social security role in rural Swazi society. Chapter 9 is, however, the proverbial exception to the rule. In this chapter the emphasis is on the significance of the analyzed social security mechanisms for the individual Swazi and for three selected major contingent situations (old age, sickness, death of a family member). The more general analysis of social security mechanisms in Chapters 6 through 8 is more explicitly linked to the two other entrances of social security analysis in Chapter 9.

As already mentioned, this study concentrates on the operation and dynamics of non-state and non-market social security mechanisms. Since, generally, one of the most important functions of social security mechanisms is to redistribute resources, we are essentially looking for a theoretical tool which can help us to explain non-market distribution. As was indicated, in industrialized countries the state has a major role in (re)distributing means in society, including those for social security purposes. Studies within the field of public finance touching on this subject are numerous and might well be used for the analysis of the social security role of the state in developing countries. But, again, the present study concentrates on non-state social security institutions. It is remarkable to see, then, how little (development) economists have done on (re)distribution of economic resources within the mechanisms we want to study, such as families, kinship systems, associations, and so on. The main representatives of what is usually called 'household' or 'family economics' (see, among others, Barnum and Squire 1979, Becker 1981, Low 1986) make up just a small part of the economic discipline. Moreover, the main emphasis is thereby on the allocation of economic resources for productive purposes, and not on (re)distribution issues.

It is, therefore, almost inevitable for the economist not to have to cross his own disciplinary boundaries. Within so-called economic anthropology, for instance, a great deal of attention has been paid to 'non-market ways of exchange and distribution'. Inspired by the works of Karl Polanyi and the successive debates between formalists and substantivists in

economic anthropology, many studies appeared on how means are exchanged and distributed in 'primitive societies', with a great deal of attention being paid to non-market mechanisms. [2] Especially Polanyi's ideas on the existence of several 'modes of exchange' (reciprocity, redistribution, and (market) exchange) in any society may prove helpful for our analysis. In Chapter 3 this will be further explored.

It was mentioned in the previous section that also an important aspect of the operation of social security mechanisms is the access people in need have to the social security mechanisms and the resources that are redistributed. Whether or not people have access can only be estimated afterwards, and is a question of evaluation. Amartya Sen has shown convincingly in many studies that access of people to resources (in Sen's cases mostly food) has much to do with people's entitlements. Individuals have to be entitled to means in order to obtain and/or to keep them. As the term entitlement already suggests, there is a strong legal basis underlying the appropriation of resources by individuals in society. This legal base is also very important in the case of means used for social security purposes. What can be estimated in advance are the 'social security entitlements' people have when they are in need and the factors that influence these individual 'social security entitlements'. Whether or not these entitlements are actually 'honoured' or 'respected' is a matter of evaluation when the need has arisen, which, in turn, will say something about the effectiveness of the operation of social security mechanisms.

How should we look upon the dynamic aspects of the discussed social security mechanisms and how can we grasp their change and development? Again, (development) economists have said little about this subject. Attention has been paid to the question of how 'modern' economic development and market integration influences 'traditional' economic structures, but often these 'traditional' structures were considered as

[2] The advocates of formalist economic anthropology depart from the premise that if models of (neoclassical) economic theory are rendered sufficiently broad and abstract, these models can be applied to all human societies. Substantivists take the position that the models of (neoclassical) economic theory properly apply only to capitalist economies where the market principle is pervasive. Societies, therefore, where other modes of production and redistribution predominate, different models must be applied. In substantivist theory, economics is properly concerned not with maximizing behaviour but with the ways in which humans produce and distribute the material goods that sustain their existence. For an overview of this discussion is referred to: Halperin 1988, Leclair and Schneider 1968, Tieleman 1985.

obstacles to development rather than having an essential role in it. The dynamics of these 'traditional' institutions were, therefore, not a major concern for most development economists. Again, the economic researcher has to turn to other social sciences for insights in this matter. In this context, useful ideas have been put forward by representatives of what can be called the 'articulation approach' within neomarxist anthropology.

This articulation approach argues that the intrusion of the capitalist mode of production in precapitalist societies will lead to an articulation of modes of production. The central idea of the articulation paradigm is that in the development of a society various modes of production do not replace one another, but that new modes of production can develop on the basis of the continuing functioning of older, subordinate modes of production. Processes of change ('development') can be seen as the conjunction of different modes of production. During these processes of change the new (capitalist) mode of production will gradually change the older relations of production to make them functional to the new dominant mode. [3]

A point of contention among the advocates of the articulation theory discussion is to what extent older relations of production can withstand the intrusion of capitalist relations of production. Some of them emphasize the strength of older relations of production (see Geschiere 1985, Hyden 1980), while others conclude that older relations of production are radically transformed or even destroyed (see Dupré 1982, Meillassoux 1975). In Southern Africa, Wolpe (1980) applied the articulation theory to the situation of apartheid in South Africa. He concluded that the apartheid system, an ultimate form of capitalist repression, destroyed older relations of production, which led to an impoverishment of a large section of the population in the Homelands. Mahmood Mamdani (1987) gives an account of the negative effects of the intrusion of capitalism on cooperative redistributive forms prevailing in rural areas in Uganda.

Although the 'articulation approach' has been widely criticized and more or less came to a dead end, as it failed to adequately clarify and define its concepts, the case-studies of its representatives provide insights into how processes of socio-economic change influence 'traditional' institutions, including (re)distributive ones. These insights, too, may prove

[3] See for a good review of the discussion on the articulation of modes of production, Binsbergen and Geschiere 1985, and Raatgever 1988.

helpful in this study.

To the reader the above choice of theories that together make up the theoretical background of this study may look opportunistic or at least eclectic, and doubts may rise whether these theories are compatible. But there are some clear similarities between the theories mentioned which make them quite compatible for this study. First, the theories are rooted in what can be called the 'Institutional Paradigm'. By Institutional Paradigm we mean those theoretical models that take institutions as the primary mechanisms for analyzing production, distribution and consumption processes (Halperin 1988:18).[4] In the analyses of Polanyi and Marx, institutions play a major role in their analyses, but also Sen's entitlement approach is strongly related to the analysis of (legal) institutions in society. Secondly, the combination of theories introduces the multidisciplinary element needed for this study. In the theories of Polanyi and the Marxist anthropologists, the economic and social structures are linked, while Sen's approach links economics with law. Thirdly, the theories supplement each other as regards their level of analysis. Polanyi and the Marxists analyze at the level of institutions and society as a whole, while Sen does the same but also brings in the individual level. For these three reasons, it is believed that these theories together might form an eclectic but suitable basis for dealing with the questions addressed in this study. With the aid of the theoretical background outlined above we will present in Chapters 3 and 4 some theoretical observations on the operation and dynamics of rural social security mechanisms in developing countries.

2.6.2. Data collection

In addition to theoretical tools for interpreting and explaining social security phenomena, data on the phenomena are needed before any analysis can start. The data for this study were collected in Swaziland and three data sources were used: existing literature, in-depth study and a sample survey.

[4] The concept of institution is an analytical construct that refers to an organisational principle, mechanism or device (Halperin 1988:18).

Literature study

Literature study did not only include the study of scholarly publications on Swaziland, but also the study of government statistics, census data, and so on. The focus was mainly on literature dealing with the social and economic life of Swazi people in the rural areas. Many sources are therefore available.

Anthropological studies (Kuper 1947, 1950 and 1963, Marwick 1966) give an insight into the social and economic organisation of Swazi people and frequently also mention mechanisms for social protection. The danger of relying on these anthropological sources lies in the emphasis in these studies on normative descriptions rather than on empirical observations. Kuper tends to have a functional and idealised view of Swazi society and presents a picture in which historical developments are neglected. Swazi society is analyzed as if no changes have taken place and are still taking place. Moreover, a more common criticism of the works of Kuper is that she did her fieldwork among the higher levels of society, namely among the chiefs and the royal Dlamini clan. As traditions are better preserved within these groups than at other levels, the anthropological studies give less insight into what is going on at 'grass-root' level. Nevertheless these studies have their value in giving a broad overview of Swazi economic and social life.

At the level of the rural household (homestead) literature abounds. Being the major social and economic unit of rural Swazi society, the Swazi homestead has been analyzed by economists, sociologists, and anthropologists. Extensive research on Swazi homesteads was done by Allen (1973), Holleman (1964), Hughes (1972), Low (1986), Neocosmos (1987), Russell (1983, 1984, 1989, 1993), and De Vletter (1983). All these studies are more or less focused on the social and economic affairs of rural homesteads and are good sources for understanding the social and economic organisation of homesteads and the changes such organisation undergoes. Social security is seldom mentioned as such, but these broader studies implicitly touch upon social security issues when discussing the socio-economic position of homesteads, the situation of women and children, labour migration in all its aspects and effects, and so on.

Historical and political studies (see, for example, Bonner 1982, Kowet 1978, Levin 1985) offer insights into structural processes of change that took place in Swaziland during this century. These historical studies generally focus on structural processes of change at the level of society and do not discuss the implications of these processes for rural home-

steads and individuals. Studies such as those of De Vletter (1983), Low (1986) and Neocosmos (1987), on the other hand, discuss how structural social and economic changes affect rural homesteads.

In sum, literature on Swaziland offers abundant information on the social, economic, historical and political dimensions of Swazi society. Some of these studies implicitly deal with or refer to the questions dealt with in this study. More explicit data, however, had to be collected by both an in-depth study and a sample survey.

In-depth study

An in-depth study of four months (February 1990 to June 1990) was made of a small community in Southern Swaziland called Elulakeni (see Appendix A for location site). The main objective of this in-depth study was to get more detailed information on the questions addressed in this study. Ten homesteads were selected for this in-depth study. At the start of the in-depth study all the homesteads in the community were included in a base-line survey, in which data were collected on homestead composition and main bases of subsistence. The ten homesteads were selected on the basis of this study. The selection was made in such a manner that the total set would, by and large, be representative for the several types of homesteads to be found in Swaziland with respect to size, composition, and combination of subsistence activities.

Information was gathered by doing unstructured interviews with several members of the respective homesteads. Questions were asked which were closely related to the existence and operation of social security mechanisms, their dynamics, and their effectiveness. The information collected in this way was satisfactory, but also often contradictory. As not too many respondents were involved in the study, it was difficult to check whether or not their answers would be representative for rural Swaziland as a whole. Sometimes a comparison with what could be found in the literature was helpful to determine the reliability of data, sometimes confronting respondents with different views led to revealing insights. Interviews with people who did not belong to the selected homesteads, such as community elders and the *indvuna* ('messenger' of the chief), sometimes generated additional and complementary information on what at first sight seemed to be contradictory information. The information from the in-depth study formed the basis for the questionnaire used in the sample survey.

Sample survey

The sample survey was done on Swazi Nation Land (SNL) by interviewing 304 respondents on 203 homesteads. [5] Respondents were interviewed with regard to their own social and economic position as well as that of the homesteads and, of course, on social security issues (see Appendix H for the questionnaire).

The sample survey was done in three communities during four and a half months. The three communities are located in different ecological zones, so that the different combinations of subsistence activities that occur on Swazi homesteads are represented (see Appendix A for location of research sites, and Appendix B for explanation of the ecological zones). In point of fact, the communities also belong to the three different types of Rural Development Areas. The Rural Development Area Programme (RDAP) was initiated in 1970, whereby selected areas of Swazi Nation Land were provided with extra investments in rural infrastructure in order to raise agricultural productivity (see also Chapter 5). Although this programme officially still continues, investments stopped in 1981 and a report on its performance (Hunting 1983) made clear that the objectives of the programme had not been reached. As result of the programme, large infrastructural differences between SNL areas can be observed. The three communities appeared to be spread over a non-RDA, a minimum-input RDA and a maximum-input RDA. [6] The difference is that in maximum-input RDAs slightly better conditions for agriculture are present, and the overall infrastructural provisions such as schools, clinics, and so on are at a higher level than in non-RDA regions.

The sample of respondents was stratified. As gender and age were thought to be important factors in determining someone's access to particular social security mechanisms, the number of respondents was spread equally over male and female and over older and younger generations. The objective was to interview 150 men and 150 women of different age groups. However, a high absentee rate among men shifted the

[5] Swazi Nation Land (SNL) is communal land and covers two-thirds of the total land surface in Swaziland. A majority of the Swazi rural population lives on SNL. A part of SNL is divided into 172 chiefdoms, each headed by a chief. The chief takes charge of the distribution of this communal land among homesteads in his chiefdom in the name of the King. Another part of Swazi Nation Land falls under the direct jurisdiction of the King and belongs to him and the royal family (see also Chapter 5 for further explanation).

[6] The difference between a minimum input RDA and a maximum input RDA are the amounts invested in economic and social infrastructure.

ultimate sample towards 225 women and 79 men.[7] The distribution of age is more equally spread among the respondents, varying from 18 to 70 years of age. Children were excluded from interviews.

The interviews with respondents were made with the aid of an interpreter. This creates its own difficulties, but there is no reason to doubt that the collected data are fairly reliable and representative for people living on Swazi Nation Land. Of the 304 interviews, 295 interviews on 195 homesteads were thought to be reliable enough to be included in this analysis. The collected data from the literature study, the in-depth study, and the sample survey will be used and presented in Chapters 5 to 9.

[7] Labour migration was one of the causes for male absenteeism. The other one was the 'shebeen' (local bar). At the start of the survey attempts were made to interview men in these shebeens, but the information could not be considered reliable for obvious reasons. It was decided, then, to do only on-homestead interviews. In this way also other homestead members besides the respondent could be consulted on issues such as the homestead income, the age and education of homestead members, and so on.

3. THE FUNCTION AND PLACE OF SOCIAL SECURITY MECHANISMS IN SOCIETY

3.1. Introduction

For an analysis of the operation and dynamics of social security mechanisms, it is necessary to have an insight into the function and place of social security mechanisms in society. In this chapter an attempt is made to point out some general theoretical considerations regarding the function and place of social security mechanisms in society which can also be useful for the analysis of social security mechanisms in Swaziland. It is acknowledged that large differences in social and economic conditions exist between (developing) societies. These differences are reflected in the function and place social security mechanisms have in society. For analytical purposes, however, it would be desirable to have some general concepts which can be used in the analysis of social security mechanisms, notwithstanding the differences to be found among societies. These concepts and their usefulness for the analysis of social security mechanisms are explained in this chapter. No attempt has been made to present a 'general theory of social security mechanisms' in the sense of a comprehensive causal model (i.e., equally good for all cases) or in the sense of a sharply defined, interlinking family of concepts. The analysis in this chapter must be seen rather as an 'approach' or a 'frame'; as a procedure of questioning and investigation.

The function of social security mechanisms can be made clear by pointing out what social security mechanisms do for the individual, known in popular language as 'the man in the street'. This is done in Sections 3.2 and 3.3. The place that social security mechanisms have in society can be explained by placing social security mechanisms in a wider context and by showing the relationships that exist with other institutions in society. In Sections 3.4 and 3.5 we elaborate on this. In Section 3.6 the main obser-

vations in this chapter are summarized.

3.2. The standard of living of the individual

To explain the function of social security mechanisms we start from the simple observation that each and every individual in society has a certain 'standard of living'. For our discussion it is important to know, then, how this standard of living is defined, and how the individual reaches a certain standard of living. These two questions can be answered by using Amartya Sen's definition of standard of living in terms of 'capabilities' and by applying his 'entitlement approach'. Therefore, in Section 3.2.1 the concept of standard of living is briefly discussed and in Sections 3.2.2 and 3.2.3 Sen's entitlement approach is explained. In Section 3.2.4 we continue with the observation that a person's standard of living is constantly 'under attack', because in daily life individuals live in an uncertain environment in which circumstances constantly change and new developments may take place. In Section 3.2.4, therefore, the patterns of uncertainties that may threaten a person's standard of living are analyzed.

3.2.1. The definition of the standard of living

The concept of standard of living is a controversial one. The question of how the concept should be operationalized is still a major point of discussion among (development) economists. In development economics the definition of the 'minimum standard of living' is of special importance, as this minimum standard is used for measuring and estimating poverty or deprivation. What counts as the minimum standard of living, and therefore also as deprivation, is a matter of valuation. According to Drèze and Sen (1991:5-10) the values involved can be characterized in three different ways.

The first approach is the utilitarian notion of value, derived from mainstream welfare economics. This approach "(...) sees value only in individual utility, itself defined in terms of some mental condition, such as pleasure, happiness, desire-fulfilment" (Drèze and Sen 1991:5). This subjectivist perspective is however very misleading as it may fail to reflect a person's real deprivation. For example, in times of long-standing deprivation a person is not going to sigh all day and complain about his or her miserable situation. He or she will try to find pleasure in some small mercies and to cut down personal desires to modest 'realistic'

proportions. So when a measure such as pleasure or desire fulfilment is used, someone's real deprivation may be concealed because he or she may not even have the ability to be adequately nourished, comfortably clothed, minimally educated, and so on.

The second approach concentrates on a person's 'real income', or command over essential commodities. An example within this approach is the 'basic needs approach', which concentrates on the requirement to provide some specified minimal amounts of necessary goods (such as food, clothing, shelter, etc) to all. The disadvantage of this approach is that "commodities - and therefore income and wealth - are *means* to well-being, rather than *constituent elements* of it" (Drèze and Sen 1991:6, italics by them). The ability to convert commodities into personal achievements may vary greatly between one person and another, and also between communities. For example, the calorie requirement for being well-nourished varies greatly with body size, age, sex, climatic conditions, and so on, and an interpersonal comparison of deprivation or of poverty cannot be adequately performed just in terms of comparing commodity commands. Only focusing on incomes for analyzing poverty and deprivation comes up against the same problem of variability, because the value of income lies in its use for commanding commodities (Drèze and Sen 1991:6). Moreover, there is the additional problem of the conversion of incomes into commodities. Market limitations, such as imperfect competition, presence of externalities, and the unavailability of certain goods in particular markets, can cause variations in the power of income to establish command over goods and services (Drèze and Sen 1991:6). Therefore, the problem of conversion of commodities into living standards is compounded by the problem of conversion of income into commodities.

The third approach to value deprivation, or more generally, living standards has been developed by Sen (see Sen 1985 and Sen 1987). He proposes that the focus variable for analyzing quality of life in general or deprivation and poverty in particular is the capability to perform certain basic functions. Drèze and Sen (1991:7) argue that "if life is seen as a set of doings and beings that are valuable, the exercise of assessing the quality of life takes the form of evaluating these functions and the capability to function. This valuation exercise need not be performed by simply counting pleasures or desires (as in the utility-based accounting), or by focusing on commodities or incomes instead of doing and beings (as in the commodity-based accounting). The task is that of evaluation of the importance of the various functionings in human life, (...). The functio-

nings themselves have to be examined, and the capability of the person to achieve them has to be appropriately valued." In the early 1990s some ambitious attempts have been undertaken to operationalize the capabilities approach, by measuring the inadequacy of each nation's level of 'human development' (see the UNDP's Human Development Reports).

In short, in the 'capability approach' the focus is on what goods allow people to do - their capabilities to function - rather than goods per se. The strength of this view is its emphasis on activities rather than commodities, built on the recognition of the contingent nature of claims over goods: what goods do for well-being depends on a host of factors, including the circumstances - personal and environmental - of an individual (Lipton and Ravallion 1993:15, see also Sen 1985). In spite of the strength of this approach, Lipton and Ravallion (1993:15-8) also indicate that "unfortunately this route is beset with its own problems". They state that capabilities can rarely be observed directly, rather certain 'achievements' are observed. The mapping from the latter to the former will also depend on other factors, such as preferences; for example, to conclude that a person was not capable of living a long life we must know more than just how long he lived. There is also the unresolved issue of how one should aggregate over different capabilities. Indexes of quality of life have been very arbitrary in what they include or exclude. Furthermore, as Lipton and Ravallion (1993:16) argue, "the role that is ascribed to preferences in (...) the capabilities approach is not entirely convincing; it is one thing to reject the strict welfarist view that only utilities matter, and quite another that utilities are not at least a part of the objective. For a great many of choices that people make, one would be loth to say that they do not know what is best for themselves. And then one should be cautious in forming judgements about poverty which are inconsistent with those choices." (...) "The capabilities approach has not established why consumption should not still remain an argument of the social evaluation of individual well-being, even if it does nothing for capabilities" (Lipton and Ravallion 1993:16). Notwithstanding these unresolved problems, the most important message of the capabilities approach is that it recognizes the real limitations of an incomes-centred conceptualization of well-being. It is agreed that command over goods matters to well-being.

3.2.2. Sen's entitlement approach

In this study we adopt Sen's view on the concept of standard of living. The standard of living is thus defined in terms of capabilities. The next

question that can be asked is how an individual attains capabilities. Also on this point Sen has something to say. Sen's argument is that capabilities are generated by entitlements. Sen introduced the concept of entitlement in his essay on 'Poverty and Famines' (Sen 1981). Since then, an 'entitlement approach' has been further developed and applied, not only by Sen but also by other scholars. Gasper (1993) gives a useful overview of this development, and the contexts in which the entitlement approach has been applied.

Generally, an 'entitlement' can be defined as a person's effective legitimate command over goods or other resources. Each person in a given society, in a given situation, has an entitlement set which consists of a set of alternative commodity bundles, any of which the person can decide to have (Sen 1981:45). In an economy with private ownership and exchange in the form of trade (exchange with others), this entitlement set depends on two parameters: the 'endowment' of the person (the ownership bundle, including his own labour power) and the 'exchange entitlement mapping' (the function that specifies the set of alternative commodity bundles that the person can command respectively for each endowment bundle). Sen (1981:46) gives the following example to illustrate his points: "(...), a peasant has his land, labour power, and a few other resources, which together make up his endowment. Starting from that endowment he can produce a bundle of food that will be his. Or, by selling his labour power, he can get a wage and with that buy commodities including food. Or he can grow some cash crops and sell them to buy food and other commodities. There are many other possibilities. The set of all such available commodity bundles in a given economic situation is the exchange entitlement of his endowment. The exchange entitlement *mapping* specifies the exchange entitlement set of alternative commodity bundles respectively for each endowment bundle." In other words, Sen's 'exchange entitlement' refers to the possible titles into which one could change one's present titles ('endowments'), via production, trade, etc. The 'exchange entitlement mapping' (E-mapping) reflects the rules, conditions and processes which affect how one's entitlements are derived from one's endowments.

The E-mapping will depend on the legal, political, economic and social characteristics of the society in question and the person's position in it. In the above example, the E-mapping will depend on production opportunities, as well as trade opportunities of resources and products. It will depend, for instance, on whether the peasant can find employment,

and if so for how long and at what wage rate; on what he can earn by selling his non-labour assets, and how much it costs him to buy whatever he may wish to buy; on what he can produce with his own labour power and resources (also resource services he can buy and manage); on the cost of purchasing resources (or resource services) and the value of the products he can sell. It will also involve legal rights to apportioning the product, for example the capitalist rule of the 'entrepreneur' owning the produce. The social conventions governing these rights can sometimes be very complex, for example those governing the rights of migrant members of peasant families to a share of the peasant output (Sen 1981:46).

According to Sen (1981:46), social security provisions are also reflected in the E-mapping, such as the right to unemployment benefit if one fails to find a job, or the right to income supplementation if one's income would otherwise fall below a certain specified level. Employment guarantees, when they exist, are also reflected in the E-mapping, giving one the option to sell one's labour power to the government at a minimum price (as has been the case in some (former) socialist economies). E-mapping will depend also on the taxes that have to be paid. In the context of studying rural societies in developing countries, Agarwal (1991:173) proposes that the E-mapping should also reflect a person's rights to communal resources (such as village commons, forests, grazing-land, etc.) and his rights to support from social networks (such as those of patronage, kinship, friendship) embodying relationships between social groups or persons in which considerations other than the mere economic take precedence.

The entitlement approach is an important contribution to the analysis of poverty and deprivation, and living standards in general. According to Gasper (1993:683), "this conceptual apparatus - namely endowments; a mapping via production, trade, etc.; and a set of possible acquisitions, whose use is rather unproblematic - is a generalization of models in micro-economics, including 'consumer theory'. 'Entitlement' is an extension of the concept of purchasing power, to cover acquisition potential as a whole, not only via exchange." The approach involves "(...)analysis of effective/sanctioned command, and its various channels and determinants, including attention to the rules and institutions that control access, and the distinctive vulnerabilities of different groups" (Gasper 1993:709). In Section 3.3 we will indicate the importance of Sen's approach for the analysis of the function of social security mechanisms. First, we continue

with a brief discussion on the relationship between entitlements and capabilities, and factors influencing this relationship.

3.2.3. Entitlements, capabilities and uncertainties

The general statement that "entitlements generate capabilities" sounds simple and straightforward, but in daily practice this relationship is not so simple. To go from entitlements to actual capabilities may need many steps for an individual, and he may meet many problems on his way. It is important to understand in this respect that the conversion of entitlements into capabilities is in fact an ongoing process of acquiring and using. For example, assume again a private ownership market economy in which a peasant works and lives, having his labour power, some land, and some other resources. Let us assume that his main objective is to be adequately fed. By combining his endowments (production) he may be able to produce, let us say, cotton. In a private ownership market economy the peasant is entitled to keep his produce. Sen (1981:2) calls this a 'production-based entitlement': "one is entitled to own what one gets by arranging production using one's owned resources, or resources hired from willing parties meeting the agreed conditions of trade." Why is this accepted? Because in a private ownership market economy one is entitled to one's own labour power, and thus to the production-based entitlements related to one's labour power (Sen calls this 'own-labour entitlement'). After having produced the cotton, which he owns, the peasant may decide to sell it for money. The ownership of the money is accepted by society, because in a private market economy the peasant has what Sen (1981:2) calls a 'trade-based entitlement': "one is entitled to own what one obtains by trading something one owns with a willing party". With the money the peasant now owns he may buy ingredients to prepare his food. The ownership of the ingredients is accepted, because he got it by exchange through the money he owns (again a trade-based entitlement). Having the ingredients, then, an activity is needed (cooking) to prepare food that can be eaten. When the peasant is able to perform this activity, he will own the prepared food, and this is accepted because he made it with his own ingredients and his own labour power (a production-based entitlement). Ultimately, then, it can be concluded (in retrospect) that for the peasant the capability to be fed has been reached. By using the several (exchange) entitlements he had he was able to convert his initial endowments into food.

The above example shows that the road from entitlements to

capabilities consists of a 'chain' of conversions. Whether or not such conversions are indeed possible can only be said in retrospect. From one day to another the entitlement of money to food may be disputed, its validity denied, or the cotton plants may be destroyed by storms, or the food supply may be destroyed or disturbed. Also influencing the conversions are factors such as matters of economic dependence, power differentials, bureaucratic corruption, individual personality traits and emotions, and individuals' or families' histories (Drèze and Sen 1991). Another important 'conversion factor' is whether or not societal institutions can be mobilized which can enforce conversion claims, if necessary against the will of people concerned.

It has become clear, then, that in no way do entitlements *automatically* generate capabilities. It will often be the case that an individual is not able to reach a certain minimum standard of living which is thought reasonable by all members of society. Moreover, the individual's actual standard of living may be constantly 'under attack'. The inability for the individual to reach a socially accepted minimum standard of living or the negative disruption of the actual standard of living can be labelled as a 'contingent situation'. A main factor causing the occurrence of such a situation is that the individual lives in an uncertain environment. As far as developing countries are concerned, it is widely recognised that a high level of uncertainty typifies the lives of individuals and families.[1] Looming above all these kinds of uncertainty is the sheer poverty of so many people, meaning that the outcome of uncertain events can often make the difference between survival and starvation (Ellis 1988:80). In the literature, types of uncertainty are classified in different ways.

Ellis (1988:81), for example, summarizes types of uncertainty under four main headings: natural hazards, market fluctuations, social uncertainties, and state actions and wars. Natural hazards refer to the unpredictable nature of weather, pests and diseases, and other natural calamities. Market fluctuations refer to situations by which future market prices are not known at the time decisions are made. This problem is enhanced

[1] The term 'uncertainty' is preferred here to the term 'risk'. Uncertainty refers in a descriptive sense to the character of the environment confronting decision makers, an environment which will contain a wide variety of uncertain events to which decision makers will attach various degrees of risk, according to their subjective beliefs of the occurrence of such events (see for detailed discussion on the concepts of uncertainty and risk, among others, Ellis 1988, Newbery and Stiglitz 1981, and Roumasset 1976).

when information is lacking and markets are imperfect, as is often the case in developing countries. By social uncertainty Ellis means insecurity caused by differences of control over resources within the family economy and the dependence for survival of some (members of) family units on others. Finally, (members of) family units may face uncertainties concerning decisions by agencies of the state, which may chop and change from one moment to the next, one coup to the next, one visit by the IMF to the next. Moreover, uncertainties of this type may result from restricted social or legal rights which (members of) family units have in some countries.

Another classification is made by Zacher (1988), who distinguishes three areas in which contingent situations for the individual and his dependants can arise as result of the outcome of uncertainties: the area of work and income, the area of the satisfaction of needs, and the area of the support unit. In industrialized countries, as result of what is often referred to as 'structural differentiation', these three areas are functionally divided over different social and economic institutions. The area of work and income, which covers the organisation of work and earning an income by work, can be found in the enterprise. The area of satisfaction of needs, which involves the organisation and distribution of goods which people need to meet their needs, such as food, housing, education, training and care, is covered by companies and (para)statal institutions. The area of the support unit, indicating the group of persons who are interdependent or all dependent upon one of their number for the satisfaction of their individual needs, is covered by the family. What can be observed especially in the rural areas of developing countries is that structural differentiation has taken place to a far less extent than in the industrialized countries. We will find many family units that 'cover' at the same time the area of work and income, the area of satisfaction of needs and also the area of the support unit. Nevertheless, we agree with Zacher that also in these family units the functional areas can be distinguished theoretically. So contingent situations may arise in each of the areas.

In the area of work and income, a person may be unable to work completely or partly, permanently or temporarily, through sickness, old age, invalidity, and so on. Alternatively, a person may be unable to utilise his capability of working, as in the case of unemployment. During the absence of the capability or while the capability cannot be utilised, there will be no income. Moreover, because the enterprise is 'internalized' in the family unit, the standard of living of the family is directly influenced by contingencies that arise because of the outcome of uncertainties as

mentioned by Ellis, such as natural hazards, market fluctuations or state actions or those which result from the social organisation. In industrialized societies, these kinds of risks also influence employees of enterprises, but some of the consequences are passed to insurance companies, government, and so on. In other societies the family unit as enterprise mostly has to bear all the consequences itself. In the area of the satisfaction of needs, problems may arise when a range of goods is so expensive that is inaccessible to poorer families, or its purchase entails a disproportionately high burden for them. Other situations might have the same repercussions, such as a low level of development, a war or a catastrophe. Then, certain goods or services may not be available at a given place or time. In developing countries, contingencies will arise in the area of the satisfaction of needs mostly not because of unavailability of goods, but because of the deprivation of the family unit itself. Within the area of the support unit, problems may arise when one of the 'useful adults' is missing (because of death) or repudiates his or her obligations (e.g. refuses to provide support), or if social relations dissolve between generations. The constitution of a support unit can also result in insufficiency of income in relation to needs, if there is a disproportion between the numbers of actual productive adults and non-productive children in the unit, as in the case of families with numerous children.

We have gone into some detail on the causes of contingent situations, because in developing countries these situations will often have severe consequences for the standard of living of individuals and their dependants. Of course, degrees of severity exist. If a productive member of the family unit has a light fever for a few days, it is not very likely that the standard of living of this individual and his or her dependants will be much affected. A chronic illness, on the contrary, will have far-reaching consequences. Another important consideration concerns the moment the contingent situation arises in relation to the 'cycle of the family unit' (see Chapter 4). To use an example of Freiburg-Strauss and Jung (1988:236): losses due to a bad harvest cause greater damage to a 'young' family with small children than to a well established family, because in the field of the enterprise of the former case the availability of labour is small and in the field of the support unit the ratio of producers versus non-producers is low.

In short, in this section it has been argued that the uncertain environment that surrounds people may cause contingent situations. What these

contingent situations have in common is the occurrence of a conversion problem for individuals since they may lead, for example, to a lack or destruction of resources, a denial of previous existing entitlements, affect negatively the physical abilities of an individual, or influence negatively the operation of societal institutions that sometimes are needed for conversion (such as markets, government, legal institutions, and so on). The rise of contingent situations may make it impossible for the individual to convert his entitlements into capabilities. Often, this not only has consequences for the standard of living of the individual himself but also for his dependants. Are there any remedies to solve the conversion problems that may arise because of the existence of contingent situations? Yes, there are and in the next section we go into more detail.

3.3. The function of social security mechanisms

The existence of contingent situations and the resulting loss of capabilities will, in many cases, be experienced by people as something negative, and attempts will be made to remedy the situation. To restore the initial standard of living, or to reach a certain minimum standard of living, resources will be needed. In many cases, the main problem is that the contingent situation caused, amongst other things, a loss of resources. So, how can we deal with the need for extra resources to overcome the contingent situation?

A first solution might be that individuals or families have foreseen or expected certain contingent situations, and have already coped with their occurrence: for example, by storing food from last year's harvest to cope with possible bad harvests this year, or by saving money from last year's income-generating activities to cope with possible market distortions this year, or by investing in cattle that can be sold or eaten in times of food shortage, and so on. Moreover, one may be able to switch resources from one allocation to another. For example, instead of using savings originally meant for buying new clothes or paying school fees, these savings might be used for buying medicines in case of sickness or food in case of bad harvests. 'Coping' or 'switching' strategies by individuals (or families) can be found in all societies, and also in rural areas in developing countries many examples can be found. But individuals and families may also be confronted with unforeseen contingent situations with which they cannot cope, because no resources are available to meet

the extra need which has arisen. Other measures might then be necessary.

One such measure could be that people who are not in need provide people in need directly with the resources they need. When someone cannot obtain food because he or she is too old to earn money to buy food, food can be given to him or her. When someone has lost his house because of a typhoon and he has no means of restoring the damage, shelter can be given to him. When someone becomes unemployed and no income is earned which entitles a person and possibly his family to commodities and services, the money, goods or services might be directly given to him, and so on. It is clear, however, that those people who are not in need will not and cannot provide resources in all contingent situations which arise and which may lead to a decline of someone's standard of living. Three important considerations may play a role.

In the first place, a 'social standard' for living conditions may have developed in society. When contingencies cause a decline of the standard of living below this social standard, resources from society may be transferred to the individuals or families concerned to bring them back up to the social standard. This social standard can be a minimum standard of living necessary for survival, often defined in such terms as 'poverty line' or 'subsistence level'. But the social standard of living may also be higher than the subsistence level.

Secondly, not all contingent situations that give rise to a decline of the standard of living are considered by society to require compensation. It may be thought that the consequences of certain contingent situations should be borne by the individual himself. In general, society will primarily provide resources for contingent situations that result from so-called social uncertainties: uncertainties whose outcome leads to such negative consequences for the individual's standard of living that they cannot be borne by the individual alone. What risks are considered as social risks which should be provided for by society is often a matter of opinion, culture and politics. We have already discussed the choice of ILO, but other risks might be selected and also different socio-economic settings.

A third consideration is that, in case of need, only so-called 'social goods' can be provided by society.[2] A 'social good' is one that is at the disposition of society, whose distribution can be a matter of social policy. According to Rawls (1971:62), important primary social goods are "rights and liberties, powers and opportunities, income and wealth". This observation by Rawls is interesting, because it may lead to the conclusion that not only resources such as money, labour (time) and commodities are involved, but contingent situations can also be solved by society by giving people rights, powers and opportunities. One who becomes unemployed, might be given the opportunity to work again, one who has lost or does not own land, might be given rights to land, and so on.

Because of the individual's limited capacity to deal with the negative consequences of contingent situations, the measure to provide people in need with social goods in certain contingent situations has been applied in many societies. If people in a particular society agree upon this measure, this will lead to organisation in society to implement the measure: social goods have to be made available and distributed, individuals in need have to be entitled to these goods in defined circumstances, and when goods are available for the individual in need they also have to be converted into capabilities when this individual is unable to carry out this conversion himself. In other words, *social security mechanisms* are established and developed which have *the function of entitling people in contingent situations to these goods, of organising the collection and distribution of social goods and of converting these social goods into capabilities when people are not able to do so themselves*. The purpose of this function is twofold: 'protection' and 'promotion' of the standard of living (Drèze and Sen 1991:3). By protection is meant that social security mechanisms are concerned with preventing a decline of living standards in general and of the basic conditions of living in particular. Partsch (1983:47) mentions that in this respect social security mechanisms have essentially an 'insurance' function. This contrasts with the function of enhancing normal living conditions and dealing with regular and often persistent deprivation. This 'promotional' aspect of social security mechanisms is more ambitious in

[2] Rawls (1971) makes a distinction between 'primary natural goods' and 'primary social goods' Primary social goods are goods which any rational person can be presumed to want, irrespective of his preferences, talents and other personal characteristics It is only social goods that can at the disposition of society Primary natural goods, such as intelligence and athletic ability, are also resources a person would want, but are not at the disposition of society.

wanting to counter problems that have survived for very long periods of time. In the literature (Atkinson 1989, Burgess and Stern 1991, Drèze and Sen 1991, Partsch 1983) this double function of social security mechanisms with regard to the standard of living is emphasized. In practice, many social security mechanisms have both protective and promotional elements. This will also become clear in this study when specific social security mechanisms are analyzed.

3.4. Social security mechanisms and society

In the previous sections the function of social security mechanisms in society have been made clear by showing what they can do for the individual. The question of how this function is operationalized (that is, which institutions in society operate as social security mechanisms and how these institutions as such are organised) can only be answered by pointing out the relationships that exist between social security mechanisms and the society in which they operate. It will be argued in this section that the organisation of society in general (Section 3.4.2), and that of the economy in particular (Section 3.4.1), has a large impact on the way in which social security mechanisms are organized and operate.

3.4.1. Social security mechanisms as part of the economy

It has become clear that, among other things, a major function of social security mechanisms is to redistribute resources from those who are not in a contingent situation to those who are. So, because of this distributional function, social security mechanisms have economic aspects and can be looked upon as being part of the economy. How this distribution within social security mechanisms is organised will very much depend on the way in which production and distribution in the economy are generally organised. The latter may differ between societies. Karl Polanyi *cum suis* have developed some general concepts which can be used to analyze cross-cultural differences between economies. His view on 'the economy' will also be useful for our analysis.

Polanyi *cum suis* consider the economy in all sorts of societies as a process of material provisioning of livelihood, which involves production, distribution and consumption. An essential question they have asked themselves is how all these economic activities by many actors are 'tuned' to each other; in other words, what makes an economy an economy?

According to Polanyi (in Polanyi and Pearson 1977:31), the economy is "an instituted process of interaction serving the satisfaction of material wants". For Polanyi, 'instituted' means organised in the sense of something which is not random (Halperin 1988:33). Polanyi (in Polanyi. Arensberg and Pearson 1957:251) argues in this respect that, for example, "acts of exchange on the personal level produce prices only if they occur under a system of price-making markets, an institutional set up which is nowhere created by mere random acts of exchange". Polanyi's use of the word 'random' refers to Adam Smith's notion of the 'invisible hand' as the organising principle for the market economy: a series of randomised exchanges on the part of individuals creates the forces of supply and demand that set the prices that produce a market system. Polanyi implies that there are institutional perquisites, such as a system of private property, which must be met before individual acts of exchange will become part of a market system.

According to Polanyi the principles of organisation and the relevant units may vary across cultures. As Halperin (1988:33) explains: "for Polanyi, economies must be analyzed as parts of cultural systems. Economic processes have cultural components. Only certain kinds of social units with certain kinds of social structures can organise particular kinds of economic processes". And Polanyi (in Polanyi, Arensberg and Pearson 1957:250) states, elaborating on the concept: "the human economy, then, is embedded and enmeshed in institutions, economic and noneconomic. The inclusion of the noneconomic is vital. For religion or government may be as important for the structure and functioning of the economy as monetary institutions or the availability of tools and machines themselves that lighten the toil of labour." With this elaboration, Polanyi makes clear that his notion of what is 'economic' is broader than conventional notions. The market as coordinating and exchange system is not the only kind of economic institution. Polanyi's notion of economic implies that an institution need not appear 'economic' by conventional standards in order to function as organiser of production, distribution and consumption (Halperin 1988:34). Polanyi also states that the economy is an instituted *process*. Process implies movement through time - activities that often occur in complex combinations but that are ongoing and changing, as well as continuous, whether cyclical or linear.

On the basis of the above considerations, Polanyi (1968) argues that there are three major modes of exchange in human societies: exchange, redis-

tribution and reciprocity.[3] 'Exchange' is a mode of exchange by which each prestation is compensated with another clear-cut prestation (for example, wage for labour, products for amounts of money, one product for another). Exchange is the transfer of goods at prices based on supply and demand. Exchange as a mode of exchange, therefore, requires the existence of price-setting institutions where supply and demand can meet, such as commodity markets, labour markets, and financial markets. In many societies separate exchange circuits may exist, because some goods can only be exchanged among people with a certain social position, or only against certain other goods (see Bohannan 1955).

The second mode of exchange is redistribution, in which a central authority has the power to collect commodities or money and to redistribute these means. The institutional condition for redistribution to be a mode of exchange is the existence of a centralized structure. The central authority serves as an allocative point where goods, services and money are collected and from which they are disbursed. The centre must be well-established and ongoing and must exist independently of any particular movement of goods, money or services. Examples of such central authorities are heads of villages, chiefs, churches, modern governments, kings, and so on. The ratio behind such a system can be very different (Tieleman 1991:14). For example, it enables all kinds of labour division and income distribution: between the young and old, between men and women, between rulers and commoners, and so on. Another ratio can be the continuing existence ('reproduction') of society, which implies some form of redistribution between producing and non-producing members of society (children, elderly, sick people, people performing caring tasks).

Reciprocity is the third mode of exchange. This is the exchange of goods which takes place neither through markets nor through (administrative) hierarchies. Reciprocity refers to those economic activities of people which comprise the fulfilment of obligations, which are culturally determined. There is no immediate compensation, but people act because 'they ought to do so', with the expectation that others will also act accordingly. Examples are the care of parents for their children, domestic activities

[3] Polanyi himself refers to these modes of exchange as 'modes of economic integration'. Although the latter term indicates better that the concepts reciprocity, redistribution and exchange were formulated for the analytical purpose of identifying patterns of economic activity that can be associated with particular kinds of institutional arrangements, we think the use of the term 'modes of exchange' is more clear and refers more directly to the economic activity of distribution on which we concentrate in this study.

done by various members of the household, and so on. In order for reciprocity to function as modes of exchange, an economic process must occur between symmetrically organised structures (Halperin 1988:37), for example, between kinship groups. Sahlins (1972) indicates that various forms of reciprocity may exist. There is 'balanced reciprocity', indicating a mutual exchange among individuals or family units with the amounts exchanged being approximately equal in the long run. 'Unbalanced reciprocity' exists when there is a constant move of means from those who have to those who have not. 'Negative reciprocity' can also be found, and stealing is here one of the examples.

The above modes of exchange must be understood as models, that is, as specifying ideal requirements that do not necessarily exist empirically (Halperin 1988:37). The three modes of exchange can operate simultaneously in a given society, but usually one of them will dominate. In industrialized market economies, it is often taken for granted that (market) exchange prevails, but considerable redistribution also takes place in some important non-market segments, primarily those of non-profit organisations and government agencies (Halperin 1988:50). Moreover, reciprocity, rather than exchange or redistribution, mostly dominates within and between families. In precolonial developing countries and the so-called antique societies, the principles of redistribution and reciprocity dominated, while in contemporary developing countries exchange is becoming increasingly dominant. But in the latter, too, large parts of the economy are dominated by redistribution and/or reciprocity.

The question of which mode of exchange will dominate is largely answered outside the field of economics. The mixture of the three modes of exchange in a given society is not random, but strongly reflects cultural ideas and opinions, political relations, other power relations like those between young and old, men and women, employed and unemployed, 'rich' and 'poor' classes, castes, and so on (see also Tieleman 1991:16-20). Moreover, many economic activities are regulated by a mixture of two or three modes of exchange. For example, in industrialized societies many agricultural products marketed (exchange) are in fact highly subsidized (redistribution). Many socially important activities (associations, cultural institutions) are based on a mixture of reciprocity (working with volunteers, monetary gifts), redistribution (subsidies) and exchange (contribution or admissions).

Given the above observations, and given the fact that social security mechanisms, amongst other things, can be considered as economic mechanisms that redistribute resources, this redistribution process, too, will be 'regulated' by one or more of the three modes of exchange prevailing in society. The idea behind Polanyi's thought is that a particular mode of exchange is closely related to a specific institutional setting. This implies that the mode of exchange coordinating distribution within social security mechanisms tells us something about both the form social security mechanisms have and also the way in which social security mechanisms manifest themselves in society. Although the function of social security mechanisms is more or less the same in each society, social security mechanisms as institutions will take on a different appearance in different societies when their underlying modes of exchange differ. For example, in so called mixed economies, where both market exchange and redistribution are main modes of exchange, the exchange activities of social security mechanisms are also mostly coordinated by one of these modes. This is, for instance, reflected in the finding that many social security mechanisms are organised by the state or other redistributive centres, and some social security provisions, such as pensions or life insurances, are also provided by insurance markets. In developing countries, and especially in the rural areas, reciprocity and redistribution are still often dominant modes of exchange. In these rural societies, social security mechanisms can be found to a large extent operating within family and kinship systems, and within rural redistributive centres such as chief's places, heads of villages, or patrons.

However, it should also be said that social security mechanisms do not always follow the dominant mode of economic exchange. In private ownership market economies where exchange and price-setting markets coordinate economic life, the outcome of the market in terms of distribution may be considered negative for some groups in society. This may lead to a deliberate choice for another mode of exchange and its respective institutions to correct this outcome. In many market economies, it has long been thought that redistribution would the best mode of exchange to coordinate social security programs. In more recent years, a discussion has been taking place as to whether or not social security mechanisms should not be organised more in conformity with exchange, which will require a quite different set of institutional building and organisation. Whether or not social security mechanisms follow the prevailing mode of exchange in a given society is rather a political and ethical issue. It depends to a large

extent on the subjective views of people in society on whether or not the prevailing mode of exchange and its respective institutions is able to serve, among others, also social security purposes, and whether or not the outcome is considered as 'just'. This may also explain to some extent why in some societies separate social security mechanisms exist alongside other social and economic institutions, while in other societies these mechanisms do not appear separately from social and economic organisation in general. In the latter case, the dominant mode of exchange already has outcomes with respect to the distribution of goods, wealth, rights and opportunities for social security purposes which are considered just by the members of society. In practice, economies coordinated by reciprocity appear to have a larger 'social security component', in the sense that resources, rights and opportunities are already relatively more directed to people in contingent situations than in economies coordinated by only exchange. In the latter case, more 'artificial' correction is needed than in the former case.

There are two other ways in which the economy influences social security mechanisms. In the first place, the economy determines to a large extent the amount of resources that can be made available for social security purposes. If there are just enough resources produced in society to give, on average, everyone a minimum standard of living, problems could arise for those individuals in contingent situations. Resources may still be made available, but it is obvious that there is a relationship between the level of economic development and resources made available for social security purposes (Drèze and Sen 1991:23-4). In the second place, a higher level of economic development will increase the individual standard of living. In turn this higher standard of living might lead to a new definition of what should be the minimum social standard of living conditions in society. In turn, more resources have to be made available then for social security purposes, to bring someone back up to the initial standard of living before a contingency occurs.

3.4.2. Social security mechanisms and society

Polanyi's theoretical observations on the economy can prove helpful in obtaining an insight into the relationship between the economy and the operation of social security mechanisms within the economy. The economy as such, however, forms part of a wider context of social, political and cultural relationships, namely a society. As these other 'spheres of

life' are strongly interrelated with the economy, they also influence the operation and dynamics of social security mechanisms. In this section we pay attention to the relationships between social security mechanisms and these other spheres of life.

Distinguishing 'spheres of life'

The first question is, then, which spheres of life can further be distinguished in addition to the economic one? Sociologists have struggled with this question for decades and going into great detail here would not serve the purpose of this study. A useful initial basis for distinguishing spheres of life is given by Parsons (Parsons 1951, Parsons and Smelser 1957), who made an important contribution to the theory of social systems. Examples of applications of this theory are numerous. Practical applications can be found, for instance, in Goudzwaard *et al.* (1994) and Tieleman (1991). Laeyendekker (1994) gives a handsome introduction to the theory of Parsons. What can be learnt from Parsons and his followers is that society can be divided into four subsystems: an economic, a political, a socio-cultural, and a communal subsystem. These subsystems are analytical constructs, and cannot be observed as separate phenomena. Moreover, whether or not particular subsystems will explicitly exist or develop in a given society will largely depend on the extent to which a process of structural differentiation has taken place or is still taking place, whereby specific functions are more and more differentiated over specific institutions. Nevertheless, the functions the subsystems fulfil are clearly distinguished. In the previous section we have already seen the functions of the economic subsystem. We continue with the other three subsystems.

In the political subsystem many decisions are taken that influence the economic subsystem: decisions with respect to the distribution of income, whether or not resources have to be provided by the local or central authorities, or by the market (enterprises), and so on. At the same time the political subsystem needs the economic subsystem, because the economic subsystem provides the material means that are necessary to allow the political subsystem to function. Circulating around the political subsystem there may be a network of social movements, political parties, media, trade unions, and so on, which influence the political system and decision-making by observing and expressing the opinions in society. This, in turn, integrates the political and economic decision-making with the ideas and values that exist in society. The bundle of the above institutions can be called the community subsystem. However, the sources of the

opinions that are advocated by institutions in the community subsystem come from people, individuals, who live in their own environment where they develop their own ideas and ideals. A fourth subsystem can, therefore, be distinguished: the socio-cultural subsystem. In this subsystem attitudes and norms are developed and are maintained and transmitted by a process of education, reflection and interaction. Families and also schools play a major role here, as may churches.

As already stated, it will depend on the extent to which structural differentiation has taken place in society whether or not the above functions are also operationalized in different subsystems. Large differences can be found among societies in the extent to which a subsystem is relatively independent of the other subsystems. For example, many *pre-*industrialized societies have been described in which, for example, no specific economic institutions can be found. The economic functions are performed by the kinship system, in addition to the other functions this system has. In relation to this point, Godelier uses the term 'relative autonomy' to indicate the extent to which subsystems are mutually (in)dependent in the performance of their functions.

Societies also differ with respect to which subsystem is dominant in society. It is often argued that in Western industrialized societies the economic subsystem is dominant and that norms and values are adapted to the requirements of the economic subsystem with its emphasis on economic growth and efficiency. In other societies, however, other subsystems may be dominant and the economic subsystem is made subservient, for example, to the maintenance of a particular kinship system, or may be adapted to the requirements of a theocratic society, in which religious tasks rather than economic motives are the principal 'guideposts in life'. The question arises, of course, why in one society the economic subsystem dominates, while in another this might be the political or socio-cultural subsystem? Godelier (1978) has formulated an answer by stating that the subsystem that also regulates the relations of production in society will become the dominant subsystem. For example, when kinship relations determine someone's place in the production process, as well as the rights to land and resources and their obligations in terms of labour and gifts, the kinship system will be considered by people in society as the dominant subsystem. When, for example, religious relations also function as relations of production, as is still the case in those parts of Indian society in which the caste system regulates daily life, the religious subsystem will be considered the dominant one.

Subsystems and social security mechanisms

The second question is: Which elements do the subsystems contain which also influence the operation of social security mechanisms in society? In this respect, the community subsystem, for instance, tells us something about the social relationships in society which, in turn, shape the size and quality of social relationships that are important for the operation of social security mechanisms. One thinks here of institutions and bureaucracy, social strata and class formation, categories of population according to age, education or income, etc. But elements such as family structure, production and employment structure, settlement patterns, and so on may also influence the shape of social security mechanisms.

The social-cultural subsystems include values and norms that regulate the social behaviour of members of society and, therefore, also influence the operation of social security mechanisms. Values symbolize the common view of a stratum or a group in society or the common view of a society as a whole concerning what is desirable; values influence and limit the choices between possible acts, means and objectives. Values determine the operation of social security mechanisms, to the extent that it is not very likely that the way in which social security mechanisms operate will be based on values that contradict general and widely acknowledged values. Moreover, values are often used to defend a choice of a particular social security mechanism. For example, in Western societies the choice of the insurance principle is justified by referring to its correspondence with more generally accepted values such as self-responsibility and what Partsch (1983:74) calls 'Leistungsgerechtigkeit'.[4] Values, however, are valid irrespective of the situation we are talking about. When we want values to be of use for regulating social action they have to be operationalized. In sociology the term 'social norms' is used for these operationalizations (Partsch 1983:74). Norms are mandatory and relatively constant rules of conduct; norms indicate exactly in a particular situation how to conduct oneself and what acts are prescribed or prohibited. If norms are respected in daily life, they not only direct social acting but also bring about a certain regularity, uniformity and repetition in the outcomes of particular social acts. This latter characteristic of norms is important for social security mechanisms, because the operation of these mechanisms

[4] With 'Leistungsgerechtigkeit' is meant the general idea prevailing in western societies that a person can only benefit if he or she also contributed in the past. Distribution takes place 'according to work or prestation' and not 'according to need'.

depends on regulation and regularity. Besides, it cannot be expected that the necessary processes of (re)distribution will take place and will take place sufficiently, when no norms are present to force members of a group or society to participate in social security mechanisms. Values and norms may be translated into social law, and there may be sanctions against violation of these norms and social law.

Norms and values (whether or not made explicit in law) not only direct people's actions, but are also the basis of people's entitlements. In this respect one can argue that norms and values, amongst other things, also determine the entitlements people have to social security resources circulating within social security mechanisms. These entitlements can be referred to, then, as 'social security entitlements'. In line with the observation that social security mechanisms do not necessarily appear as separate institutions in society, is the fact that social security entitlements, also, may not appear as separate institutions in society. They may be hidden in more general entitlements, such as entitlements to communal resources, to general support from kin members, and so on. Social security entitlements are part of someone's exchange entitlements, as also argued by Sen. When a person does not have sufficient production-based or trade-based entitlements, social security entitlements may enable him to generate capabilities anyway.

With regard to the use of the term 'social security entitlements', one major qualification must be made. The term 'entitlement' has as its central sense, as we saw, 'what one has title to'. It must be emphasized that there are very many types of possible or proposed title - moral, legal, de facto. Gasper (1993:707) distinguishes therefore as follows: (...) "(a) a claim of moral entitlement, lacking predominant social acceptance; perhaps one would label this as a claimed right (...); (b) a claim of moral entitlement, with predominant social acceptance; one could call this an acknowledged right; (c) a legally stated entitlement; (d) potential command over resources, consistent with law; this is one reading of Sen's definition of exchange entitlement, and might be re-labelled 'legitimate potential command' (...); (e) de facto command/effective command consistent with law, reflecting how far the law is actually known, enforced or enforceable; i.e. what a person can in practice obtain title to. This last is the main interpretation in the development literature on food security and income distribution; it might be better labelled 'legitimate effective command'." Gasper's main argument is that scholars use the term 'entitle-

ments' in different senses and do not make clear whether they speak in terms of moral entitlements or legally stated entitlements or both, or in terms of potential command or effective command or both. In this study, when we speak about (social security) entitlements we usually mean 'potential command over (social) security resources', which is consistent with (customary) law. It will, however, also be shown in the chapters on Swaziland that this potential command cannot always be converted into effective command. A main reason for this is that several of the potential social security entitlements which form part of the social security mechanisms we are talking about cannot be enforced, because of lack of sanctions against those who do not 'answer' the entitlements other persons may have to them. In the chapters on Swaziland we will therefore take account of the difference between potential and effective command.

The diverse elements from the three subsystems which influence the place and operation of social security mechanisms in society find their formulation in the political subsystem. It is in the political realm where decisions are taken regarding the contingencies to be covered by social security mechanisms, how many resources are made available for social security purposes, which social groups should benefit the most, what values and norms should be given priority, which actions should be regulated by law, which violations should have sanctions, and so on. Regarding the place where these decisions are taken, we do not have to think necessarily of a central government; these 'political' processes also take place at lower levels: within provinces, chiefdoms, villages, kinship groups, family units, and so on.

In sum, in this section it has been shown that an analysis of social security mechanisms in a particular society entails not only the study and understanding of these mechanisms per se, but also an insight into the economy and society in which they operate. This will be put into practice in the case study of Swaziland.

3.5. Social security mechanisms and change

By identifying the main determinants of social security mechanisms, it is theoretically possible to solve the problem of explaining why complexes of social security mechanisms change. The changes can be explained in terms

of changes in those elements from the subsystems which also influence the place and functioning of social security mechanisms. The analysis of these elements and their changes will explain to a great extent the dynamics of social security mechanisms in society. The question which factors, in turn, cause the changes of these elements might lead to the ultimate identification of changes in social security mechanisms, but this would require a comprehensive study of the dynamics of societies, which is not the purpose of this study. Nevertheless, in the context of this study some useful observations can be made with respect to change and social security mechanisms.

It was already argued that the discussed subsystems can theoretically be distinguished, but cannot be observed empirically as such; the subsystems are not separate entities in a given society. A change in one of the elements of one subsystem will in many cases induce changes in elements in the other subsystems. Because of this interdependency, Partsch (1983:76) suggests combining the changes of these elements (and thus of the subsystems) in one term when they are used to explain the change in social security mechanisms. The term Partsch uses is 'social differentiation', a long lasting process of development whereby small, homogeneous social formations develop into larger, heterogeneous and complex societies because of increasing division of labour, social stratification and other structural changes. In a process of social differentiation, not only are the (elements of) subsystems changing, but also the individual standards of living will gradually be differentiated. This process also has consequences for the existence and operation of social security mechanisms.

A characteristic feature of most developing countries is that the process of social differentiation, translating itself into structural changes in society, has been induced by external forces during the colonial and post-colonial period. This is not to say that the precolonial society was a static one, but its own dynamics have been significantly influenced and distorted. When contacts with foreign societies intensified and in many cases ultimately led to conquest and colonialism, social differentiation in developing countries was shaped by external forces. What happened has been described by predominantly economic anthropologists of Marxist orientation (see Binsbergen and Geschiere 1985, Dupré and Rey 1969, Meillassoux 1975, Raatgever 1988, Rey 1983) as a process of 'articulation of modes of production'. What do they mean by this?

In colonial times, the capitalist mode of production has intruded into the precapitalist mode of production, and the colonial governments had a major role in 'articulating' the capitalist mode of production with the precapitalist. One of the good examples of articulation is that levying taxes in money forced labourers from the precapitalist mode of production to become employed in the capitalist mode of production. Moreover, the wage that was given to them was usually just sufficient to take care of themselves, but insufficient to maintain wife and children. In addition, in times of need as result of old age, sickness, invalidity, namely when the labourer needs social security, he or she is dependent on the precapitalist mode of production. In Marxist terms, one could say that the costs of reproduction of labour fall entirely on the precapitalist mode of production, while the marketed production is realised in the capitalist mode of production. Through this mechanism, wages can be kept low in the capitalist mode of production. One extreme example of such an articulation has been the Apartheid system in South Africa (see Wolpe 1972 and 1980).

The concept of articulation has been criticized: it was just considered another example of the use of simplifying socio-economic dichotomies, and in this respect resembled the already criticized modern-traditional sector models. Moreover, it had a lack of clear definitions of used concepts and vague ideas on how these concepts could be operationalized, and so on (see Gibbon and Neocosmos 1985). Nevertheless, this theory can be credited with highlighting the implications of confrontation and interaction between socio-economic institutions of different power and dynamics; societies of developing countries must be understood as an outcome of the articulation of different modes of production. Thereby, each subsystem in the precolonial mode of production has been confronted with its counterpart in the intruding mode of production. This has resulted in a social configuration in which new subsystems developed, but within each subsystem large contradictions and tensions exist as a result of the process of articulation. For example, the market economy requires an attitude that is individualistic and oriented towards economic profits. In the event that the individual is unable to operate in the market economy and provide himself with a living, social security mechanisms are present to 'correct' this situation. This contradicts the view concerning economic acting in the precapitalist society, which is not so much directed at the individual but more at the continuity of larger connections such as the family or community. It is thought that the continuity of these units will

ultimately guarantee and protect the well-being of the individual.

The articulation of modes of production has induced structural changes in each of the subsystems that make up society. At least six fundamental processes of change taking place this century in contemporary developing countries have to be referred to in the context of the present study: a shift towards monetization and the market economy, the introduction of private ownership of land and of commercial monocultures, migrations of workers and the flight from the land, urbanization, industrialization and national integration.

The introduction of money or the intensification of its use was an important change. The development of a money economy was bound up with the conversion of traditional taxes from kind into money, with the growth of trade and the replacement of barter by money exchange, and with the organisation and expansion of wage-earning labour in accordance with the requirements of the government and the colonial economy. Commodity, financial and labour markets developed accordingly. The development of capitalism also gave rise to the individual appropriation of land. The indigenous population was often expropriated and the land was allocated to a privileged group of people or (foreign) companies. This process started earlier in Latin America than in Africa or Asia.

The development of new economic activities (such as mining and other industries) and new organisation forms of agriculture (such as plantations) increased the need for wage-labourers, entailing significant flows of migrant workers. These migrations may be of a temporary or a more permanent character. The latter induces a one-way traffic from the countryside to the towns. Urbanization, therefore, has become a very important phenomenon in recent years. Towns and cities have been created to fulfil a number of functions of an administrative, military, commercial or other nature. Industrialization has taken a specific form bound up with Western development. It is often confined to industries exploiting natural resources or providing raw materials for export. Finally, there is the emergence of nationhood, which has its roots in European expansion. But this national integration process is far from complete: there are still marked ethnic and regional differences within countries in Latin America, Asia and Africa, which in many cases have lead to political instability.

The six structural processes specified above have transformed precapitalist societies with regard to their activities (industries and planta-

tions, new agricultural technologies), their way of life (urbanization, population movements, money and market economy), their social structure (development of private ownership, appearance of new production relations) and, lastly, their socio-political organisation (process of colonization followed by national integration), social psychology and culture (Malassis 1975:60-1). For the people in developing countries these changes mean other possibilities for income generation (commercial agricultural production, wage-labour, etc.), in addition to agricultural subsistence production; better techniques of cultivation have become available; family members might migrate from the rural family unit to towns; individuals and family units are confronted with new state and non-state institutions (through the levying of taxes, expropriation of land, introduction of new laws, etc.); more goods and services have become potentially available for members of the family unit. Moreover, new social norms and values are developing and new religions have appeared. Many people in developing countries, in particular the younger generations, live in two worlds. They are confronted with both the older and newer values and norms and migrate between a still more conservative rural society and a more progressive urban life; they are part of both older political and social relations determined by age, gender and social position, and new social and political relations based on economic position, education, and so on.

It needs no further explanation that the structural changes in the various subsystems have their repercussions on social security mechanisms in society. These repercussions can be manifold. First, besides creating new opportunities for people to reach a certain minimum standard of living, articulation also leads to the creation of new patterns of uncertainties surrounding people - for example, those related to market fluctuations. People will try to find ways to cope with these uncertainties, and one such way may be the change in social security mechanisms or the emergence of new ones.

Secondly, individuals may lose entitlements or receive new and more entitlements. An example of the former case is people losing entitlements to communal resources when private ownership of land is introduced. This, in turn, might threaten someone's standard of living when he is dependent for his survival on these communal resources. An example of the latter case is that the exchange entitlements of labour increase as more opportunities for work may become available. In both

cases, the shift in an individual's E-mapping will affect an individual's standard of living and possibly that of his dependants. This, in turn, also influences actions taken by society to cover negative possible consequences.

Thirdly, when articulation leads to economic development, more resources become available in society, and possibly also for social security purposes. In addition to more resources becoming available, the nature of those available resources will also change. As Partsch (1983:73) states, the introduction of money widened the possibilities for social security mechanisms to distribute resources. For example, in contrast with food items, money is not perishable, which enables social security mechanisms to redistribute resources over time, and individuals to contribute to a common fund from which they can receive benefits in times of need.

Fourthly, articulation has in many cases led to 'exchange' becoming the principal mode of exchange in society. Reciprocity and redistribution were in many cases replaced. On the one hand, this may lead to a disappearance of social security mechanisms which were institutionally tied to these modes of exchange and, on the other hand, new mechanisms may arise based on the new dominant mode. This means that the operation of social security mechanisms changes.

Fifthly, as already argued, when articulation leads to economic development the social standard of living conditions may rise, and this has its consequences for resources that have to be made available for social security purposes.

The above list of possible changes is not exhaustive, but it shows that social security mechanisms in society are not static, but are part of the dynamics of society. Older social security mechanisms may change or disappear, new mechanisms may arise. The consequences of this are not the same for all people. Some groups of people may be worse off, others may be better off. For example, the rising conflicts between older and younger generations can be seen as a conflict between those who are seriously threatened in their social security position as a result of articulation, and those who are able to take advantage of the new opportunities offered to them, and therefore do not participate anymore in the older mode of production, including its social security mechanisms. The case of Swaziland in this study will present more concrete examples of these.

3.6. A brief overview

Two main questions were analyzed in this chapter: the function of social security mechanisms for the individual, and the relationships existing between social security mechanisms and (subsystems of) society. The analysis in this chapter is summarized and visualized in Figures 3.1 and 3.2.

Figure 3.1 can be considered as a flow diagram. Starting at the top-left side of the figure we see that after an individual has been born in a particular society, his membership of this society gives him certain entitlements. As was indicated, the type and amount of entitlements a given person will have depend on his or her social and economic characteristics and the society we are talking about. The entitlements give one the command over resources. These resources may be income and commodities, but also one's own labour power, someone else's labour power, land, and so on. Resources may be converted by production or exchange or both into income and commodities that ultimately can be used to fulfil needs. In retrospect, then, one can say whether or not someone has attained certain capabilities. These capabilities constitute someone's standard of living. This standard of living can be compared with the social standard. When the individual standard exceeds the social standard, no action by society is required. When the individual standard is lower than the social standard, society may decide to take action. Taking into consideration specific causes or contingent situations that gave rise to the situation will influence the decision to take action. The action may be threefold and is channelled through 'social security mechanisms': people may be entitled to specific resources when they have no entitlements to these resources; people can be directly given the income or commodities they need to fulfil certain needs; or people can be supported by converting income or commodities into needs fulfilment. In one case, one of these measures might be sufficient: for example, giving a landless farmer an entitlement to fertile land and 'honouring' this entitlement might be sufficient for the farmer to overcome his contingent situation. In another case, all measures might have to be taken: for example, it is not sufficient for disabled people to be entitled to a monetary benefit; the income also has to be converted into prepared food for which the disabled might need support in the realm of activities such as shopping, cooking, and so on.

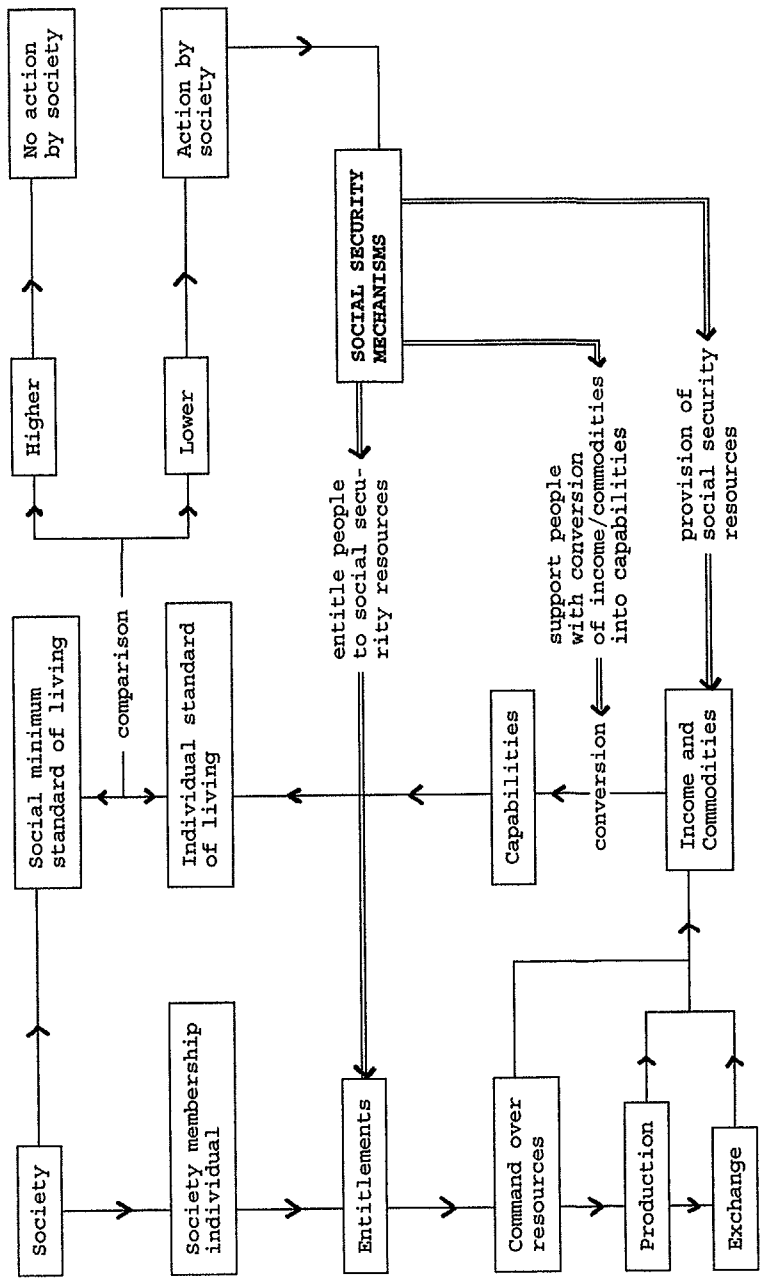


Figure 3.1. The function of social security mechanisms for the individual

In Figure 3.2 there is a summary of which elements from each subsystem in society influence the operation and dynamics of social security mechanisms in society. We consider social security mechanisms to be part of the economic subsystem. The whole picture (both Figure 3.1 and 3.2) may appear to be rather static, but, as already explained, shifts will continuously occur: in the entitlements people have, in the dominant mode of exchange and the respective institutions that coordinate production and distribution of resources, in the amount and form of resources available in society and in those resources that are made available for social security purposes, in the contingent situations for which society will give compensation, and so on. The driving force of these shifts is due to changes in the various subsystems making up society. These changes may result from internal dynamic factors or may be induced by external forces.

In this chapter, a great deal of attention has been paid to the role and place of social security mechanisms in society. Thus far, we have dealt with social security mechanisms as a homogeneous group of mechanisms with a particular place and function in society. We have not further specified those mechanisms. Many forms of such mechanisms can be found, however. The next chapter, therefore, explicitly focuses on those different forms of social security mechanisms.

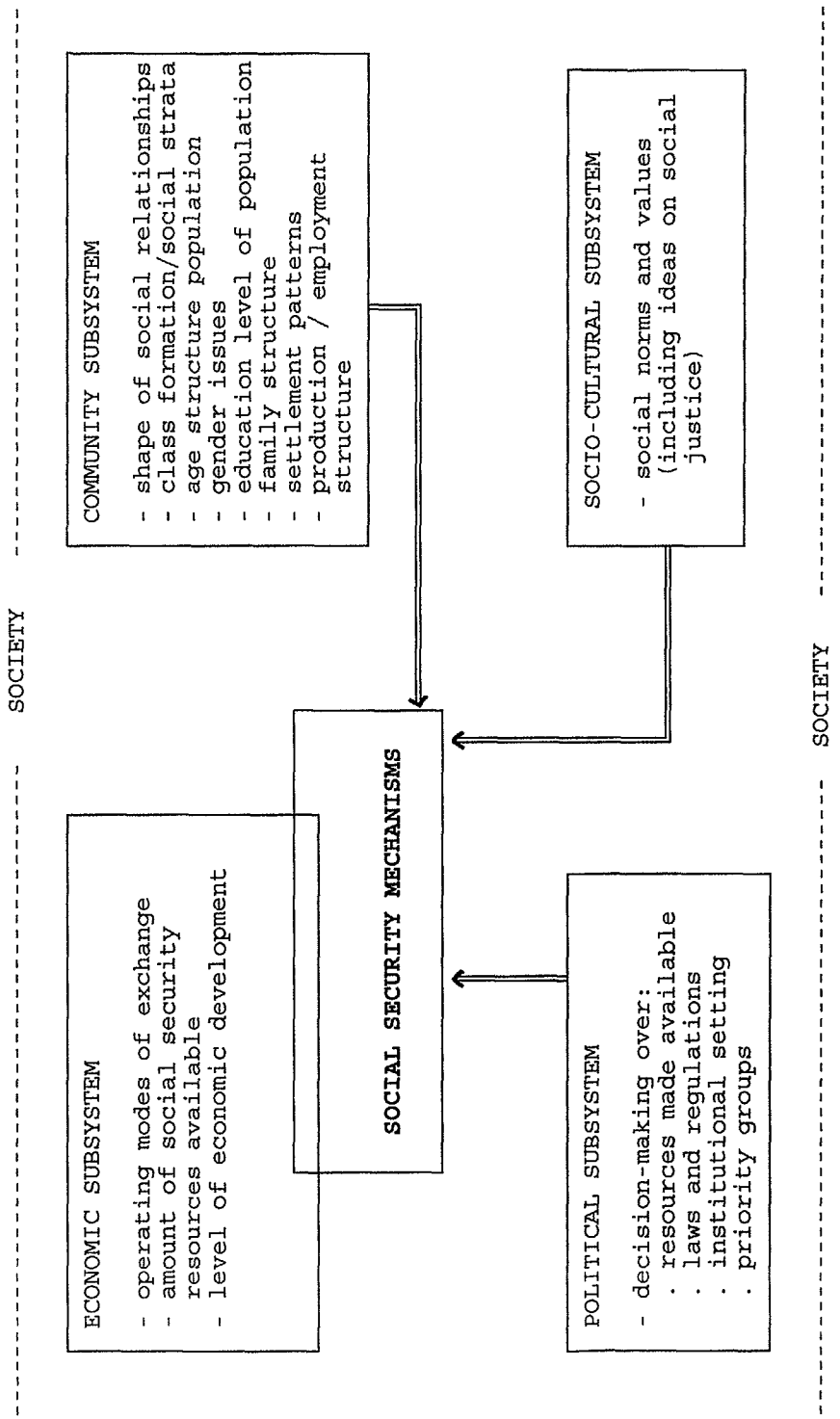


Figure 3.2. The influence of subsystems in society on the operation and dynamics of social security mechanisms

4. TYPES OF SOCIAL SECURITY MECHANISMS

4.1. Introduction

In previous chapters we used the term 'social security mechanisms' to indicate a particular group of institutions and social relationships with a common function and particular place in society. In many cases, societies have different types of social security mechanisms and are characterized by the existence of 'social security pluralism' (see Zacher 1988). In accordance with the purpose of this study, in this chapter the most important types of these mechanisms to be found in the rural areas of developing countries are analyzed. In Section 4.2, an explanation is given of the different types distinguished in this study. In Sections 4.3 to 4.5, the different social security mechanisms are analyzed in more detail. In Section 4.3 social security mechanisms are dealt with for which reciprocity is the dominant mode of exchange, including the family unit and the social network - consisting of kinship relations, social relationships with neighbours and friends, and social relationships resulting from membership of associations. Because of the important role of these social security mechanisms for the social security of the rural population in developing countries, we pay a great deal of attention to these mechanisms. In Section 4.4, social security mechanisms for which redistribution is the dominant mode of exchange are analyzed. These mechanisms can be found at the community, village or chiefdom level, but also at state level. Section 4.5 contains brief comments on social security mechanisms for which market exchange is the dominant mode of exchange.

4.2. Classification of social security mechanisms

Two attempts in literature to distinguish different types of social security mechanisms have already been discussed in Chapter 2. The conclusion was that it would be better to avoid a classification according to dichotomies such as modern-traditional and formal-informal. Can we think of an alternative classification? Yes, if we can argue why we want such a classification in the first place. One argument is that a useful classification can make an investigation of different forms of social security mechanisms easier. By classifying these different forms according to certain criteria, we can group them and analyze their characteristics, their mutual differences and their dynamics. Moreover, a classification can help us to set bounds to our field of study, when we want to analyze a subsection of existing social security mechanisms in society.

The classification used in this study is derived from the arguments that were brought forward in the previous chapter. When we look at the function of social security mechanisms, we see that it implies, amongst other things, human interaction in which resources and/or opportunities are transferred. These transfers for social security purposes, like any other transfer in society, are coordinated by what we have called a mode of exchange. When the human interaction we are dealing with is institutionalized, particular social relationships and institutions are linked with the prevailing mode of exchange. As was outlined in Chapter 3, the modes of exchange can be associated with particular kinds of institutional arrangements. There is no reason to assume that this will be different for social security mechanisms. Consequently, three major groups of social security mechanisms can be distinguished: a group for which reciprocity is the dominant mode of exchange, another for which redistribution is the prevailing mode, and a third group for which exchange is the dominant one. Our thesis is that particular institutional arrangements can be found for each group. When reciprocity is the dominant mode of exchange, social security mechanisms will have the form of symmetrical social relationships, such as can be found within family units, kinship groups and other small-scale social relationships. In the case of redistribution, social security mechanisms will have the form of hierarchical redistributive centres such as chiefdoms, government agencies, patrons, and so on. When exchange is the dominant mode of exchange, social security mechanisms will be institutionalized in markets and, in particular, in insurance markets.

In the next sections of this chapter, the different forms of social security mechanisms will be analyzed in terms of the way in which the collection and distribution of social security resources is organized, the type of social security resources it can provide, the type of contingencies it is able to cover, and how people in need are entitled to the social security resources circulating within a specific form.

4.3. Social security mechanisms and reciprocity

As briefly explained in Chapter 3, reciprocity is obligatory gift and counter-gift giving between persons who stand in some socially defined relationship to one another. For the people involved, gifts of produced items and factors are regarded simply as one form - material or economic - of expressing such social relationships (Dalton 1967:72).[1] In many Sub-Saharan African rural societies, reciprocity still plays a much more important role than in Western societies. The frequency and amounts of such gifts are greater, the number of different people with whom one person may engage in gift exchange is larger, the social obligations (and sanctions) to do so are stronger and, above all, such gift reciprocity may play an important part in production (especially in labour allocation), which is rarely the case in Western industrialized market economies outside the family farm. In an article with Goodwin, Schapera (1937:166) explains the importance of reciprocal flows in Bantu societies (to which the Swazi also belong): "the main incentive to conformity with these obligations is reciprocity. In the relative absence of industrial specialization and consequent economic interdependence, kinship serves to establish greater social cohesion within the community, and to integrate its activities into a wider cooperation than obtains within the restricted limits of the household. The so-called 'communal system' of the Bantu is largely a manifestation of this close bond of solidarity and reciprocity arising out of kinship and affecting well-nigh every aspect of daily life".

Dalton (1967:72), when discussing production in primitive African economies, states that "the great variety of items and services transacted reciprocally helps to explain why 'production' is invisible, so to speak, in primitive economies: from the viewpoint of the participants, the move-

[1] For example and comparison, in Western society a birthday gift to someone is just one among many ways of expressing a social relationship with that person.

ment of resources and products is not regarded as an activity distinct from other social activities. A gift of labour to help a kinsman clear his land (part of production) may not be distinguished from a gift of cattle to help him acquire a bride; or, indeed, a gift of a song or a name". According to Dalton (1967:72) "the pivotal matter is the social relationship between the persons which induces gifts of labour, cattle, songs and names. When the source of the gift obligation is the same, there is no reason for the participants to mark off the labour gift as part of production. *It is only when production activities become divorced from activities expressing social obligation* that production becomes marked off as a peculiarly *economic* activity, apart from other activities (as, of course, occurs in market economy)" (italics by Dalton, A.L.).

The above observation by Dalton is very important for this study. The same sort of reasoning can be applied to those activities that lead to transfers of means for social security purposes. When reciprocity is the main mode of exchange, the transfer of resources for social security purposes is, again from the viewpoint of the participants, not regarded as an activity distinct from other social activities. It is the social relationship between people which also induces the transfers of social security resources. Only when the activities related to the transfer of social security resources are not connected with activities expressing social relationship do social security transfers become marked off as peculiarly social security activities. The latter situation has largely been the case in Western market economies. As social security activities in rural areas of developing countries are to a far lesser extent marked off as social security activities than in Western market economies, it is much easier to understand why many social and economic researchers from the European and North American continent conclude that social security mechanisms hardly exist in developing countries. Their search for and presentation of institutional arrangements that solely organize activities for social security purposes is the consequence of being too ethnocentric on this issue. The social relationships in which reciprocity dominates may, besides being social relationships, at the same time be social security mechanisms. In this sense, then, social security mechanisms cannot be distinguished from social organization in general.

Although from the viewpoint of the participants a transfer of resources for social security purposes may not differ from giving someone a name or a song, this difference does exist for us in this study, and the task of the 'social security researcher' is to investigate those transfers

resulting from social relationships which also 'serve' social security purposes. In other words, the researcher must be looking for those social relationships in which resources are transferred which, besides being an expression of the social relationship, also protect or promote an individual's standard of living in the sense described in the previous chapter. For his own analytical purposes, therefore, he may label these relationships as social security mechanisms, while keeping in mind that these mechanisms cannot be observed in isolation and that the social relationship also serves other purposes. We go into more detail on two main forms of social relationships, which frequently also operate and are used as social security mechanisms: the relations within the family group (Sections 4.3.1 and 4.3.2.) and social relationships which constitute social networks (Section 4.3.3), of which kinship relations (Section 4.3.4), relations with neighbours, friends and acquaintances (Section 4.3.5), and social relationships within associations (Section 4.3.6) will be analyzed separately.

4.3.1. The rural family

In this study we use the term 'family' or 'family unit' to indicate the basic unit in which people live together. In social science analysis the family is a social unit defined by kinship relations between people (Ellis 1988:13). Since the major lines of kinship which constitute a family unit differ markedly in different societies, it is not possible to state a general rule concerning the boundaries of the term 'family'. However, it can be safely stated that in rural areas in developing countries the family unit is seldom a nuclear family unit consisting of two adults with their children. A rural family is often 'extended', comprising three or more generations, often enlarged with other congenial relatives or friends.

The sociological term 'family' is preferred to the more economic concept of 'household'. Generally the concept of the household is used to indicate either a unit of consumption (group of people who eat from the same pot) or a unit of production (group of people who pool their resources for production purposes). This makes the concept less appropriate in this study to indicate the overall social unit in which a group of people live. The term 'family' or 'family unit' is considered to be much broader than 'household', serving not only an economic function, but also social, educational and religious functions. Further, as will be argued, family units also serve social security purposes and can therefore be labelled as one type of social security mechanism.

Freiburg-Strauss and Jung (1988) present a model of a rural family unit that is useful for this study. The model is presented in Figure 4.1. One of the major elements of this model is that family units are not considered as static entities, but as dynamic units whose structure, composition and intra-family relations constantly change due to changes in the lives of the individuals constituting the family unit. This idea of distinguishing phases in the development of the family unit was first put forward by Fortes (1970), and attempts to apply his ideas can be found in Goody (1971). For Southern Africa, Low (1986) and Murray (1981) can be mentioned as representatives of what was later called the 'development cycle theory' (see also Chapter 6).

Fortes (1970:4) distinguishes three phases in the developmental cycle of the family unit.[2] First, there is a phase of expansion that lasts from marriage of two people until the completion of procreation of their family. The biological limiting factor is the duration of the wife's (or wives'!) fertility. More important is that "in structural terms it corresponds to the period during which all the offspring of the parents are economically, affectively and jurally dependent on them" (Fortes 1970:4). The second phase is the phase of dispersion or fission. This begins with the marriage of the oldest child and continues until all the children are married. The third phase, the phase of replacement, starts when one of the children (often the youngest child remaining on the estate, or the eldest) takes over the family estate. The phase of replacement ends with the death of the parents.

Figure 4.1 shows how a person's life cycle (first row in the figure) is related to the different phases of the family unit. During his or her lifetime in the family unit a person will experience deficit and surplus phases. A deficit phase is "a situation where the normally satisfied subsistence needs of a family member exceed his or her contributions to the family income in its different forms (agricultural production, wages, etc.)" (Freiburg-Strauss and Jung 1988:231). In a surplus phase, of course, the contributions of a family member exceed his or her needs.

In his childhood, the individual is completely dependent on his parents. His parents produce in their enterprise and their production is distributed among the family members. In his time of courtship, the individual still lives in the parent's unit, but participates in the productive

[2] Fortes uses the term 'phase' instead of 'stage', because one phase may partly overlap the other one in time.

Figure 4.1. Model of a rural family unit and its phases

Component and Function	Deficit phase		Surplus phase		Deficit phase		
Family	Childhood	Courtship	Marriage/Birth of children	Growing children	Invalidity	Death	
Household	dependence on the parents' surplus product	still within the family economy	autonomous reproduction new household	investment of surplus product in children and support of the old	dependence on children's surplus production		
Enterprise	development phase of the parents' enterprise		establishment of a new enterprise; maintenance/ "running-down" of parents' enterprise	development phase	"running-down" phase, partial transmission to children	dissolution/ fragmentation/ redevelopment	
Production	surplus production of the parents	beginning of autonomous surplus production	autonomous surplus production; declining production by the old	increasing production through increasing family labour	declining production for individual subsistence needs		
Relations of Production	men: family labourer share-cropper wage-labourer women: family labourer		men and women: family labourer share-cropper simple commodity producer wage labourer		rentier family labourer		

Source: Freiburg-Strauss and Jung, 1988:234 (slightly adapted by A.L.)

activities and hence contributes to the production of the family by working as a family labourer in his parents' enterprise or as share-cropper, or starts working outside the family enterprise as a wage-labourer. At the time of marriage and birth of the first children, a new nuclear family is created, which lives from the means that are generated by its own productive activities. The individual may still be a family labourer or sharecropper, but may also continue with wage-labour or start his own production as simple commodity producer. When the children grow up, they will contribute their labour to the productive activities of the nuclear family unit, and the production will increase. The generated means are used to maintain the nuclear family and to support the elderly in the family whose productive activities have declined or finished. When becoming older, a person's productive activities will 'run-down' and be partly or wholly transmitted to his children, who may already have started their own nuclear family by marriage. In this phase of the individual life cycle, a person becomes largely dependent on the production of his children, although he may still be engaged in the family production as family labourer or may have accumulated sufficient wealth to live as a rentier. Upon the death of a person, the whole estate will be transferred to (one of) his children and the cycle starts again.

Having explained the model of a rural family unit adopted in this study, we can turn to the more specific question of the family unit operating as a social security mechanism.

4.3.2. The rural family as solidarity group

It can be concluded from the above model that an ideal course of the family life cycle will guarantee an interlocking of the different surplus phases. In such an ideal picture, in all phases of a person's life a surplus product is generated within the family unit which is sufficient to compensate for the deficits of other family members. In two phases of his life (youth and old age), a person will suffer deficits and will receive part of the surplus product produced by other family members. In one phase of his life (marriage), the individual is producer of the surplus product him- or herself and has to contribute to sustain children and the elderly. In this way, then, a certain standard of living is guaranteed for all family members at any given point in time.

However, this ever repeating cycle of interlocking surplus phases is neither a self-sustaining process nor does it happen in each and every family. The occurrence of the cycle of interlocking surplus phases is highly

influenced by specific social and economic factors that make a social group ultimately a solidarity group. A solidarity group can be understood as a group in which resources are transferred to those members who are unable to raise these resources themselves (see Zacher 1981, Partsch 1983). Five important factors play a role in the operation of a solidarity group: the continuing existence of a fund of resources for social security purposes, the size of the group, its composition, its sustainability, and the existence of a 'normative insurance' within the group (Partsch 1983).

Existence of a fund of resources

Freiburg-Strauss and Jung (1988:230) state that "the economic conditions of surplus-production and its appropriation and redistribution within the family unit constitute the internal social security system".[3] A possible surplus-product can only be realized when members of the family are able to continue production. A critical point in the family cycle, therefore, is when a new enterprise is started in the family unit, as the new enterprise has to realize the production needed to take care of the children and elderly. For the start of a new enterprise, autonomous rights over property and control over (re)productive resources for the surplus-producing family members are very important: "the essential stake is the right to use and dispose of the productive and reproductive resources which every generation must gain possession of when it reaches maturity. In general, the allocation by gift, prestation, inheritance and succession of rights over property, persons and office on the one hand, and of rights over the fertility of women on the other, is a major, if not the most significant, factor in the developmental cycle of the domestic group" (Fortes 1970:5-6). Freiburg-Strauss and Jung (1988:230) come more or less to the same conclusion when stating that "access to resources or means of production, (...), is an important precondition for the continuing of the transfers of contributions and returns within the family unit." This access to resources is in turn highly dependent on the prevailing system of property rights and succession and on the options to engage in economic activities in a given society. This determines to a large extent the fund of resources that will be available for the establishment of a new enterprise.

In the above family unit model, overlapping cycles of surplus-production (of the parents and the newly established family) are assumed.

[3] The reader is reminded that 'surplus-production' is understood as the amount of production that exceeds the normal subsistence needs of the productive family members.

This helps to overcome the transition period from childhood to the establishment of a new reproduction and production unit. The young man's initial surplus phase coincides with the establishment phase of his enterprise because of his parents' contributions, which can be understood as a further investment in their old-age insurance. But, as said, migration disrupts the possibility of interlocking surplus phases, and in the event of a migrant returning home without a fund of savings, the establishment or redevelopment phase of the family enterprise coincides with the obligation to take care of both the children and the parents (Freiburg-Strauss and Jung 1988:235).

The extent to which a person will gain control over and access to resources coincides largely with his life-cycle. It has been observed in many societies that a change in a person's control over and access to (re)productive resources is closely linked to the different phases in someone's life-cycle. As Fortes (1970:9) states, it is "the changing structural relationships that make up the framework of a persons's life-cycle. The stages of physiological maturation that accompany this development are of secondary significance. They are chiefly important as signs of readiness for a shift from one phase to another." Moreover, we can add the observation that women and men face different possibilities and options in the fund raising process.

In the courtship period, a woman generally cannot contribute to the resource fund, because she continues to participate in the domestic activities of her parents' enterprise until the formation of a new household. The young man in his courtship has, however, several options. One option might be sharecropping with his parents (or others), who advance him the necessary capital during the crop season. The parents appropriate part of his surplus-product in exchange for providing him with access to land or capital. When parents are not able to support the young man, agricultural wage-labourer may be another option, but the seasonal and unstable wage-relations make only a modest capital accumulation possible. Migration might be another option, then. But migration may distort the circulation of subsistence within the family unit. In his absence the parents continue the farm enterprise, but they cannot exploit the young man's labour and are likely to enter the 'holding' and 'running-down' phase. When the migrant returns, he will have to redevelop the enterprise from a diminished economic and social base.

With Freiburg-Strauss and Jung (1988:236), we can come to a main conclusion: "the combination of individual surplus- and deficit-phases that

constitutes the household- and enterprise-cycles should be considered the principal management problem of a peasant economy." Social security will be strained if these cycles happens to 'clash'. What is of special interest in this context is the interdependence between (long-term) biological/demographic and (short-term) economically determined deficit- and surplus-phases within the family economy. Economically, deficit- and surplus-phases originate from social and economic events of a temporary character, such as a bad harvest, a decline in product prices, temporary loss of employment opportunities, and so on. The arising short-term deficits require short-term decisions to secure a minimum level of family subsistence - by, for example, liquidating real assets, incurring debt, reordering production arrangements, or giving up investments. However, all these short-term deficit-phases will cause greater damage to a 'young' family with small children than to a well-established family because of the tension in the former case between the restricted availability of land and labour and the subsistence needs of the unproductive members of the family economy. During this phase, the young family runs a greater risk of losing control of part of its enterprise and therefore of its reproduction base, if a structural deficit, namely the foundation of an autonomous unit of production and consumption, coincides with a temporary deficit situation.

The size of the group

A second factor that is important for the operation of a solidarity group is the size of the group. The size of the group determines the burden that will fall on each single member when one or more group member(s) fall(s) short of particular needs. The more members the group has, the less will be the burden for each single member when one of them falls short. A minimum size for a solidarity or risk group would be difficult to estimate, but it can be suggested that the size must exceed that of a nuclear family (husband, wife and children) (Partsch 1983:65-66). On the other hand, the group cannot be too large. Platteau (1991:136) refers here to the incentive problem: "any kind of collective action - including social security arrangements - is always under serious threat from incentive problems". These problems actually arise when information is costly and asymmetrically distributed, and they usually take the form of moral hazard and adverse selection (Newbery and Stiglitz 1981:165-166, Binswanger and

Rosenzweig 1983:507, Newbery 1989: 278-79).[4] These problems can only be avoided when elaborate record-keeping is possible and the transaction costs of providing insurance, including social security (administrative and information costs), are relatively low (Platteau 1991:136). When the term 'transaction costs' is given a more sociological meaning, these costs also include the efforts of an individual to gain another person's confidence. In this sense, it also refers to someone's 'bargaining power' towards other persons: how strong someone's solvability is in the eyes of the other person, and whether someone is able to acquire what he or she wants from the other (see also section on intra-family relations, page 85 and beyond). Platteau (1991:137) states that the problem of asymmetrical information and the high transaction costs this would give rise to is one of the reasons why social security schemes in developing countries can be found mainly at the level of small communities and social groups. Within the family unit, for instance, the cost of information collection and contract enforcement is reduced to manageable levels because of the historical ties and highly personalized relationships within the family unit. Moreover, given the interlinked nature of many transactions and the lack of alternative possibilities (other communities or social groups being themselves tightly-knit social entities with entry barriers), the cost of free-riding or rule-breaking tends to be so high that even implicit or tacit commitments can be considered as more or less self-enforcing.

A model of the family unit as presented above will usually contain sufficient productive members to make the burden on each of them not too heavy when one of the members falls short. Furthermore, the size of the group is limited and, because of the highly personalized relationships, transaction costs are low and problems of moral hazard and adverse selection are minimized. The absence of other support-giving institutions might enhance the absence of rule breaking or free-riding behaviour.

[4] In the economic theory of insurance, moral hazard arises 'when an agent who obtains insurance has an incentive to take less care to avoid the contingencies which give rise to claims'. As for adverse selection, it occurs 'when the insurance company cannot distinguish between agents who have different probabilities of claims, and hence must offer all the same contract', with the result that the contract only appeals to (and adversely selects) those belonging to a comparatively high-risk category (Newbery 1989:278). Both problems arise from 'asymmetric information' regarding the relevant personal characteristics of the agent seeking insurance.

The composition of the group

For the operation of a solidarity group, the composition of the group is a third factor that needs to be considered. The composition must be such that at all times there are enough members who can give sufficiently of their own means to members in need. This implies a composition of the group in which not all members are affected by the same risk at the same time (so called collective risks). To give an example: it does not make much sense for farmers living in an ecologically uniform area and carrying out activities which are similar from a risk point of view to pool or share their risks. If they are all maize growers, for example, a drought or maize disease will affect them all to the same extent. No one is able then to help each other. A fundamental theorem of the economic theory of risk and insurance deals with this so called covariance of risks. The theorem is that the cost of an additional risk depends on its covariance with existing risks: the cost will be higher the stronger the degree of positive correlation, while negatively correlated risks will have the effect of reducing the total cost of risk bearing. Consequently, there are potential gains from trade in risk when incomes and contingencies are uncorrelated, while, if all agents face similar risks, risk cannot be reduced much by trading between the participants (Platteau 1991:139, Newbery and Stiglitz 1981: 165, Newbery 1989:270-2). To continue with the example of the farmers: the high covariance of yields accounts here for the difficulty of providing insurance against collective risks, that is, risks which affect all the participants simultaneously. The opposite applies when farmers, carrying out different activities from a risk point of view, pool their risks; a contingency would not affect all farmers to the same extent and enough farmers will be left to supply means of subsistence to help the needy. In sum, when covariant risks exist interpersonal redistribution is impossible (or it is possible, but no one will enter the scheme).

In the family unit, the problem of covariant risks is reduced by having people of different generations and ages. Moreover, also due to the gender division of labour, the economic activities of family members are not of the same kind, but diversified over several activities, which reduces the chance of all members being affected by the same risk. And not only among family members are there different economic activities, but frequently each productive member is engaged in different economic activities. These activities form a system of interlocking factor and product markets (see Bardhan 1980, Braverman and Srivinasan 1983). Freiburg-Strauss and Jung (1988:235) state that this system forms "a complementary

part of informal social security. The network of multistranded relationships permits the adjustment of family resources to actual requirements of production and reproduction."

The sustainability of the group

The sustainability of a solidarity group is a fourth factor. It must be certain for all members that the group will continue to exist when the contingencies occur and during the whole period in which consequences are felt as result of the contingency. Interpersonal redistribution takes place when it is certain that the size and composition of a group or community will exist in the future. Solidarity groups that are able to replace departing members over time are especially suitable for interpersonal redistribution. Extended families or clans, for example, are perfect solidarity groups from this point of view, because they are able to reproduce the group over long time periods (Partsch 1983:66).

'Normative insurance'

Last, but certainly not least, if we want a group to be a solidarity or risk group a principle must be present that obliges members to support other members when necessary. This is the fifth factor. There must be norms or values that force members to redistribute means from those who have to those who have not. The existence of such a "normative insurance" (Partsch 1983:67) is a perquisite because it cannot be expected from the individual members that they will contribute and contribute sufficiently at times when this is needed. Customary rules, moral principles and community norms constitute, therefore, a powerful means of assuring each participant that co-operation will ensue and that the obligations created will be enforced (Platteau 1991:139). It is obvious that a normative insurance in this way does not only direct the transfers of resources from those who have to those who have not, but also, at the same time, entitles people in need to these resources. Normative insurance has two sides of the same coin. These rules, moral principles and norms might take the form of well-defined laws and sanctions, but might also take the form of unwritten norms and values based on and sanctioned by religious beliefs. Both forms have to be considered as 'legal', in the broadest view of what is legal.

It might be argued that the necessary redistribution of means will take place if a group lasts long enough, because the individual contributions and receipts will balance in the long run. But such a balance can

only be expected with certainty when a far-reaching equivalence between prestation and contra-prestation is secured, such as with private insurance (Partsch 1983:67).[5] The realization of this equivalence principle is not possible in developing countries, because some important technical insurance assumptions are not given (homogeneous and estimable risks; application of the law of big numbers). Moreover, the use of the equivalence principle is limited when it leads to situations that are in conflict with other (often more important) values and norms of a group or society. The equivalence principle would, for example, lead to lack of protection for those who cannot contribute sufficiently. When the objective is also to create a social balance, the equivalence principle should be replaced or at least be strengthened by another principle, for example, the principle of solidarity.

The importance of the fifth factor is reflected in research and literature. It is one of the themes within legal anthropology, and other social sciences also pay attention to this factor. A famous discussion on the importance of the fifth factor is what Platteau (1991) calls the Scott-Popkin controversy. Scott (1976) is the main advocate of the 'moral economy approach'. In this approach, precapitalist rural societies are viewed as societies in which social rights of minimum subsistence are secured to all members. The premise is that these societies are essentially geared to providing social and economic security to all members. Social arrangements and economic institutions in traditional village communities have been especially designed to cope with the threat of hunger and other kinds of contingencies. It is in the light of this central objective that the high incidence of redistribution and reciprocity must be accounted for (Platteau 1991:113). Scott (1976:32,40) states that there is a strong "subsistence ethic" to guarantee subsistence as a "moral claim" or as a "social right" to which every member is entitled. It finds its social expression "in the patterns of social control and reciprocity that structure daily conduct". A particular person may lose his membership and, thereby, his traditional claims to guaranteed subsistence if he breaks the customary rules of the

[5] With private or individual insurance the insurant pays an insurance premium that corresponds with expected values of insurance benefits. If the calculated contribution is correct and the group of insured people is large enough, the collected contributions must be sufficient to balance the losses or damages of an insured who suffered from a contingency. Also in this case interpersonal redistribution takes place, but the only objective is to restore the status quo before the risk occurred (Partsch 1983:67,note 61).

society to which he belongs. These violations are assumed to be rare, since villagers are keen to avoid subsistence crises and it is difficult to get accepted in other communities.

Scott's view is opposed by the 'political economy approach', advocated by Popkin (1979). Popkin states that there is no such thing as a 'subsistence ethic'. He argues, on the basis of his own fieldwork, that the peasant is self-interested and his focus will be directed on himself and his family. Collective action will only be undertaken from the standpoint of self-interest and based on rational cost-benefit accounting (Popkin 1979: 31). Norms and values do not influence human behaviour in this respect.

Platteau's main argument is that both views do not exclude each other, and presenting the above views as each other's opposite obscures the discussion. As Platteau (1991:155) concludes "in sofar as these methods or mechanisms (social security mechanisms, A.L.) have proven to be workable, their success ought to be ascribed *both* to self-interested behaviour on the part of individuals and to ruling customs and norms that are designed to ensure their continuity and to control major incentive problems." This can also be made clear by referring to the prisoner's dilemma. Take a group of people of which the members do not know each other, but all the members have a chance of falling into a contingent situation, although they do not know if this will ever happen to them and when. For the group and for each individual member, the best way to maximize the standard of living in the long run is to cooperate with the others by giving some of his means to other members when they are in need in order to receive means when he himself is in need. But, as each individual member does not know if he will ever be in a contingent situation, the absence of an obliging norm will probably prevent him from cooperating and will also make him less sure that he can expect help from others when he is in need. Each individual member, then, will choose for himself, although this will create a suboptimal situation in the long run in which the standard of living of the group and of the individual members will be lower than in the case of cooperation (except for those lucky few who never fall into a contingent situation). However, when all group members agree on a norm to help each other in times of need, cooperation is ensured and support can be relied on in times of need. A situation is created then in which all members will reach a higher standard of living than in a situation without cooperation. In this case, it is in each member's interest to cooperate. The collective action is still done from the standpoint of self-interest, but the existence of an enforcing norm to

support each other in times of need forms the bridge between 'micro' and 'macro' rationality.

The above will also apply to the family as solidarity group. For example, when a parent is not sure that his child will take care of him, it might be rational for a parent not to transfer resources to his children and to form his or her own pension fund. But he will never know if the fund will be sufficient to cover all his needs because, for instance, the parent does not know how long he will live in old age. To transfer economic resources to his children in order to enhance his own old-age insurance is a better option, then, but this will only happen when there are norms, values, or laws which oblige that children have to take care of their elderly parents. The parent will be even more prepared to support his children if it is certain that they will have sanctions applied against them if they break the law. Of course, personal feelings such as love and affection will also play a role in this matter. Insights into family law (including maintenance laws), property law (including land tenure) and inheritance law, as well as in the society's religion, will provide the researcher with a greater understanding of the presence or absence of a 'normative insurance' within the family. It should, however, be acknowledged with Popkin (1979:22) that social norms cannot always be expected to mitigate the free-rider problem by instilling altruistic preoccupations into the people's internalized values systems, or by holding their most dangerous opportunistic tendencies in check. Norms can be malleable, continuously renegotiable, and shifting "in accordance with considerations of power and strategic interaction among individuals". As a result, norms are often found to be inconsistent or conflictual so that they "cannot directly and simply determine actions".

In sum, applying the above factors to the rural family suggests that the family unit *theoretically* can act as a solidarity group. But some other considerations should also be taken into account to qualify this statement. In the first place, a family is unable to cover all the contingencies of its members. In the second place, intra-family relations are such that not all members have equal positions in the family group. This is also reflected in their 'social security position'. Thirdly, families are not isolated units that continue to exist independently of the external world. The family development cycle represents solely the internal dynamics of the family, but the dynamics of the family is also partly determined by social, economic, political and cultural changes in society. So changes in society will also

affect the role of the family as solidarity group. We go briefly into more detail on each of these considerations.

Family and contingencies

It was shown above that an interlocking of surplus phases in the development cycle of the family enables the family as a whole to cope with long-term deficits (childhood and old age) originating from the life-cycle of its individual members. In Chapter 3 it was indicated that rural families live in a highly uncertain environment. These uncertainties were rubricated as natural hazards, market fluctuations, social uncertainties, and state actions. It was also indicated that rural family units in developing countries are often units where income is realized, needs are satisfied and also support is given. Therefore, the outcome of uncertainties will, in most cases, directly affect the family unit. Is the rural family also able to cope with these uncertainties?

Freiburg-Strauss and Jung (1988:238) add a time dimension to these uncertainties. They distinguish between short-term and long-term production risks and short-term and long-term reproduction risks. The consequences of short-term production risks (for example, bad harvest, seasonal fall of prices, shortage of labour force or capital, disease, increase in costs) will normally be mastered within the family by curtailment of consumption, sale of cattle, reordering production arrangements, informal credit, and so on. In the event of the family itself being unable to master the distress, interfamily arrangements may prove helpful (see next section). Long-term production risks include, for example, the dissolution of informal production arrangements, risks involved in the purchase of land, sale of land due to debts, and loss of family labour force. It will be extremely difficult for a single family unit to cope with these risks, as their occurrence usually means a loss of means of production which cannot easily be replaced. In this case, the family will depend on external social networks for support.

Short-term reproduction risks include seasonal shortage of income to meet consumption needs, illness, accidents, maternity, and so on. Long-term reproduction risks include emigration of family members, dissolution of social relations, chronic illness and invalidity, death of family members. Freiburg-Strauss and Jung (1988:238) conclude that "reproduction risks, both short-term and long-term, are exclusively covered within the family and its wider social network which centres around kin and affinal relations." The coverage is realized by kin relations imposing a moral obligation on the individual to protect relatives from need according to the individual's possibilities. The principle of reciprocity underlies the transfers of resources. The protection offered reflects the particular economic situation of the family involved. A family which normally lives in a precarious situation cannot offer more than the redistribution of poverty. Moreover, since the obligation is often moral, there are no enforceable sanctions for kinpersons who refuse assistance. This can lead to the statement that support is given only in cases where continuous relations of production and/or reproduction are established (Freiburg-Strauss and Jung 1988:238).

It is noted that, of course, the expenditures to cover eventualities doe not leave the family unit unaffected. The costs of meeting expenditures may strain the long-term performance of the family enterprise, especially in cases of long-term reproduction risks. The effects are twofold. First, the production capacity of the family enterprise is affected which, in turn, may disturb the cycle of interlocking surplus-phases. Secondly, the capacity to participate in 'relational contracting' (Williamson (1985:71) with other family enterprises will be affected, in turn intensifying the incidence of short-term production risks. As already argued, the development phase in which the rural family finds itself will largely determine to what extent these effects will occur.

The nature of intra-family relations

Another constraint for the family operating as solidarity group has to do with intra-family relations. Reciprocal relations among family members do not necessarily exclude inequalities among family members. 'Sharing' does not mean, at the same time, equality, nor does it have to lead to equality. Many studies have revealed that, in general, the redistribution of resources within a family unit is highly unequal, not only in developing but also in developed countries. One can assume that this conclusion also applies to resources circulating within social security mechanisms.

In her study on social security and the family, Agarwal (1991) elaborates on this issue. Agarwal refers to the entitlement approach of Sen, and to another publication of Sen (1983) which focuses on the conceptualization of family relations. Sen conceptualizes family relations as embodying both cooperative and conflicting elements. The family is a unit in which various household arrangements (who does what and gets what goods and services) are fixed on the basis of the implicit bargaining strength of its members. He argues that many cooperative outcomes are

possible, which, compared with non-cooperation, are beneficial to all parties, but the different parties have strictly conflicting interests in the choice among the set of efficient cooperative arrangements. Which cooperative solution emerges depends on the relative bargaining power of the different family members. A family member's bargaining power, in turn, may depend on various parameters, especially on the strength of the individual's 'fall-back position' if cooperation should fail, and on feelings of love, affection, concern, etc. In other words, it depends on both economic and non-economic (including moral) factors (Agarwal 1991:172-3).

A person's fall-back position would depend, in turn, on a family member's ownership endowments, exchange entitlements and external support systems, that is, on support received from outside the family unit (for example, patronage, kinship, friendship, and rights to communal resources, Agarwal 1991:173). Agarwal's point, among others, is that among family members inequalities exist in their ownership endowments, exchange entitlements and access to external support systems. Gender could be one such basis of inequality, age another (Agarwal 1991:173). These inequalities place some family unit members in a weaker bargaining position relative to other family members. To the extent that contingencies affect ownership endowments and exchange entitlements, as well as the strength of external support systems, a total collapse or large decline in a family members's fall-back position could weaken the bargaining power of a family member to such an extent that non-cooperation is found to be more beneficial by the other family members than cooperation, creating a tendency towards disintegration of family units. Whether or not an actual breakdown occurs would be subject, of course, to other considerations as well, such as the already mentioned ties of love and affection which hold the family together (Agarwal 1991:174). In her case study in India, Agarwal convincingly shows that in the event of contingencies female family members are in a weaker bargaining position than male members, because their initial fall-back positions are weaker than those of men. This would mean that female family members run a greater risk of being 'abandoned' instead of helped by other family members in the event of contingencies. Non-cooperation might be more beneficial for the other (male) family members than cooperation.

In short, for social security analysis, Agarwal's study suggests that individual family members are differently entitled to social security resources and that this is closely related to a family member's fall-back position. Gender and age are important factors in determining someone's

entitlements to social security resources circulating within the family.

Family and changes in society

A third observation is that families form part of society and operate within the different subsystems distinguished in the previous chapter. In Chapter 3 we also distinguished six fundamental processes of change taking place in developing countries resulting from the articulation of different modes of production. Of course, not all families in rural society will be affected by processes of change to the same degree. The way in which processes of change influence the family as solidarity group can be estimated by looking at what they do to the conditions as described above. It is almost impossible to make any general statements on this influence; more than an indication cannot be given.

First, the conditions under which (surplus) production takes place change constantly. With respect to their economic activities, rural families are increasingly being integrated into national markets, including financial, labour and commodity markets. This makes the production of rural families dependent on market developments, including price fluctuations and changes in supply and demand. On the one hand, the intrusion of the market economy offers new opportunities, but, on the other hand, the family's economic position becomes more vulnerable to external economic shocks. The family is confronted with new uncertainties, and it might be open to question whether the family is able to cope with its consequences. Other economic institutions, in addition to markets, are entering the rural family's world: credit banks, marketing boards, and cooperatives. Also, competition is increased by the introduction of new production techniques, new crop varieties, new seeds, pesticides and fertilizers, and so on. To ensure the long-term production capacity of the family, expensive investments often have to be made, which are by no means without risk.

Secondly, family size and composition are also affected by new developments. Rural-urban migration of the younger family members means a loss of productive members at home. When no remittances take place, the continuity of the family is threatened, as well as the social security of the unproductive members. It does not need intensive research to find many rural families consisting of only elderly and children nowadays. The size of the family might be affected by government policies such as family planning programmes and land reform. Intensive land reform programmes might include a change in settlement patterns of rural family units. Restricted access to land by privatization of land tenure sets

limits to the production of the family, and thereby implicitly to its size. It is clear that also the sustainability of the family unit is at stake owing to the changes that may take place in the size and composition of the unit.

Thirdly, the 'normative insurance' may be changed by the introduction of 'Western' values and norms, with their great emphasis on individual responsibility, individual profit-oriented approach and maximization of individual goals. The colonial governments also brought new law practices with them, which were imposed on the rural family. Statutory law was introduced, which was mainly based on Western law. In the field of social security, the insurance principle was introduced, with its greater emphasis on equivalency.

The above changes are only *capita selecta*, and within each society more can be distinguished. In each society new developments have worked out differently, and it is only with case studies that the effects of new developments can really be made clear.

4.3.3. Social networks as social security mechanisms

In the previous section it has become clear that the family unit has an important role in providing social security to its members. At the same time, this role should not be overestimated. Families cannot cope with the consequences of all contingencies and adversities. The capacity of the family to operate as solidarity group will vary through time and with changes in the outlined conditions. The implication for each individual family member is that he cannot expect that the family will always be able to help him in times of need. Other social security mechanisms are necessary, then, for the provision of social security. These mechanisms may fully replace the family or may supplement the social security provided by the family. In rural areas of developing countries, with the absence of state-organized social security, in many cases social security resources are obtained by mobilizing one's own social network. In the literature this social network is sometimes referred to as 'social capital'. The latter term refers to the amount of social relationships someone has as well as to their contents (what is the value of these relationships for the individual in terms of support that can be really expected).

The social network is highly personalized: it can hardly be stated that families maintain social relationships. In point of fact, the family is just too abstract a concept in this respect. Social and economic relationships of families are essentially realized through the social and economic relationships of its individual members. Resources obtained from these

personal networks of relationships may or may be not redistributed within the family. In many industrialized societies it has been one of the important assumptions underlying social security mechanisms that social security benefits accruing to individuals will ultimately benefit the whole family because of intra-family redistribution. However, the validity of this assumption is increasingly being challenged by contemporary developments in Western societies and, as a result, intra-family redistribution is becoming less evident.

Social networks are an important theme in sociological literature and network analysis in general also has a major place in economics and other social sciences. The extent to which social networks are also supportive networks, that is, networks which deliver resources in times of need is less well analyzed (Kaufmann 1989). This theme is of great importance for this study.

The most general definition of the concept of the social network is ascribed to the godfather of social network analysis, Barnes (1954), who defined a social network as a system of social relationships between individuals. Three types of social relationships constitute the social network: personal, categorical and structural relationships. Personal relationships indicate contacts with kin, neighbours, friends and acquaintances. Categorial relationships are relationships between individuals or groups that are classified according to certain social stereotypes, for example, racial or ethnic features. Structural relationships are relationships between people according to social positions and roles they have (for example, in the family, in the enterprise, in associations, in parties, and so on). In most cases, social networks are defined in terms of personal relationships (Kaufmann 1989:12), and in this study, too, we concentrate on these relationships. This approach takes the individual as unit of analysis and it uses the egocentric network analysis in its most simple form as point of departure. [6] The approach is relational, that is, the network is seen as a system of transactions in which resources are exchanged, information is given, influence and authority are exercised, support is mobilised, coalitions are developed, activities are coordinated and confidence is built up. These transactions are the foundations of the

[6] In a egocentric network analysis all social relationships of one central person are analyzed. The network look like a star, then, with a centre from which all the radiants flow outwards. This is the most simple form of network analysis.

network.[7] Other aspects of social networks important for the social security discussion are, of course, the network's contents with respect to material support in times of need, and such related dimensions as frequency, stability, degree of reciprocity, and diversity of linkages of actors. Actors may have contacts by having one role; for example, being neighbours. They can, however, also have more roles at the same time; for example, they can meet as both neighbour and colleague or employer. The social relationship is single-stranded when it is based on one role and multistranded when based on more roles.

When we consider those relationships out of the entire social network which in many societies also operate as social security mechanisms, the following social relationships need closer attention: kinship relations, relations among neighbours and friends, and social relationships resulting from membership of associations. The basis of these various social relationships is different, as well as their contents. Kinship relations are based on consanguinity and congeniality, which determine at the same time the contents of the relationship. Social relationships with neighbours and friends are based on residence and mutual affection, and the contents of these relationships is to some extent 'canalized' by general values and norms in society on how to deal with neighbours and friends. Social relationships within associations evolve from membership, and the contents of these relationships is in many cases 'formalized' by statutes and rules of conduct. The ways in which all these forms of relationships take shape in society are numerous. It is impracticable to analyze all aspects of the relationships just listed. We restrict ourselves to general comments on the social security aspects of these relationships. This will be done in the following sections.

4.3.4. Kinship relations and social security

Kinship or familial relations (Hirtz 1989:295) are the first form of social relationships people almost automatically have. Birth into a family group defines a set of kin relations. Birth itself is far from a natural event; the social and cultural ties surrounding birth give newborns a social identity

[7] An alternative analysis of social networks is the positional analysis. This form of analysis is not so much interested in the contents and internal affairs of a social network and its cohesion, but rather in the relationships of its actors towards another individual or group outside their own network. The question to what extent the actors are directly or indirectly related among each other is not considered.

within a set of allied kin and confer specific rights, obligations and resources (March and Taqqu 1986:20). Three kinship systems can be found: matrilineal, patrilineal and bilateral kinship. Matrilineality refers to a principle of descent from an ancestress through her daughter, her daughter's daughter, and so on (in the female line). Matrilineal kinship often goes together with matrilocality: residence of a married couple with the wife's kin. Patrilineality refers to descent traced through a line of ancestors in the male line. Patrilineality in most cases is combined with patrilocality: a married couple lives with the husband's kin. Under bilateral kinship relationships are traced to relatives through both father and mother. Residence patterns may differ from case to case with bilateral kinship.

The three kinship systems generally work out differently for the rights of men and women in these systems, and the extent to which kin relations can be incorporated into one's social network. In matrilineal descent, it is clear that women have considerable power and authority. Mothers and daughters control important resources and have decision-making rights, usually sharing these rights with brothers, sons and maternal uncles. This makes the fall-back position of women strong and therefore also their bargaining power within families. Moreover, matrilocality gives women the opportunity to retain strong relationships with their relatives. In patrilineal systems, it is just the opposite. In most cases, men have absolute power over resources and decision-making. Moreover, the claims women can press upon their natal patrilineages are rarely identical to men's, and not explicitly recognized. Nevertheless, women in nearly all such systems continue to have clearly definable relations with their natal kin (March and Taqqu 1986:20). In bilateral systems, inheritance and residence patterns give both men and women rights and resources, although these may differ substantially between them. With bilateral kinship relations, one's kingroup and sense of family extends to individuals on both the mother's and the father's side. Such systems offer, therefore, considerable scope for maintaining kinship relations. Kinship ties in bilateral kindreds are activated by personal effort. Although kin are defined by birth, specific relatives become important as constituent allies only if relations with them are cultivated and maintained.

Through marriage, an individual becomes connected with the wife's or husband's kin, and this can lead to additional strong bonds of solidarity. In many cases, the rights, duties and obligations versus in-laws are well

described and have clear sanctions. It is, furthermore, well-known that marriage does not just link two people, but two families or lineages. This link might be further intensified and lead to stronger relationships, including those of mutual help and support.

With regard to social security, the kin relations are essentially an extension of the family relations. As regards the requirements of solidarity, kin groups, lineages or clans are theoretically very good solidarity groups. The larger size of the kin group means more people are available to share resources. As far as composition is concerned, the kin group not only contains people of different age and sex and with different income-generating activities, but also people who in many cases are geographically separated, thereby spreading the risk of natural hazards with which the family itself is seldom able to cope. This geographical variety is realized by living in different regions with perhaps different ecological and climatological conditions, or by having kin relations living in towns or cities. On the other hand, distance might create problems when social security resources have to be transferred. Logistic problems, such as bad infrastructure, might prevent transfers of resources between kin members in geographically different locations.

Kinship is also favourable from the point of view of durability, as it is the best long-term relationship established and is able to reproduce its members over time. Moreover, kin groups are usually characterized by the existence of a strong 'normative insurance'. In many rural societies in developing countries, measures of support between relatives and of help in times of crises are well defined and obligatory. Kin members who refuse to fulfil their duties can be excluded from cooperation and support, and in extreme cases are expelled from the family network. In practice, these sanctions prove to be effective, since it would be impossible for most families to survive without support and help from relatives (Bossert 1985:40). The availability of resources for social security purposes within kin groups depends, of course, on the surplus-producing capacity, and thereby on the economic position, of the families involved.

In sum, kin relations constitute a major part of an individual's social network (or social capital) and will be a major source of social security resources. As with intra-family relations, the access of individuals to support or help from relatives will depend on age, sex, marital status, economic position and whether someone is of one's own family or an in-

law. Just as in the case of the family, the life-cycle of the individual plays an important role in determining someone's position in kinship relations and the accompanying rights and obligations (Kaufmann 1989:84-86).

4.3.5. Social relationships with neighbours and friends

Neighbourliness and friendship are other social relationships in which transfers for social security purposes may take place. Information about the role of neighbourhood and friendship in rural areas in developing countries is difficult to find. One of the reasons might be that, in many cases, neighbours and friends are at the same time kin. Nevertheless, it is well known that help and support between non-kin neighbours and friends is common and all types of cooperation exist between them. This cooperation can be both economic (work groups) and social: taking care of each other's house when one is absent, help in times of food shortage, taking care of each other's children, and so on. For reasons of proximity, the contacts with neighbours and friends are often more intensive than with kin living at a greater distance. In this sense, good neighbourliness and friendship have big advantages. What is 'good', of course, differs among communities, villages, clans, societies. As with kinship, the operation of neighbourliness and friendship as a source of social security resources will depend to a large extent on the 'normative insurance'. In many societies, mutual help and support between neighbours and friends is commonly accepted and prescribed. Violation of this unwritten role may result in such sanctions as gossip, social isolation and, in extreme cases, expulsion from the community. Moreover, relations with neighbours and friends will have to be based on trust - more than is the case with family or kin relations. While social and economic relations with family and kin are almost automatically defined with birth and marriage, relationships with neighbours and friends have to be cultivated and maintained. It is only by actual action that one can show his or her 'trustfulness'. Only by repetition of actions in cases of need do relationships between neighbours and friends become more intensified. Somehow there will be a correlation between the degree of trust and the extent to which mutual assistance can be expected. As a further contrast with family and kin relations, neighbour and friendship relations are more loose and offer more opportunity for negotiation and detachment. Social relationships with neighbours and friends may, therefore, be valuable supplementary sources for help and support.

4.3.6. Associations as social security mechanisms

Social relationships originating from membership of associations (whether social, economic or religious) are a third possible form of social security resource transfer mechanisms. What March and Taqqu (1986:19) state for women's associations holds for associations in general: "in their fully elaborated detail, the bases for women's legitimate solidarity throughout the world are bewilderingly diverse. Providing a comparative framework to embrace all that detail, and still preserving the integrity of all independent collectivities involved, is an audacious task". Given this variety, it is hardly possible to estimate also the potential of associations to provide social security to their members. This can only be done by applying the conditions for a solidarity group to actual cases. Given the large plurality among associations, we prefer not to make too many general statements on this issue, and restrict ourselves to attaining more insight into different types of associations. March and Taqqu (1986) provide a basis for analyzing associations and give us some clues on what to look for.

The first question one can ask is on what bases associations are built. These bases can be kinship, marriage, residence, wealth or work. It has already been shown that kinship in itself may lead to bonds of solidarity. At the same time, kinship is a layer upon which other associations can be built. The same holds true for neighbourhood. Living in close proximity and sharing a lifestyle may foster mutual identification and friendship among men and women. Sharing the same workplace may be another basis for associations (March and Taqqu 1986:22). Men or women who share specific tasks, whether as domestic responsibilities or occupational opportunities, may themselves develop into a legitimate constituency of mutual support. Wealth may be another basis. This might take the form of relationships between those who have and have not (for example, patronage), between those who have (for example, the Lion's Club), or between those who have not (for example, trade unions, *'communidades de base'* or emancipation movements).

A second question that can be asked is whether associations are defensive or active. Associations can be characterized as defensive when they mobilize in response to adversity or crises. These are basically reactive social relationships which do not aim to create separate resources, alternative conditions, or autonomous influence. According to March and Taqqu (1986:34), these defensive associations "represent the efforts of

politically disenfranchised groups of people with insufficient resources to meet even their most minimal needs; ...they structure leadership, responsibility, and participation to redistribute insufficient resources and meet the emergency needs of members, if only temporarily or serially." In general, defensive associations are directed at providing *protective* social security. Another main characteristic of these defensive associations is that the support is not on a contractual base. Hirtz (1989), when describing village networks in the Philippines, makes a distinction between quasi-contractual and contractual relationships. In a quasi-contractual relationship, a balanced exchange is regulated where the terms of payment/repayment are left open. The reciprocal situation comes without the party involved calling for it; the repayment is made in accordance with socially set norms, in accordance with what is possible at this given moment. A further characteristic of defensive associations, therefore, is that only strong interpersonal ties of mutual obligation can motivate the assistance. The support within defensive networks mainly involves small things like incidental help with activities (cutting a tree, cattle being looked after, taking care of children, a bill paid, water or firewood hauled, clothes washed, food cooked, etc.), help with general domestic needs of households by which local scarcity and disasters can be overcome, and help in the case of family catastrophes such as long illness, unemployment, or death of a family member. In the latter case, we may cite as a good example the 'funeral associations' existing in many societies, through which, at a stage of the funeral process, community members come to deliver goods and services.

At the opposite end of the spectrum of associations, we find the active associations, which generally may also be oriented towards the provision of *promotional* social security. It should be added at once that associations are seldom purely defensive or active. An association can be labelled 'active' when, besides protecting members against crises and adversity, the social and/or economic position of its members is strengthened. One of the main characteristics of these active associations is that its members share an identity and create an independent reference group that is often extra-domestic (for example, particular women's associations, occupational trade unions, rotating working associations, credit associations). March and Taqqu (1986:46) distinguish two types of active associations: diffuse and focused. Diffuse associations are multipurpose groups: for example, dance associations or visiting groups. Focused associations can be divided

Figure 4.2. *Identifying associations*

BASES:

Kinship Marriage Residence Wealth Work

DEFENSIVE
capable only of responding 'defensively', e.g. safety nets

ACTIVE
capable of autonomous 'active' efforts

DIFFUSE

Multipurpose groups like visiting groups or dance associations

FOCUSED

Groups in which political skills are developed

RELIGIOUS & RITUAL ASSOCIATIONS

Groups in which economic resources are acquired and/or organized

ECONOMIC ASSOCIATIONS

INEQUITABLE
members not equally involved in decisions and without equal access to resources

EQUITABLE
Resources and decision-making involvement equally distributed among members

Source: March and Taqqu 1986:46

into religious and ritual associations, and economic associations. The latter can be further divided into inequitable associations (for example, patronage) and equitable economic associations (for example, rotating labour or credit associations). Figure 4.2 gives an overview of the different types of associations.

From a social security point of view, the diffuse associations and focused religious and ritual associations are less important than the economic associations. This statement does not imply that the former associations play no role at all. But it is evident that these groups primarily have other objectives than the provision of social security to their members. Providing social security resources will rather be a by-product than the first objective. For example, local churches primarily serve a religious purpose, organize people to celebrate masses together and pay attention to the religious aspects of life. However, if the religion to which the church belongs also proclaims solidarity among its members, this might lead to help and support among members in times of crises and adversity and create bonds of solidarity. In many cases, this 'side-effect' of this type of association is clearly present.

In contrast, economic associations are groups with the specific purpose of acquiring and/or organising economic resources. These resources may be land, labour, cattle, money, produce, etc. The first objective is to create an economic situation for each of its members that is better than it would be without the association. In this sense, then, its objective is to strengthen an individual's economic position, which in turn may also 'promote' his standard of living. A stronger economic position leads to economically less vulnerable persons who will be better able to cope with adversities and crises. Besides this promotional aspect, economic associations are frequently meant to share risks, and in doing this they operate as a solidarity group providing protection to it members. The opportunity to get involved in economic associations and the shape these associations take is determined to a large extent by the property and labour rights individual members of society have. In developing countries, especially in rural areas, the differences in property and labour rights of the two sexes is an important factor which set limits to economic opportunity and consequently also to economic associations.

With regard to property, men and women inherit and control different economic resources. The kind of property that individuals control not only affects the economic resource base with which they must

work but also patterns their economic associations with others (March and Taqqu 1986:49). In developing countries, men generally possess and inherit real property, while women more typically inherit movable property such as jewelry, produce, money and other goods. Mintz (1971) suggests that it is precisely because women's traditional property can be bought, sold, loaned or invested more flexibly than real estate, that so many women enter trade and subsequently establish market alliances with other similarly enterprising woman traders. March and Taqqu (1986:49) conclude "thus, when men and women inherit different types of property, they must capitalize upon the varying potentialities of those properties, acquire different skills, and enter different economic alliances."

Not only does the kind of property an individual receives have an important influence on the character of economic associations, but the way in which it is obtained also affects the patterns of economic relationships in any given community. "The channels through which property is transmitted shape culture-specific forms of economic solidarity by encouraging people to maintain some relationships and abandon others" (March and Taqqu 1986:49). In cases where siblings inherit from both parents, they must maintain cooperative and exchange relations with each other throughout their lives in order to retain their productive base. In other societies, where women inherit from mothers and men from fathers, a system of parallel but separate inheritance creates two sex-distinct paths of material obligation and intra-sex alliance is strong. Another major difference throughout the developing world is that men usually inherit at parental death or retirement, while women tend to receive their entitlement at marriage. It has already been already argued that marriage links kingroups, which might be a further basis for economic alliances, including transfers for social security purposes. Whether or not women themselves obtain control of any property at marriage, either through dowry, bride-wealth or inheritance, remains, however, the question. In some societies women may obtain domestic animals; in which case women must organize water and pasture rights and organize labour to provide the animals with water and fodder. And many more examples can be given of how property and property rights influence the establishment and operation of economic associations.

In addition to property rights, the division of labour is another element influencing the shape of economic associations. In rural areas of developing countries, the sexual division of labour is generally strong, although it should be said that 'what should be' is not always 'what is'.

Women and men do perform tasks that should be done by the other sex. Almost universally, however, one of the most common constraints upon the sexual division of labour is child care, which in most societies almost exclusively falls upon women. This prevents women from being engaged in permanent migration, long-distance marketing or regular wage-employment. It also prevents them from being engaged in the accompanying economic associations. Engagement in petty employment, piecework, or other such limited forms of part-time employment will only be possible when child-care arrangements are established among women. It is around these petty commodity activities that women might be able to organize themselves economically into associations. It is not surprising, then, to find that development agencies frequently tend to promote these kinds of associations.

As the above survey and analysis of reciprocal social security mechanisms has shown, they might be described as an interlinked system of personal relations between a person and his or her family members, relatives, neighbours, friends and other 'important' persons inside the community. Reciprocity structures the exchange of resources within these social relationships. Factors such as sex, age, marital status, wealth and education determine to a large extent someone's position in these relationships, and thereby largely his or her social security position, both as a contributor and recipient. Looking at the level of social groups (families, kinship groups, associations), their potential to operate as a solidarity group will depend on conditions such as size, composition, durability, normative insurance, and the capacity to raise resources for social security purposes. Both the individual's personal features and the characteristics of the group will have to be analyzed in order to assess the extent to which someone can expect protective or promotional social security from his or her social relationships.

4.4. Redistribution and social security mechanisms

As already explained, redistribution entails obligatory transfers of material items, money, or labour services to some socially recognized centre, which reallocates portions of what it receives to provide community services and to reward specific persons (Dalton 1967:73). Such centres with a reallocative authority can be found in many developing countries. It is useful to

distinguish between older centres already existing and operating before colonial times, and those centres which have been established in the colonial and post-colonial era.

4.4.1. Older centres of redistribution

When we talk about older centres of redistribution, we have to think of centres which are vested in one person. One might think of heads of villages, chiefs, lineage heads, kings, warlords, and so on. In many cases, this central figure is endowed with the right to distribute land or hunting sites; these allocation rights are vested in him in the name of the community by virtue of his high political, juridical, military, or religious authority. As with reciprocity, the obligation to contribute factor services, such as labour for the chief's fields, may not be distinguished from paying in the form of products such as food. As Dalton (1967:73) concludes, "indeed, what appear to us as economic transactions of resources and products need not be distinguished indigenously from such as express the obligation to perform military service".[8]

Usually the material receipts of the central authority cannot be regarded apart from his material obligation to his subjects. Payments and fines are used for his own maintenance, and also to provide community services and to reward special service of his subjects. And just as an individual receives land from his chief and labour from his wives, kin, and friends as a matter of right, so he also receives material aid in time of need as a matter of social right. Dalton (1967:74), still discussing production in Bantu societies, argues that "subsistence is guaranteed among the Bantu - as is the case widely in primitive Africa - in two ways: through socially structured rights to receive factors of production, and through emergency allotments of food from the chief and gifts from kin." Bossert (1985) describes in Tanzania even a form of protection by which needy people were integrated into the domestic group of the chief as slaves. Heads who were not able to take care of their people were liable to be deposed and sometimes they were killed.

The older redistributive centres have both elements of protective and promotional social security. Protective social security is expressed by material aid in times of emergency, while the redistribution of productive

[8] In literature on this topic these payments to central authorities are often referred to as 'tribute'. The word 'tribute' is important in both its economic and social meaning: the goods and labour paid are a tribute in economic sense, and the social recognition of authority is a tribute as well.

resources, mainly land, can be considered as a form of promotional social security. Having the authority over the distribution of land, the centre determines to a large extent the conditions of agricultural production for the community members. Moreover, access to land in many cases also means access to other resources, such as water, fuel wood, trees, and so on. It is not surprising to find that the authority over land distribution gives these centres considerable power, especially in cases of land scarcity.

It will be almost impossible, therefore, for the individual community member to escape his obligations towards the centre, as a large part of his livelihood will depend on his access to land. The type and mode of delivery of means may, however, differ among individuals. For instance, children and the elderly are often exempted from obligations, males and females frequently perform different duties in accordance with the gender division of labour, and sometimes also differences are made between poorer and richer persons. Performing labour tasks is more common among poorer strata of the community, while richer families or individuals have to pay cash or deliver goods. At the same time, of course, the 'tribute' paid entitles a person to access to community resources and to receive help in times of need. In order to prevent social unrest in its community, it will be difficult for the centre not to honour these entitlements, at least not without considerable military power and repression.

4.4.2. Statal and parastatal social security mechanisms

Besides the older centres of redistribution, which may still exist, the colonial and post-colonial period brought new centres of redistribution, one of the most important being the 'state' or 'government'. This organization, with large legislative and administrative power, was placed by the colonial powers on top of the precolonial society and was in most cases a copy of the governmental structure of the colonial power. One of the important functions of the colonial government was to collect taxes and other forms of income from the local population. The acquired funds were sent to the home country or invested in infrastructure. The role of the colonial apparatus in the redistribution of resources for social security purposes was kept to a minimum. The relationship between the individual and the government was largely one-way.

In the post-colonial period, the independent states began to play a role in the organization of social security schemes. These schemes were copied from those existing in the former colonial powers. In the literature, as indicated in Chapter 2, these social security schemes are referred to as

'modern' or 'formal' social security. It was also stated that these schemes play a minor role in providing social security resources to the rural population. Moreover, by operating under different social and economic conditions than those prevailing in industrialized countries, governments in developing countries are confronted with problems, such as greater insecurity related to unstable economic conditions, limited administrative resources and severe budget constraints. These problems prevent the creation of 'modern' social security schemes which are operationally tenable and financially viable (Burgess and Stern 1991:44). We have already indicated that these social security mechanisms will not receive our attention in this study, because of their minor importance in the social security provision of the rural population.

It will be very difficult for the individual living in the rural areas to join these schemes. Statal social assistance schemes are almost non-existent and social insurance schemes are only accessible to those employed by the government or parastatal organizations. If a person wants to be entitled to state social security benefits, he needs to have access to and join the labour market for government jobs.

It is more likely that rural people will profit from government programmes which might be labelled as promotional social security. The establishment of health care centres, the starting of social development projects, the provision of rural infrastructure, and so on, might all contribute to better opportunities for (segments of) the rural population to raise their standard of living. A positive economic policy of the government towards agriculture might also contribute to this. However, here we enter a field that was already described as the 'grey area' of the discussion on the definition of social security. It is debatable whether or not economic policy directed at economic development should be labelled also as social security policy. Providing the poor with new economic opportunities to raise their standard of living can be seen as an alternative form of promotional social security provision, instead of providing them directly with money, goods and services. Economic policy in this sense may contribute equally to one of the main objectives of social security, namely improvement of low standards of living, to the same extent as policies which are explicitly denoted as a 'social security policy'.

4.5. Market exchange and social security mechanisms

Market exchange differs sharply from the two other modes of exchange, reciprocity and redistribution. Purchase and sale seem to be peculiarly economic - permeated by utility considerations and material gain - precisely because market transactions are neither induced by nor express social obligations or relationships. Unlike the partners in reciprocal and redistributive transactions, buyers and sellers in the market share no social tie which obliges them to engage in market transactions. Therefore, terms of trade may be haggled out without social disruption, both parties to the exchange being socially free to seek their own material advantage.

Also in relation to market exchange, the question arises whether or not the market is a mechanism by which social security resources can be transferred. Again we are in a grey area. Looking at one market segment, that of insurance, private insurance companies offer their services. Pension savings schemes and life insurances can be bought, which will ultimately provide an individual or his family with financial resources in times of old age or death. One may argue that the amount obtained will be equivalent to the contributions the individual made. These contributions are in accordance with someone's health and capacity to raise the required funds monthly or annually. One might consider this as a form of self-insurance, by which an individual is not dependent on other persons in society. On the other hand, these forms of self-insurance also have one of the main characteristics of social security mechanisms: providing people with resources when they are not capable of doing so themselves because of contingent situations.

Another important role of the market in providing social security comes to the fore when access to markets is necessary in order to obtain entitlements to social security mechanisms and regulations. As the previous section indicated, in many countries entitlements to social security schemes of the state can only be acquired if one is employed by the state. This assumes access to the labour market. The same holds true for private companies offering schemes and privileges in the social security field to their employees. One can only 'reach' such schemes by joining the labour market.

For rural families, who are self-employed, all these schemes are useless, therefore. At best, members of rural families may be able to insure themselves through the market against crop failures or other enterprise-related contingencies. It is, however, well known that these

types of arrangements are scarcely available in developing countries. Like the state, the market plays a minor role as a social security mechanism for people in rural areas. One of the usual ways to profit to some extent from state- or market-provided social security resources is by having personal relationships with someone in the 'formal' sector. It is, therefore, a common strategy of rural families to have one or more members working in companies and/or government in order to have access to social security resources. Rural families might even invest in the good education of one of their members at the cost of the education of other members, in order to increase his chances in the labour market (see Von Benda-Beckmann 1989). Not only the wages, then, but also the social security resources that are obtained by this selected family member may be further redistributed in the rural family, in accordance with the social security mechanisms based on kinship, marital relations, friendship, and so on. In this way, social security resources provided by 'formal' social security mechanisms may ultimately circulate also within 'informal' social security mechanisms. In an analysis of the social security position of rural families, this should be taken into consideration, because these links might prove to be vital for the survival of impoverished rural families.

5. PROFILE OF SWAZILAND

5.1. Introduction

As the fieldwork for this study took place in the Kingdom of Swaziland, a country not widely known outside the African continent, a brief introduction to Swazi society is given in this chapter. This is done by giving a short history of social, economic and political developments in Swaziland. In order to understand contemporary Swazi society, references to the (pre)-colonial history of Swaziland are thereby necessary. Therefore, a chronological schedule is used for introducing Swaziland and its development. Section 5.2 deals with the precolonial Swazi society; Section 5.3 describes the main elements which characterized the development of Swaziland in colonial times; Section 5.4 deals with post-independent Swaziland. In order to avoid an overkill of facts and figures, an overview of Swaziland with key indicators on geography and climate, demography, economic performance and social performance can be found in Appendix B.

5.2. The precolonial period

The Swazi have a long and rich precolonial history of which, unfortunately, little has been written down. History has been orally transferred to subsequent generations through songs, rituals, ceremonies and tales. Bonner (1980,1982), Booth (1983), Kuper (1963) and Matsebula (1988) are the few sources describing at some length the precolonial history of Swaziland. Most information in this section is derived from these sources.

The Swazi people are descendants of the southern Bantu, who

migrated southwards from the lakes of Central Africa many centuries ago. In the sixteenth century, these people lived near Maputo, the capital of present-day Mozambique. From there, a small group of kinsmen and retainers belonging to the Nkosi Dlamini clan left their home on the east coast and moved inland across the mountains. They settled in what is now south-eastern Swaziland. Their ruler was Ngwane. There were no large-scale state systems at that time and agnatic kin groups provided the basis, or framework, of the political structure (Hughes 1972:34). On occasion, and for some time, one of these groups came to dominate the others. Also, from time to time, sections of an agnatic group might hive off and establish their partial or complete independence from the parent group.

The way of life at that time is described by Hughes (1972:36) as 'semi-migratory': "this is not meant to imply that these people undertook the regular seasonal migration of the true nomad, rigidly controlled as these are by the cycle of the seasons; but rather that they accepted the relatively frequent movement of dwelling sites and cultivated lands as part of the normal pattern of living". Sometimes the movement was only over a few miles, in search of unused land for new fields; sometimes a longer distance was covered.

A major migration took place at the start of the nineteenth century, when Sobhuza I (grandson of Ngwane) came into conflict over garden lands with a powerful neighbour, Zidze, of the Ndwandwe clan, who was also building up a following (Kuper 1963:7). To avoid a fight, Sobhuza moved northward with his group and established himself in what is now Middle Swaziland. The people that went with him are still referred to as the 'pure Swazi' (Kuper 1963:8), and they formed the nucleus of the future Swazi state. The areas Sobhuza entered were already inhabited by Nguni and Sotho clans. From all these people, referred to as 'the found ahead', Sobhuza demanded allegiance. When loyalty was assured, they were allowed to continue to live under their own recognized clan heads subordinate only to the Dlamini ruler. Sobhuza further strengthened his position by diplomatic marriages with other clans and by extending his military power. When Sobhuza died, a strong kingdom was left, with a centralized political system controlling several thousands of people scattered over areas reaching far beyond the boundaries of modern Swaziland.

Throughout the whole of southern Africa, small tribes linked by kinship were organised into strong military states under ambitious rulers (one of these famous rulers was Shaka, King of the Zulu). This important

change in the structure of political units can primarily be ascribed to greater economic pressure on the land. Most groups being agro-pastoralists, their existence depended on fertile soils and grazing lands. But population was increasing, and the road further south was locked by invading whites. Conflicts among tribes, and with whites, were inevitable at the beginning of the nineteenth century.

Sobhuza's heir was Mswati, and he was the greatest of the Swazi fighting Kings, reigning from 1830 to 1868 (Matsebula 1988). Probably influenced by the successful Zulu, he reorganised his army and established royal homesteads as mobilizing centres for men in outlying districts. These royal homesteads also served as military posts to launch attacks on independent tribes. Eventually, his armies even reached what is nowadays Southern Zimbabwe, and the name of Mswati became as feared as that of his famous example Shaka. It is at this point in time that the name Swazi is said to have come into use, to indicate those people falling under the reign of Mswati. Like Sobhuza, Mswati incorporated defeated tribes into his state and emphasized the sanctity and power of hereditary leadership (Kuper 1963:9). Moreover, because of disruption in rival kingdoms, survivors fled to Mswati for protection. This third group constituting the Swazi is referred to as 'those who arrived after'. Loyal groups were established in sparsely populated areas under their own chiefs; other groups which he trusted less were ruled by members of the royal Dlamini clan.

The main features of the Swazi economy and society at this time can be summarized as follows (see also Maasdorp 1991:213). The basic elements were the homestead and the extended family system; each homestead was self-supporting. The main crop was maize, and cattle was a measure of wealth and status. Trade was minimal. The King held the land in trust for the nation, but in practice chiefs and subchiefs allocated land for cultivation and building. In spite of the land system being communal, arable land was worked on an individual basis and the usufruct enjoyed by the homestead. Wealth was unevenly distributed, birth being the basis of power and prestige. Swazi society was already characterized by gross disparities in wealth and differences of political and economic status (Bonner 1980:95). It was the society described above which European settlers and, later on, colonial rulers met when they entered Swaziland.

Mswati's death brought a ten-year period of turmoil centring on a dispute

over the succession (Booth 1983:11), as result of which Swazi power in the region declined. Ultimately, the compromise candidate Mbandzeni was chosen King in 1875. His reign started a new period in Swazi history, the consequences of which are still felt in contemporary Swaziland. The first contacts between Europeans and Swazi had already been established in the mid-nineteenth century. These Europeans were mainly hunters, traders, and missionaries. In 1879, modest discoveries of gold were made in Swaziland, and a larger influx of people commenced. In exchange for arms, cattle, drinks, cash and other wealth, King Mbandzeni issued numerous land concessions to the Europeans for prospecting, mining, farming and trading. Mbandzeni believed that he was not permanently alienating the land from the Swazi but merely allowing the concessionaires to use it according to Swazi law and custom.[1] However, the interpretation in European law was different and major land disputes were created. The granting of concessions by Mbandzeni is even said to have exceeded the territory of the Swazi nation.

In 1889 Mbandzeni died, but there was still no solution in sight for the land problem. Swaziland became a tool in the rivalry between the British and the Boers in the South African region. In 1894 the two powers decided that Swaziland would become a 'protected dependency' of the South African Boer Republic. The authority of the new king Bunu and other traditional leaders was recognized in so far as this was consistent with 'civilized' law and customs. The Republic had the powers of protection and administration over Swaziland and also had the power to impose taxes on Swazi huts, a well-known principle to drive people into the cash economy.

After the Second Boer War of 1899-1902, Swaziland became British territory. The British ruler decided to solve the concession problem once and for all, and in 1904 a commission was appointed to delineate the network of land concessions. In 1907 a final proposal was agreed on: 37 per cent of the total area was appointed to Swazi as Swazi Nation Land to be held in trust by the King for the nation (as he always had done in the past). The remainder was designated as Crown Land or Title Deed Land, that is, land held in freehold title mainly by large estates and individual European farmers. Moreover, all mineral concessions were transferred to the British without compensating the Swazi. In sum, two

[1] According to Swazi law and custom the concessionaires were only granted the right to live on and make reasonable use of that land for as long as the Swazi community as a whole was agreeable to this, but not any absolute, exclusive right to the land as such.

thirds of the Swazi land surface had been expropriated from the Swazi. This moment in Swazi history would have a large impact on the further economic and social development in Swaziland.

5.3. The colonial period

Maasdorp (1991:213) argues that "the economic history of colonial Swaziland may be divided into two periods, namely, pre- and post-1945, and is closely connected with economic conditions and political perceptions in Britain itself." We adopt this division in this section.

5.3.1. The pre-1945 period

After the land problem was 'solved', the British showed little interest in Swaziland. The First World War, the depression in the 1930s and the Second World War followed in quick succession, and British funds for investment abroad were limited. The main development in the pre-1945 period was the growing numbers of Swazis migrating to the South African mines. Several reasons can be mentioned for this migration (see also Booth 1982): first, to earn money to replace cattle herds that were decimated by disease in the 1890s; secondly, by government inducement and coercion in the form of taxes; thirdly, the Swazi monarchy encouraged men to go to the mines in order to earn money for the repurchase of expropriated land; and fourthly, those Swazi who did not settle on Swazi Nation Land were forced to seek employment on European farms or in the mines. With few investments from abroad in the Swazi economy, the number of migrants in 1936 (9,561) was almost three times that of local wage employees (3,354). Also, by 1937, 41 per cent of the territory's revenue (GDP) still came from the earnings of the Swazi themselves (Maasdorp 1991:215). The standard of living among the Swazi was very low, and in the 1930s the Swazi produced only 20 per cent of their food requirements (Kuper 1978).

Social progress was as miserable as economic development. Social services, such as schools and health services, were mainly provided by missionaries. This led to a High School for Swazi and two hospitals and some scattered clinics. However, in 1931, 70 per cent of the Swazi children aged 6-16 years received no education (see also Kuper 1978). The only serious British investment in the local economy was the establishment of a network of roads. The isolation of the territory was over-

come when the railway administrations of South Africa and Mozambique opened road motor services into Swaziland.

In sum, British policy did not favour the local economy and social conditions. Moreover, Britain was ambivalent about retaining Swaziland, and incorporation into the Union of South Africa remained an ever-present danger against which the Swazi King Sobhuza II (whose reign started in 1921) had to campaign (Maasdorp 1991:215).

5.3.2. The post-1945 period

After World War II, British attitudes towards the colonies changed. There was a greater interest in development, which was understood as the exploitation of agricultural and mineral resources, and in the improvement of social services for the indigenous population, who numbered 184,000 in the 1946 census. As a result of this change of policy, foreign investments came into the country and its natural resources were exploited for export purposes: asbestos, iron ore, softwood timber, and sugar cane and tropical products (both under irrigation). The resulting economic growth was accompanied by extensive investments in infrastructure: tarred roads and a railway were constructed, hydro-electric plants installed, and telecommunication networks were improved and extended. Between 1955 and 1966, 78.4 per cent of public investment went into these items (Maasdorp 1991:216), 12.5 per cent went into social services and 9.1 per cent into the improvement of Swazi agriculture. After 1966, more funds were invested in social services, especially education, in a desperate effort to produce qualified Swazi personnel. The civil service, for instance, consisted mainly of Europeans, Xhosa and Zulu, the latter two groups coming from South Africa. The number of primary and secondary school pupils rose, and teacher training colleges, an industrial training institute and an agricultural college were established.

How did Swazi themselves further profit from these developments? The number of Swazi in wage employment had risen to 40,500 by 1968 (the population totalled 375,000 in 1966), some 48 per cent of whom worked in the agricultural, forestry and mining sectors in Swaziland. But, as Maasdorp concludes (1991:217), "the extent to which the benefits of the new commercial investment had filtered down to the Swazi population was limited, and two-thirds of the population was still concerned with non-wage subsistence activities. The structure of the economy at independence in 1968 was typically colonial in character. It was heavily dependent upon commercial exports and mainly in hands of Europeans, and wealth

and skills were unevenly distributed between expatriates and indigenous Swazi." In the agricultural sector, a positive development was the expansion of Swazi Nation Land up to 56 per cent of the total area, but, in 1966, the Swazi farmers still held only 1.2 per cent of freehold land (Maasdorp 1991:217). Also, the majority of production on SNL was still for own consumption. Cotton and tobacco had become major cash crops. But the overall participation of Swazi farmers in commercial agriculture was low.

On the social front, trade unions for wage workers were formed and, under the influence of Pan-Africanism, political parties were formed which found their power bases among the urban workers. With their plans for a centrally planned economy, these parties were a threat to the traditional monarchy. The traditional monarchy counteracted this threat by establishing its 'own' party which emphasized the values of Swazi tradition, and by organising successful elections in which the traditional elite succeeded in mobilizing their peasant constituency and obtaining the support of Europeans and the private sector. It was in these circumstances that Swaziland entered independence in 1968.

5.4. The post-independence period

5.4.1. Political context

Since independence, Swaziland has developed a political and administrative system which combines European and Swazi forms of government. At the central level, a modern system of government, with cabinet ministers at the summit, has governed jointly with a traditional government, the Swazi National Council. Traditional government enjoys substantial power, especially on all matters affecting Swazi Nation Land development. The King is de facto head of both forms of government.

The same system can also be found at lower levels. Administratively, Swaziland is divided into four districts with district governors. These governors have their representatives in different parts of their districts. Swazi Nation Land is divided into 170 chiefdoms, headed by a chief. The chief's title is heritable. Apart from allocating land, his task is to maintain Swazi law and custom in his chiefdom.

Besides the modern 'district-system' and the more traditional 'chiefs-system', King Sobhuza II has also developed the so-called *'Tinkhundla'*. Through this system, Swaziland is divided into 40 *Tinkhundla*,

regional councils whose members are chosen by the population and whose heads are appointed by the King. These heads are called *'tindvuna'*. The major role of the Thinkundla is to be an intermediary between district governors and chiefs on the one hand and the central government on the other. The competencies of the 'tindvuna' are in the field of jurisdiction with respect to Swazi statutory law, and also the coordination of the development processes in accordance with the traditional values and norms of Swazi society.

It should be clear that this complex political and administrative system does not work smoothly. Disputes over competencies are daily business for chiefs, district governors and tindvuna. Under King Mswati III, Sobhuza's successor who has been reigning the country since 1986, the *Tinkhundla* system has come under severe attack from the population. In 1990, the King announced a national discussion on how to improve the system. This discussion will dominate political Swaziland in coming years. This debate will become part of the more general struggle between population and government for more democracy, initiated by political developments in South Africa in the 1990s and the economic recession in Swaziland.

5.4.2. Economic development

Political and administrative problems have not held back economic development in Swaziland. Since independence, Swaziland has produced six development plans (for the latest version, see Economic Planning Office 1993), in which both economic growth, and social and political issues are emphasized. The execution of these plans led to a macroeconomic performance which is relatively good compared with other countries in the region. With a slowdown of economic activity in the first two years after independence, the mean real growth rate of the Gross Domestic Product was approximately 6 per cent per annum in the first half of the seventies. This rate fell to 2-3 per cent in the second half of the seventies. There was a major upswing in the early 1980s and the growth rate was 5 per cent per annum. Between 1982 and 1986, real growth of the GDP was 3.2 per cent per annum, being equal to the population growth. From 1986 onwards, annual growth rose again to 5 per cent per annum. In the early nineties, a decline in growth can be observed, with figures approaching population growth again.

The fluctuations of economic growth can largely be explained by fluctuations in the world market prices of Swaziland's export commodities.

Swaziland faces the problems of a small, open economy. Although Swaziland is relatively well endowed with natural resources and there has been some diversification since independence, the economy is largely dependent on just a few commodities. Since 1972, sugar and wood pulp have accounted for at least half of the total value of exports. Agriculture and agro-industry are still the backbones of the Swazi economy, but in recent years manufacturing exports have begun to take a larger share of the total value of exports, and tourism is a growing domestic industry. The manufacturing sector has grown because South African and other foreign companies have opened plants. Swaziland offers a five-year tax holiday to new industries and has a relatively low corporate tax rate compared with South Africa. Swaziland has been rated as the most attractive location for industry in the subcontinent (see Whiteside 1987).

The economic growth has had positive effects on domestic employment. Until 1984, growth in employment was more rapid in the public sector than in the private sector. Since then, the situation has reversed. In 1990, paid employment was estimated at 93,935 (Economic Planning Office 1993). Unemployment figures are not available, but it is safe to state that a growing gap between job seekers and the number of available jobs can be observed. The South African mines are still a safety valve for the unemployed (Maasdorp 1991:222). 16,000 Swazi were estimated to be working in the South African mines in 1990. An interesting observation is that surveys have shown that Swazi opted generally for higher wage employment in South Africa, in preference to manual work on local estates and plantations. Labour shortage in the latter enterprises was filled by mechanisation on sugar estates as well as by importing Mozambicans (De Vletter 1982). Swaziland is thus both an exporter and an importer of unskilled labour, while simultaneously having an open unemployment problem in the urban areas (Maasdorp 1991:222).

Whether or not South Africa can continue to function as a safety valve is highly uncertain in view of the new developments in South Africa (see Whiteside 1992). A South African stop on foreign migrants would cause severe problems in Swaziland, which would be exacerbated by the fact that the population will double in only 22 years at current growth rates. The 3.2 per cent population growth per annum between 1976 and 1986 has posed immense problems for economic development. The youthful age structure (some 47 per cent are under 15 years of age, Central Statistical Office 1986), quite apart from implying continued rapid

population growth, places severe pressures on social services and the capacity of the economy to provide productive employment.

Apart from the high population growth, another problem for the economy has been the education system. It should be remembered that at independence Swaziland had a weak educational system. Since then, the numbers of pupils enrolling in primary and secondary schools have increased rapidly. The number of teachers has risen, but so has the pupil-teacher ratio. In 1971 a university was opened. The 'success' of the educational system confronts the labour market each year with an outflow that far exceeds the number of corresponding jobs available. Moreover, much of the education is of the wrong type (Maasdorp 1991:223). The Second Development Plan already identified the highly academic school curriculum as a problem, but changes have not been fast enough to supply Swaziland with the managerial, skilled and technical personnel required. It is not surprising to find, then, that in the skilled jobs the number of expatriates is still overwhelming, while they only account for 3.7 per cent of the manufacturing labour force (Maasdorp 1991:223).

Swaziland's economy is not only confronted with the domestic problems of unemployment, population growth, and a wrong educational system. The Swazi economy is also highly dependent on its giant neighbour South Africa. We have already seen the importance of the South African economy for Swazi job seekers. Besides this, Swaziland is a member of the Southern African Custom Union (SACU), together with South Africa, Lesotho and Botswana. This has caused a strong export bias to South Africa, and Swaziland's imports are also largely from South Africa. Besides giving a certain stability to the Swazi economy, this also makes the growth of the economy highly dependent on economic developments and fluctuations in South Africa. It is also argued by some authors (Levin 1985, Neocosmos 1987) that the membership of SACU has had devastating effects on the performance and development of Swaziland's subsistence agricultural sector because of competing cheap food imports. Moreover, most foreign investors in commercial agriculture and industry in Swaziland are from South Africa. By also being a member of the Rand Monetary Area (RMA), with South Africa and Lesotho, Swaziland's economic development is even more geared to developments in South Africa. The main regulation within RMA is that the currencies of Lesotho and Swaziland are 'at par' with the South African Rand. Moreover, the

Rand is legal tender in Swaziland. The large depreciations of the Swazi Lilangeni in the 1980s were the result of the depreciating Rand, which had several effects on the Swazi economy.[2] The depreciations made Swaziland's exports to countries outside the RMA more competitive, alleviating to some extent and for some of the country's main export commodities the difficulties stemming from depressed world markets. On the other hand, there are also negative effects: foreign debt is becoming more expensive, and the country's high propensity to import has led to significant increases in the cost of living (Coppens, Pommée and Vreman 1988:19). Both SACU and RMA make it almost impossible for Swaziland to establish its own trade and currency policy, and seriously hamper policies directed at a more independent economic development of Swaziland.

Because of the dependence on South Africa, it has been a deliberate policy to try and diversify external economic relations. Japan has become a trading partner, as well as Taiwan. Swaziland's membership of the Southern African Development Coordination Conference (SADCC), United Nations (UN), International Monetary Fund (IMF), the World Bank and Organisation of African Unity (OAU) have ensured access to multilateral aid. Britain is a major source of bilateral development funds. Swaziland's membership of the Lomé Convention has provided preferential access for some of its products to the European Union. It also participates in the generalised system of preferences of the United States and is a member of the Preferential Trade Area for Eastern and Southern Africa (PTA). The above diversification must ensure that Swaziland's economy becomes less dependent on South Africa in future.

5.4.3. Distribution and social development

At independence, the government had, besides economic growth, the objectives of improving the living conditions of the people, increasing the participation of Swazi people in the modern economy, and increasing local control of the economy. To start with the local control, Swazi participation in the private sector was very limited at independence. Moreover, as we saw, Swazi 'owned' just a part (58 per cent) of their land area in 1968. Since then, the government has taken measures to increase local control. A Kings' Mineral Royalty Fund (*Tibiyo Taka Ngwane*) was

[2] In December 1981 one Lilangeni was 1.03 US Dollar. In December 1986, this value had fallen to 0.51 US Dollar (Economic Planning Office 1988:22).

established, and the accumulated funds were used to acquire additional Swazi Nation Land and major interests in the share capital of most larger enterprises. In 1986, the Swazi directly controlled 70 per cent of the land through Swazi Nation Land, and exercised indirect control over large areas of estate land (Maasdorp 1991:229). In 1976, the King declared that the mineral royalties should benefit a new fund, *Tisuku Taka Ngwane*, which was to provide housing and acquire other investments in Swaziland. *Tibiyo* would be financed, then, by profits and benefits from its own activities. There has been criticism on the operation of both funds. As Maasdorp (1991:229) concludes: "it is difficult to gauge whether Tibiyo has enriched the aristocracy or whether it is in fact an instrument for ensuring participation by the Swazi Nation in economic activities hitherto the exclusive preserve of foreigners, the accrual of benefits therefrom, and a greater national self-sufficiency in capital generation and food output" (see also Levin 1985 for a discussion on this issue). In spite of major criticisms, it can be concluded that Tibiyo has been a major vehicle for 'domestic capital accumulation', and has made Swaziland less dependent on foreign capital.

Besides the distribution between Swazi and non-Swazi, income distribution among Swazi is equally important to consider, since traditionally it was, and to date in fact still is, highly skewed. Not only on Swazi Nation Land (see Neocosmos 1987, De Vletter 1983, Chapter 6 of this study), but also in urban areas differences among households are very considerable. In 1989, the Gini coefficient for households was 0.51 and for resident persons 0.73 (Social Science Research Unit 1992). The poorest 40 per cent (persons) in Swaziland obtained only 5 per cent of the Gross National Product. 74 per cent of the Swazi population had an income below the 'average'. Nevertheless, the Fourth Development Plan (Economic Planning Office 1985) concluded that living standards in the rural areas had slightly improved. This was, however, not the case for the low-income, peri-urban, informal settlements. Water, sanitation, and access to other essential services are poorly provided or non-existent, and the inhabitants of such settlements are among the most neglected people in the country.

Although large income differences have also been observed between urban and rural areas (Central Statistical Office 1985), the rural-urban differentials are less than primary data suggest. The extended family system ensures that close rural-urban links are maintained: remittances from wage employment account for approximately 50 per cent of

rural homestead income (Economic Planing Office 1985). Russell (1993) even argues that rural and urban incomes cannot be measured separately and, because of the failure to grasp the complexity of transfers, rural incomes have been underestimated and maldistribution of income has been exaggerated. Russell does not deny income inequalities in Swaziland, but these inequalities do not exist systematically between rural and urban as such.

In order to raise the standard of living, it was also thought that the subsistence agricultural sector should be transformed. In the 1970s, therefore, the Rural Development Area programme was initiated, funded by aid and covering 51 per cent of Swazi Nation Land. The assumption was that the provision of physical infrastructure, credit, marketing and extension services would stimulate output and income. The results have been disappointing (Hunting 1983). Although it has been estimated that investment in the livestock sector yielded a 24 per cent rate of return, cotton was actually the only crop in which output increased. The major constraint for an increase in agricultural output was that generally a lower financial return could be obtained than by doing wage labour and other off-farm activities, also because the unit size of holdings was uneconomic.

Moreover, arguments are put forward that the traditional communal land tenure is a major block to higher agricultural productivity.[3] Sibisi (1981) indicates two disadvantages of the communal land system. First, time is spent in tribute labour on ploughing, weeding and harvesting the crops of the chief; secondly, pasturage is held in common and cannot be fenced, which leads to investment of time in tending cattle. Another weakness is that chiefs often allocate land on the basis of political rather than agricultural (productive) considerations. It is hard to change this system, since homesteads owe allegiance to a chief. In sum, there is some agreement among scholars and others that the government has failed to design a rural policy generating adequate long-term employment and incomes (Fair 1985).

Another issue of distribution and concern in literature on (social) development in Swaziland is the position of women in society. Women's roles

[3] On the other hand it is argued that communal land tenure prevents to some extent large social and economic inequalities among rural homesteads. The 'free' access to land implied by the communal land tenure system can also be seen as a form of social security (see Chapter 6 and 7 for further discussion).

in Swaziland are contradictory. Traditionally, the Queen Mother is a powerful political figure. In the public sector, women are underrepresented in administrative posts and overrepresented in the clerical jobs (Armstrong and Russell 1985). In the private sector, they occupy a disproportionate share of the more skilled white-collar jobs, especially professional and clerical. Although legislation prohibits discrimination in employment on grounds of sex and establishes the principle of equal pay for equal work, women are more easily fired during an economic recession and are lower paid at all levels in both sectors. The representation of women in highly-skilled jobs can be explained by both sexes being equally represented in schools at all levels (also at the university). After leaving school, however, male are expected to find wage-employment, whereas females are supposed to be engaged in full-time work on the homestead. Women in employment, therefore, are a more select group (Russell 1986). The women in the 'homestead sector' are not "as hard-pressed as is often assumed" (Russell 1986:304). Many are engaged in informal entrepreneurial activities (see also Chapters 6 and 8). It cannot be denied, however, that their economic roles have changed. In addition to their traditional tasks on the homestead, they have taken over some of the traditional male tasks and have entered wage employment (Armstrong and Russell 1985). Their responsibilities and burdens have increased but traditional attitudes regarding their roles have not changed (see also Chapter 6).

The last issue addressed in this chapter is the labour issue, including social protection. By and large, the labour force is not strongly organised in Swaziland. State policy towards trade unions has been conservative, and labour unrest in 1973 lead to the suspension of the constitution and active discouragement and weakening of trade unions. In 1983 only one trade union remained out of nine in 1970 (Maasdorp 1991:234). At the same time, however, minimum wage schedules were established. From 1983 onwards, on the basis of ILO legislation, trade unions have started to re-emerge, although they have relatively weak bargaining power because of employers paying higher than minimum wages to their employees. The latter can be explained by the desire to have a stable labour force or to be seen as a 'good' employer (Maasdorp 1991:234).

Labour conditions in Swaziland have also improved through the establishment of 'formal' social security arrangements. We mention the most important among them (see Van der Duin 1990 for an elaborate

overview). In 1983, the Workmen's Compensation Act was introduced, based on the classical principles of employer liability under which each employer is individually liable for the compensation payable to his employees. The Act applies to all persons working under a contract of service. All employers, except for the Government, are required to insure their liabilities with the Swaziland Royal Insurance Corporation. The Act provides compensation in the event of death, permanent disablement, and temporary total or partial incapacity.

Another important social security scheme is the Swaziland National Provident Fund, established in 1974 as a savings scheme. The main purpose is to provide benefits for employed persons when they retire from regular employment as a result of old age or in the event of becoming incapacitated. All employers in the private agricultural and industrial sector are obliged by law to contribute to the Fund. The employees contribute one half of the stipulated amount. Persons employed in the public service are covered for their pension by the Pensioner's Act 1968, if they have completed more than ten years of pensionable service. About 1500 officers in government service are members (Van der Duin 1990:18). The approximately 5000 teachers are covered by the Unified Teaching Service Pension Plan, which, obviously, provides former teachers with a pension. Besides the large social security schemes mentioned above, small schemes can also be found as Private Pension Plans, in which a dozen organisations are involved (Van der Duin 1990:19). The Swaziland Royal Insurance Company also provides life insurance schemes and pension schemes on a purely commercial basis.

In the field of social welfare, the government has a Department of Social Welfare, which provides monetary benefits to destitute persons or families. Public Assistance, as the benefit is called, was given to 305 persons in 1975, a figure which rose to 895 in 1987 (Van der Duin 1990:15). In 1990/1991, there were 1599 applications. The scheme is non-contributional, and people are not allowed to 'claim' support. People have to apply for Public Assistance, on the recommendation of community leaders at grassroots level and the Regional Social Worker who assesses the need (Van der Duin 1990:15). Another social welfare programme is run by the Swaziland National Society for the Handicapped, established in 1970. This Society is a volunteers' organisation and depends on external sponsors for its finance. Similar organisations to be found in Swaziland are: the Red Cross, operating mobile clinics in remote areas; the Cheshire Home Matsapha, part of the worldwide Cheshire Foundation which

provides rehabilitation and treatment for disabled people; the Salvation Army, for health treatment; the Save The Children Fund, with activities ranging from the execution of vaccination programmes to providing help with a social welfare programme to destitute cases in the field of nutrition, education and housing.

The provisions with regard to public health are improving slightly. The health status of Swaziland is low by Southern African standards (Maasdorp 1991:233). Government expenditures on health have long been directed towards curative health services, with a strong urban bias in medical infrastructure and personnel. In recent years, increasing attention has been paid to, and money been spent on, preventive health programmes. The role of traditional healers has also received attention and entered the discussion. Many people still consult the traditional healers and the strengthening of their role in health care programmes is being seriously considered.

It is clear that most of the social security schemes mentioned above are only open to people who are employed in the formal sector. Moreover, the social welfare schemes are still in an embryonic stage, and the numbers of beneficiaries have been low. Most people in Swaziland, therefore, are still dependent on other mechanisms than those provided by the government or the private sector. Such people can mainly be found in the rural areas. Following chapters will go into detail on the social security mechanisms the majority of rural people have to depend on.

6. THE SWAZI RURAL HOMESTEAD AS SOLIDARITY GROUP

6.1. Introduction

In Chapter 4, it was argued that the family unit is the first important social security mechanism in rural areas in developing countries. In Swaziland this basic family unit is the so called 'homestead'. The term 'homestead' usually has two meanings. Hughes (1972:69) concludes that some social scientists use 'homestead' to mean the physical units of settlement, while others use the term to indicate a particular social group. Hughes (1972:69) distinguishes, therefore, between the homestead and the homestead group. He uses homestead to refer to the physical entity (huts and cattle byre) and arable lands, and homestead group to refer to the social unit inhabiting the homestead. This distinction, however, is not very common nowadays among social scientists in Swaziland. To avoid any confusion, we adhere to the common practice of most social scientists in Swaziland and use homestead to refer to the social group, unless indicated otherwise.

The objective of this chapter is to analyze the several dimensions of the homestead as solidarity group in contemporary rural Swaziland. In Section 6.2., the homestead is further introduced by a brief review of research on what the homestead actually is. A good understanding of this discussion is a prerequisite for further discussion on the homestead as solidarity group. Both older works of anthropologists of the 1930s and 1940s, and also more recent publications are discussed. In Sections 6.3 to 6.7, the Swazi homesteads in our survey are discussed as regards their *possible* role as solidarity group by analyzing the different aspects of a solidarity group. In Section 6.3.,attention is paid to the economic position of the homestead; in Section 6.4, the homesteads' size is discussed; in

Section 6.5, the composition of the homestead is analyzed; in Section 6.6 we go into detail on its durability; and the concluding Section 6.7 examines the existence of forms of normative insurance.

6.2. Views on the Swazi rural homestead

As the homestead is the basic economic and social unit in Swaziland, the interest of social scientists in the homestead is overwhelming and its functions, characteristics and development have been analyzed thoroughly from different perspectives. [1] What exactly is a homestead? The answer is not easy to give, if we are to believe the literature. The term 'homestead' is a translation of the SiSwati word *'umuti'* (pl. *imiti*), which means a family group living in a small family settlement. Although 'homestead' is not entirely satisfactory as a translation of *umuti*, it is closer than any readily available alternative and is convenient for most ordinary purposes (Ngubane 1983:95). It serves to highlight that the *umuti* is neither a village nor simply a household; it may well contain several households (Ngubane 1983:95).

These general statements cannot disguise that there seem to be as many homestead models as there are social scientists studying Swaziland. The homestead has been analyzed by different disciplines and from different theoretical perspectives. In this section, a brief summary is given of the different positions social scientists take. The starting point is the model described by ethnographers in the 1930s and 1940s. We will discuss other perspectives by analyzing the criticism on this model.

6.2.1. The ethnographic or classic homestead model

The earliest descriptions of the Swazi homestead are derived from anthropological studies made in the 1930s and 1940s (published in Kuper 1947 and 1963, Marwick 1966). The homestead model that emerges from these studies can be referred to as the ethnographic model (Allen 1973) or the classic model (Standing 1987). The focus of this anthropological model is on indicating general characteristics, which are in turn ascribed to all Swazi rural homesteads, as if *the* Swazi rural homestead can be described

[1] This extensive research resulted in many publications, among others: Allen 1973, Black-Michaud 1981, Holleman 1964, Hughes 1972, Kappers 1989, Kuper 1947 and 1963, Low 1986, Marwick 1966, Neocosmos 1987, Ngubane 1983, Rosen-Prinz and Prinz 1978, Russell 1983, 1984, 1989, and 1993, Sibisi 1979, Tieleman 1988, and De Vletter 1983.

and analyzed. In addition, the homestead is analyzed almost independently from its wider socio-economic context.

The homestead is seen as a family group whose size and composition fluctuate with births and marriages, deaths and migrations. In control of the homestead is the patriarchal headman (*umnumzana*) (Kuper 1963:18). The basic family group constituting the homestead is the headman, his wife or wives and their unmarried children. However, as the family develops, a typical homestead may include the headman, his wife or wives, his unmarried brothers and sisters, married sons with their wives and children, and unmarried sons and daughters, as well as more distant relatives (Kuper 1963:18). The ethnographic model, therefore, characterizes the homestead as having large membership, male household heads, agnatic relationships (plus affinal relationships of wives marrying into the homesteads), multiple marital links through polygyny and married sons remaining in the homestead, and a depth of three or four generations (Allen 1973:45).

According to the ethnographic model, the homestead is subdivided into households, which are called *tindlu* (sing. *indlu*). These households may have different compositions. A household may centre around the headman's wife or wives and their (unmarried) children, and/or around married brothers or sons with their wives and children. Kuper (1963:20) describes households as semi-independent social and economic units, although they continue to be an integral part of the homestead. Whether these *tindlu* are units of consumption or units of production (enterprises) or both is not easy to determine from the ethnographic works, and much confusion exists here.

Reading Marwick (1966), one gets the idea that the *indlu* is both unit of consumption and unit of production. In the case of a polygynous headman, the *indlu* centres round the wife, who has her own cooking and sleeping huts, her own fields, and cattle allotted for the use of her *indlu*. By dint of her own industry and some assistance from her husband, she produces crops from the fields to provide food for the unit. The crops she reaps are kept distinct from those of other wives of her husband and are stored and used separately. She uses the crops to feed herself and her children and to contribute her quota to her husband's gastronomic needs (Marwick 1966:44). At the same time, however, some of the land allocated to the headman is not distributed to the *tindlu*, but worked upon together by all wives of the homestead (including those of married brothers and sons in so far as they live on the homestead). This land is

called 'grandmother's field' and its fruits accrue to the headman. He may keep the produce for himself, but more likely he will keep the produce in store and redistribute it among those *tindlu* whose supplies are inadequate to meet the needs of that particular household.

In addition to land, certain cattle are also allotted to the wife's unit, some inalienably, others temporarily. The produce of that cattle also accrues to the particular *indlu*. But, as in the case of agricultural produce, at the same time some cattle is held by the headman and this is to be considered the common property of all members of the homestead. Each wife inhabiting her own *indlu* also makes her own utensils. Some of these are bartered or sold for cash. Whatever a wife receives in this way accrues to her own unit (Marwick 1966:44). If her supplies are inadequate, the head of the homestead has to provide her with additional resources, which may be his own or borrowed from other households within the homestead.

What has been said so far regarding *tindlu* that centre around the wives of the head also applies to *tindlu* that are centred around a married son or brother and his wife and children. Each household has its own fields, cattle and utensils, and also monetary benefits from economic activities may accrue to the household. As *tindlu* which centre around a married son and his wife are often 'younger', the married son will often be a migrant labourer. Strong links with the migrant exist and regular remittances accrue to his *indlu* or also to the homestead as a whole when remittances are brought in the form of food, agricultural inputs or agricultural utensils.

The conclusion might be that, according to the ethnographic model, the *indlu* is a unit of consumption, but is only partly a unit of production. Especially with regard to agricultural activities, part of the enterprise is at homestead level, and also income generated by doing wage labour does not fully accrue to the *indlu* (see also Black-Michaud 1981 and Russell 1984).

The ethnographic homestead is further characterized by the observation that the relationships among individual homestead members are considered harmonious and equal. Standing (1987:128) summarizes the view of the ethnographers on this point as follows: "In the classic model relations within the homestead are articulated through kinship, and kinship relations are founded in reciprocity, whether immediate, delayed or generalised. Inequalities between homestead members are temporary and of a short-term nature in that they derive from age and (temporary)

status and are subject to future compensation. The homestead is a self-contained unit within which its members' interests are equivalent and identical." The ethnographic homestead model pays attention to the different positions that are taken by homestead members (such as the male and the female, the younger and the elderly). Attention is paid to the social division of work, forcing women to be engaged in 'home-bound' activities such as agriculture, childcare and housekeeping (see Kuper 1947: 137-158, 1963:41-50, Marwick 1966:158-182), as well as to the distribution of wealth. But, as Standing concludes, all this is analyzed within the perspective of reciprocal relationships, which are considered equalising over time.

Another feature of the ethnographic or classic homestead model is its ahistorical approach to the homestead. The homestead is analyzed relatively independent from its wider social and economic environment and changes that take place in Swazi rural society. Labour migration, for example, was already a major feature of Swazi society in the 1930s and 1940s and the anthropologists incorporated this into their analysis. However, it is suggested that labour migration, and thereby the introduction of the market economy, only affected homesteads at the margin and the opportunities that the market gave were either adopted smoothly or simply neglected by homesteads. External factors were not used as explanations for differences to be found among homesteads. Therefore, differences that might exist among homesteads had to be ascribed to the internal dynamics of the homestead itself, and according to Standing (1987:129) this is indeed what the ethnographers did.

In the classic model, the starting point for the homestead's dynamics is the access to Swazi Nation Land, and the customary right of all Swazi adult men to claim parcels of land from a chief or chiefs on which to set up independent homesteads. These claims arise from the homestead development cycle and from Swazi inheritance practices. The practice of patrilineality and primogeniture extrude women and younger men from the homestead. Married women leave the parental homestead and live on the husbands' homestead; younger men eventually set up replica homesteads elsewhere. Homesteads may send out male migrants to satisfy specific cash needs. Such migrants retain their rural links and orientation and are eventually absorbed back into the rural subsistence base (Standing 1987:129). This process is cyclical and repetitive, generated endogenously by intra-homestead growth and fission. It is also self-contained and

self-producing, being carried on in relative isolation from wider processes. Different levels of accumulation, where recognised, are a direct result of these cycles of expansion and dispersion. Men accumulate livestock to set against future marriage payments, and the redistributive pressures of kinship obligations militate against long-term strategies of accumulation, whether in livestock or in cash (Standing 1987:129).

In sum, the picture of the homestead described by the ethnographers is that of a rather homogeneous, harmonious homestead, which is self-sufficient in agricultural production and sends out migrants. Relations within the homestead have a reciprocal and redistributive character, which is vested in kinship relations. Inequalities are, therefore, offset in time and have a temporary nature. The dynamics of the homestead is explained by the repeating division of the homestead, which is possible because every male adult has access to Swazi Nation Land.

Is this an adequate picture of contemporary homesteads on Swazi Nation Land? Certainly, the model at least represents one type of homestead, but other surveys (Holleman 1964, Low 1986, Neocosmos 1987, De Vletter 1983), including our own, reveal many differences among homesteads. The classic model of the Swazi homestead has been highly criticised in recent years. For example, Standing (1987:129) is provocative when stating that "this kind of framework is a familiar one from British structural functionalist anthropology but it raises both empirical and conceptual difficulties. It is arguable, in the light of Swaziland's history of continual social transformation, whether this has ever been an adequate representation of rural social relations". Also Russell (1989) has her doubts when arguing that the classic model tends to stress the norm rather than reality. Kuper and Marwick have mainly visited homesteads of chiefs and members of the royal family. It is widely acknowledged that these homesteads tend to be more 'traditional', in terms of being in accordance with what a homestead should be according to Swazi law and custom, than homesteads of commoners.

Generally, the main problem with the classic model is that it can rarely be found on Swazi Nation Land nowadays. Older and more recent surveys (Holleman 1964, De Vletter 1983, Low 1986, Neocosmos 1987a, own survey) have shown that a large socio-economic differentiation exists among homesteads. These surveys found only a minority of homesteads resembling the classic homestead model. The large socio-economic differentiation among homesteads gave food for thought and several explanations have been brought forward for the existence of socio-economic differentiation, resulting in new views on the Swazi rural homestead. Neocosmos (1987a) states that the views on socio-economic differentiation among homesteads and the explanations given for this are strongly related to the way in which social scientists conceptualize the homestead and the Swazi social formation in general. Two mainstreams can be found, according to Neocosmos: the 'orthodox' view and the 'radical' view. In the next sections we will deal with these views.

6.2.2. The orthodox view: the homestead development cycle

In the orthodox view, it is assumed that Swazi society consists of two sectors: a modern and a traditional one. The latter sector is considered as basically unchanged and is self-sufficient (Neocosmos 1987a:23). Developments in the modern sector hardly influence the traditional sector structurally. Rural homesteads are considered to be in the traditional sector. In this two-sector model it is, as in the classic model, difficult to explain why social and economic differences among homesteads exist. Explanations, again, have to be found within the homestead itself. Differences are attributed, then, to ecological factors (homesteads are confronted with different land qualities in the ecological zones, see Low 1986), psychological factors (one farmer is keener than the other, see Sibisi 1981), or demographic factors (see also Low 1986).

The best known approach within the orthodox view on socio-economic differentiation is Low's homestead development cycle theory (see Low 1983 and 1986). The main idea of Low's homestead development cycle theory is that, through the domestic development cycle of the family unit, demographic factors have an influence on farm-household production levels, intensity of work, access to resources and the propensity to adopt innovations (Low 1986:86). Homestead size and age composition are linked to five stages of homestead development: establishment, expansion, consolidation, fission and decline. These stages are based on Fortes' ideas on developmental cycles in domestic groups, already mentioned in Chapter 4. Low uses the size of the homestead and the age of its members as criteria to classify homesteads.

Following Chayanov (1966), Low states that the size and composition (expressed in terms of a consumers/workers ratio) of the homestead influence both the preference function and the production function of the homestead. When the size of the homestead increases, the level of income

(both subsistence and cash) of the homestead has to rise as well, to provide each member with a reasonable standard of living. The need to increase income rises, which leads to a reallocation of labour time between subsistence farming, commercial farming, wage labour and leisure time. The way in which the homestead labour force is allocated between subsistence farming and wage labour depends on the comparative advantages homestead members have in wage labour. Individuals in the homestead have the same productivity in farm subsistence production, but they command different wage rates in the labour market. The amount of labour that is committed to subsistence production depends on the ratio of the wages to the retail price of purchased food in the case of food-deficit homesteads and on the ratio of the wages to the gate price of food or cash crops in the case of food-surplus producers. As soon as the real opportunity costs of time of an individual are higher than the individual's marginal physical product of labour, the homestead should engage in off-farm wage work in order to maximise income. In this way, Low explains why male members of the homestead are engaged in wage labour activities and female members are often engaged in subsistence production. The opportunity costs of time of male members is higher than their marginal physical product of labour, while with female members it is the other way round.

Low conceptualizes the homestead as a 'farm-household', which is established with the marriage of two people, and in which children are born and grow up and ultimately leave the homestead and which, upon the death of the parents, ceases to exist. This household is directed at maximizing income in all stages of its development. During the development cycle, then, the homestead members face different opportunity costs of time, by which differences between homesteads in levels of production, standard of living, and in other economic variables can be explained. The criticism of Low has been substantial, both from authors belonging to the orthodox view themselves and also from the opposing radical view (see the next section).

One of the major criticisms of Low's theory is put forward by Russell (1993). Russell argues that the existence of a homestead development cycle is highly questionable. According to her, Low's assumption that the homestead is a household is not sustainable, and therefore his theory is insufficient to analyze (differences among) Swazi homesteads. Russell (1993:771) states that "the Swazi homestead is not a household but a flexible patrilineal land-holding group of kin who compose and recompose

themselves into a number of constantly shifting residential patterns according to their changing and continuously negotiated interests. It is this construction which must be emphasized". Moreover, says Russell (1993: 770), "the homestead is an enduring unit. Because the homestead is the collective property of a patrilineage it does not come into, and go out of, existence with the death, marriage, or birth of particular individuals; it precedes and succeeds the particular members extant at any time. There is seldom any dramatic change of homestead membership." The consequence is that size of the homestead and age of its members cannot be used as sole criteria for distinguishing stages. At least additional information on generations, kinship relations, and history of the homestead is required in order to distinguish a homestead development cycle, when it is possible at all.

A second major criticism comes from (neo)Marxist scholars. They do not attack Low's conceptualisation of the homestead. The Marxist dislike of the domestic cycle is its challenge to the primacy of class position. As all homesteads are supposed to pass through the same development cycle, differences are only temporary and cross-section differences are the result of being in one phase or another. No attention is paid to differences among homesteads that are in the same development phase. In short, the focus on the development cycle keeps attention away from structural differences among homesteads that exist, notwithstanding the stages homesteads find themselves in.

Given these comments, Low's analysis should be looked upon critically and its conclusions considered with care. The consequences for our analysis will be discussed in Section 6.2.4.

6.2.3. The radical view: semi-proletarians and homestead classes

Opposed to the orthodox view stands the radical view, which considers all homesteads as units which become gradually proletarianized in a linear way, under the destructive influence of the dominant capitalist mode of production. [2] The radical view has the same dualistic approach as the orthodox one, but here in terms of modes of production. A precapitalist (lineage or tribute) and a capitalist mode of production are distinguished. The precapitalist mode is linked to the dominant capitalist mode, which exploits the former in term of surplus extraction. The state plays an

[2] Main representatives of this view are Bonner (1982), Booth (1988), Daniel (1982), Davies et al. (1985), and Fransman (1982).

important role in this extraction. The driving force behind the linkage between modes of production is the increasing land shortage, which undermines the agricultural self-sufficiency of the rural homesteads. Labour migration is necessary to supplement the subsistence base. In contrast with the orthodox view, wage-labour is not considered an option chosen by homesteads but a structural feature of homesteads, forced upon them due to land shortage and the exploiting link between the capitalist and traditional mode of production. Due to the wider socio-economic changes caused by the intrusion of capitalism, socio-economic differentiation among homesteads can only partly be accounted for by 'natural factors'. To be rich or poor does not solely depend on living in the barren Lowveld or fertile Middleveld, or on which stage of the development cycle the homestead is in, but depends on the extent to which homesteads are exposed to the imperatives of the capitalist mode of production, which differentiates and proletarianizes people. In this respect, as Neocosmos (1987:43) argues, the radical view is more realistic than the orthodox view, because it does not consider the homesteads' development in isolation from historical developments in Swaziland and does not consider the precapitalist mode of production as basically unchanged. But, at the same time, the radical view puts the differentiation concept in a proletarianization thesis, which is difficult to sustain when analyzing data of Swazi homesteads. In addition, the radical view lays too much emphasis on the external relations of the homestead, and pays little or no attention to its internal structure and dynamics.

A different position within the radical view is taken by Neocosmos (1987). Neocosmos blames both the orthodox and the radical view (as outlined above) for the idea that it is implicitly assumed that there must be something like *the* Swazi rural homestead. By conceptualizing *all* homesteads as either self-sufficient subsistence households (orthodox view) or becoming (semi)-proletarians (radical view), no insight is given into the structural differences that exist among homesteads. Such an insight cannot be obtained by contributing differences to only 'natural' factors (orthodox view) or to a dominant state-led capitalist sector (radical view). Both views adhere fundamentally to a homogeneous view on homesteads, as if differences did not exist before migration or the state appeared. According to Neocosmos, both views fail to conceptualize socio-economic differentiation among homesteads as a structural and lasting feature of Swazi rural social relations.

What is Neocosmos' own position in this debate, then? Neocosmos starts with the suggestion that we should visualize agricultural production on Swazi Nation Land as petty commodity production, a particular form of capitalist production (Neocosmos 1987b:81).[3] Swazi farmers, and hence homesteads as well, are petty commodity producers. One of the main features of generalised commodity production is the private and individualised nature of such production. What this means is that production takes place not so much in a collective manner as under precapitalist modes of production, but in "independent ... individualised entities (enterprises, economic sectors, countries, and so on) which look only to their private interests (bourgeois right) and which appear isolated from each other" (Gibbon and Neocosmos 1985:171). Marx argues that this individualised and privatised form of production develops principally through the undermining of collective relations by the exchange mechanism. Thus it is the process of integration into market relations - commoditisation - which lies at the root of the privatisation process. Petty commodity producers are privatised and individualised in their social form (Neocosmos 1987b:83). Neocosmos argues that this process of commoditisation has been taking place for more than a century and that the development of capitalism in Swaziland took a form whereby the development of petty commodity production increased simultaneously with the proletarianisation of large sections of the rural population. The state has an important role in the oppression of the peasantry. However, the effects of the oppression are not the same for all peasants (Neocosmos 1987b:118) and petty commodity producers (peasants) become differentiated.

Neocosmos (1987b:46) distinguishes four categories of homesteads:

1. the poor: those homesteads which do not produce enough from all their agricultural activities to ensure subsistence and which, in addition, do not engage in non-agricultural petty commodity production. Subsistence needs are secured partly through agricultural production, partly through the sale of their labour power. So this category is a category of clear-cut semi-proletarians;
2. The lower-middle are defined as those homesteads which, like the poor, do not achieve subsistence in their agricultural production, but which, unlike the poor, have engaged in non-agricultural petty commodity production. In this category, as also in the upper-middle cat-

[3] See for an elaborate discussion on the notion of 'petty commodity production', Gibbon and Neocosmos 1985.

egory, the subsistence production will take place on the basis of family labour alone.

3. The upper-middle are those homesteads which produce enough from all their agricultural activities to achieve subsistence, also primarily on the basis of household labour.
4. The rich are defined as those not only achieving subsistence levels but also employing wage labour from outside the homestead (or else employing resident wage-labour in conjunction with the ownership of expensive items of equipment such as tractors and irrigation). In this category, the production factor capital dominates the production factor labour, which means that peasants in this category are potential capitalists.

The most important comment that should accompany this classification is that the terms 'poor', 'middle' and 'rich' do not refer to levels of wealth but to structural categories, distinguished by their position in a system of production relations in agriculture. The categories represent social classes, or more accurately, perhaps, "incipient social class groupings" amongst peasants in the Swazi countryside (Neocosmos 1987a:47). By using this classification when analyzing a sample survey of 1984-1985, Neocosmos found significant differences between the categories with respect to access to resources like land, cattle, expensive agricultural equipments, use of seeds and fertilizers, and so on.

We think a major problem of Neocosmos' analysis is his extensive use of Marxist terminology, which makes it difficult to follow his line of thinking. We think his classification can also be 'translated' into neoclassical terms. What Neocosmos, according to us, essentially says is that differences in opportunity costs among homesteads are not so much determined by the different phases of a development cycle which homesteads are in, but more by their resource mix. This resource mix, in turn, is determined by the (structural) position homesteads have in the political and social relations prevailing on Swazi Nation Land. On the basis of the different resource mixes (land, capital and labour), homesteads face different opportunity costs of income-generating activities. In this way, different structural class groupings can therefore be distinguished.

The major advantage, then, of Neocosmos' analysis is that it pays more attention to structural changes in Swazi society and emphasizes that the consequences of these changes are not the same for all homesteads. Given their place in the rural relations of production, homesteads react

differently and some homesteads have more 'degrees of freedom' than others. As homesteads differ structurally among different class groupings, a homogeneous view on the homestead cannot be sustained.

6.2.4. Using the homestead models

In the previous sections, three views were presented on the Swazi rural homestead. How do these views relate to one another? In the discussion on Swazi homesteads, the views are often presented (in particular by the representatives themselves) as alternatives to one another or even as each others' complete opposite. Kuper and Marwick describe the homestead from a theoretical background which lies in functional and structural anthropology. Low's homestead development cycle theory has its roots in family economics and has a strong neoclassical background, while the radical view and Neocosmos' theory of petty commoditisation have their roots in Marxist theories. Three analytical frameworks that are structurally different from each other. But, in essence, it should be asked whether what they have to say is really so mutually exclusive.

Take, for instance, the level of analysis. The ethnographers' analysis and Low's theory both focus on a micro-analysis of homesteads and try to explain the social and economic operation of the homestead and its dynamics from characteristics of the homestead itself. The radical authors and Neocosmos have primarily a macro-level orientation, observing structural transformation processes at the level of society (commoditisation) that have direct impacts on the operation and dynamics of homesteads. Low and the anthropologists might be criticized for analyzing homesteads in isolation from their wider environment and structural processes of change, but at the same time the radical scholars and Neocosmos can be criticized for paying less attention to the internal dynamics of the homestead and how this also influences the economic decision-making process of its members. What all these scholars have to say seems rather to be complementary than mutually exclusive.

In this study, the basic idea is to investigate the role of the homestead as a solidarity group. It was shown in Chapter 4 that a solidarity group has certain characteristics, related to both its internal structure and dynamics and also to its social and economic position in society. The purpose of the present chapter is to trace these characteristics of the rural Swazi homestead. In doing this, differences among homesteads will become clear with respect to their role as solidarity group. What can be said beforehand, however, is that it is very realistic to assume the exist-

ence of structural economic differentiation among homesteads. On this point we agree with the arguments Neocosmos has put forward. As will be shown in Section 6.3, the different resource mixes of the class groupings also have consequences for the social security resources available within homesteads. We do not thereby deny that other factors also influence the role of the homestead as solidarity group. These other factors are, however, not considered as the major *causes* of structural differentiation among homesteads. What can be assumed is that some of these factors may have different *effects* within different class groupings. Whenever this is likely to be the case, we will take account of this in the following sections.

6.3. The economic position of the rural homestead

6.3.1. Analysis at homestead level

An analysis of the economic position of the rural homestead is needed in order to judge the ability of the homestead to generate sufficient means for subsistence (including social security) purposes. While the other four aspects of the homestead as solidarity group (size, composition, etc.) are mainly concerned with the internal organisation and dynamics of the homesteads, the economic position leads to an analysis of the place of the homesteads in the wider rural economy.

Earlier analyses have already shown that there is considerable economic differentiation among homesteads. In Section 6.2 we saw that several explanations for this fact have been put forward. Our own analysis largely follows Neocosmos' approach. The alternative, Low's homestead development cycle theory, is not used for two reasons. First, as already argued, the assumptions of Low's theory on what a homestead is are highly questionable and may lead to misleading conclusions. Secondly, only Neocosmos' theory pays adequate attention to the relationship between the homestead and the rural economy, including the transformations taking place in the latter.

The first step in our analysis was to classify the homesteads in our sample according to the criteria Neocosmos used (see Appendix C and Neocosmos 1987a). Table 6.1 presents the results of this classification. As can be seen from this table, there are notable differences between our data and those of Neocosmos. We found fewer homesteads in the category 'poor' and a majority of homesteads in the 'lower-middle' range. It

Table 6.1. Classification of homesteads according to their place in the rural relations of production

	Homestead Categories			
	Poor	Lower-Middle	Upper-Middle	Rich
Frequency	28	103	33	17
Percentage	15.5	56.9	18.2	9.4
Neocosmos	21.0	36.0	36.0	7.0

Source: Survey 1990, and Neocosmos 1987a:48

is not difficult, however, to explain these differences. With regard to the 'poor' category, Neocosmos used data from a survey which was explicitly directed at identifying the rural poor. Neocosmos (1987a:46) refers to this point when saying that "by and large, the areas surveyed seem overall to be slightly poorer on average that the rural areas of Swaziland as a whole". The second source of differences is the method of data collection. While the survey of Neocosmos took the (often male) heads of homesteads as respondents, in our survey women were also interviewed. Our procedure may have generated better information on what Neocosmos calls 'non-agricultural petty commodity production' (rural industry), because these activities are mainly performed by women and are often easily overlooked by male members of the homestead. The result is that most of the homesteads can be categorized as petty commodity producers and belong, therefore, to the categories lower- and upper-middle. The high number of homesteads in the lower-middle category can be further explained by the census year. Due to major storms and hail storms at the end of 1989, 1990 was a bad harvest year for all agricultural products. This led to a situation in which many more homesteads could not survive on their agricultural production alone. This explains the difference between the lower-middle and upper-middle category. The latter category includes homesteads that are able to cover subsistence from agricultural production alone.

Another interesting observation is the low frequencies found at both ends of the differentiation scale. This can be explained by the homesteads' overall access to land on Swazi Nation Land. Neocosmos (1987a:48) also acknowledges the importance of land being relatively easily available in

Swaziland. Access to land on Swazi Nation Land does not only include access to land that can be used for agricultural purposes, but also entails access to other communal resources such as water, firewood, grass, timber, wild fruits and vegetables, and so on. Many of these resources are also used as inputs for non-agricultural production. Although in many cases not sufficient to fully ensure subsistence, the availability of land is a brake on socio-economic differentiation in the rural areas and prevents a process in which Swazi peasants would become full proletarians - as predicted by the more radical view.

The economic positions the homesteads have in the different categories can be further explained and illustrated by analyzing their economic resources and economic activities. A first marked difference between the groups of homesteads is that the poor and lower-middle are not able to reach subsistence by agricultural production alone, while the upper-middle and rich can. Table 6.2 gives an indication of the magnitude of shortages and surpluses of maize, which is the main subsistence crop.

We found that rich homesteads produce almost ten times more maize than poor homesteads. As explained in Appendix C, food sufficiency was calculated by converting *all* agricultural production into maize equivalents and comparing this with the kilograms of maize required annually by all resident homestead members. The poor and lower-middle have considerable shortages, of 715 and 1,079 kg respectively. All homesteads with shortages were asked whether they could indicate the main cause of shortages. As can be seen from Table 6.2, natural causes (storms and drought) were given as the main reason. But more structural reasons, such as land shortage, lack of inputs, and not being able to plough in time because a tractor could not be hired, were frequently mentioned.
Surprisingly, shortage of labour was seldom mentioned. Calculations showed that, in each category, 2 to 3 members were available for agricultural activities, on average. On this point there were no significant differences between the categories, which may lead to the conclusion that labour availability in itself is not a major factor in determining surpluses or shortages.

However, with an almost equal agricultural labour force available, there must be large differences in labour productivity (agricultural production / agricultural labour force on homestead) to explain the differences in production between the categories. Labour productivity in agriculture can be raised by mechanization, the use of fertilizers, pesticides and

Table 6.2. Maize production, food shortages/surpluses, and reasons for shortages by homestead category

Variables	Homestead Categories			
	Poor	Lower-Middle	Upper-Middle	Rich
Average Maize Production (kg)	325	418	1,276	3,068
Maize per Resident Member (kg)	53	43	238	411
Food Shortage or Surplus in maize equivalents (kg)	-715	-1,079	1,007	2,661
Main Reason for Shortage	natural (25.0 %)	natural (30.1 %)	--	--
Second Reason for Shortage	land shortage (21.4 %)	land shortage (10.7%)	--	--
Third Reason for Shortage	tractor too late (13.4 %)	lack of inputs (10.7 %)	--	--

Source: Survey 1990

improved seeds, and so on. Table 6.3 gives an indication of the extent to which homesteads have means available to raise agricultural production. It shows clearly that rich homesteads are far better equipped and all make use of modern inputs, such as fertilizers, etc. Furthermore, the other categories are more dependent on hiring tractors and/or oxen with oxen plough. Being dependent on the rich homesteads to deliver their services, one is never certain of getting a tractor or oxen plough at the critical time for ploughing (when the first rains have fallen). Ploughing and planting too late can have disastrous effects on agricultural production.

In literature on agriculture in Swaziland, differences in agricultural productivity among homesteads are also ascribed to the ecological region

Table 6.3. Homestead categories and agricultural resources (in percentage of homesteads in each category)

Variables	Homestead Categories			
	Poor	Lower	Upper	Rich
Tractor Ownership	0.0	4.9	6.1	35.3
Tractor Plough	0.0	4.9	6.1	35.3
Oxen Plough	53.6	51.5	78.1	82.4
Cattle (number)	10.5	7.4	12.6	17.3
Tractor Hire	75.0	67.0	75.7	64.7
Oxen Hire	39.2	38.9	18.2	23.5
Use of Bought Seeds	82.1	85.4	84.8	100.0
Fertilizer Use	89.3	76.7	90.9	100.0
Pesticide Use	67.9	57.3	69.7	100.0

Source: Survey 1990

the homesteads live in, their size and composition, and whether or not they are 'female-headed'. Table 6.4 gives the distribution of homesteads by category over the three different survey areas.[4] Exactly 50 per cent of the poor homesteads are situated in Elulakeni, a barren and dry area with infertile soils. Moreover, Elulakeni is a non-RDA area, which means that there are no agricultural services and a poor infrastructure. For these homesteads, therefore, it will be difficult to raise sufficient agricultural produce, because inputs are difficult to obtain, marketing channels are difficult and the soil is not fertile. In contrast, many rich homesteads are located in Ezokoteni, which is near a province town (Nhlangano), has the fertile soils of the Middleveld, and is an RDA-area. The same holds true for the Ngwempisi area, in which many upper-middle homesteads are found. Although one cannot ascribe everything to regional factors, it seems that such factors can at least give some explanation for differences

[4] The reader is reminded that in all survey areas almost the same number of homesteads were interviewed. This justifies the making of Table 6.4.

Table 6.4. Distribution of homesteads by category over survey areas, in percentage of homesteads in each category

Area	Homestead Categories			
	Poor	Lower-Middle	Upper-Middle	Rich
Elulakeni	50.0	28.2	27.3	23.5
Ezokoteni	21.4	32.0	24.3	47.1
Ngwempisi	28.6	39.8	48.5	29.4

Source: Survey 1990

in agricultural productivity among homesteads and, therefore, the categories they belong to.

Table 6.5 gives the incidence of female-headed homesteads in each category. A distinction is made between homesteads with a female head

Table 6.5. Incidence of female-headed homesteads by category of homesteads, in percentage of homesteads in category

	Homestead categories			
	Poor	Lower-Middle	Upper-Middle	Rich
Male-headed	32.1	57.3	57.6	76.5
Female-headed because of migrant labour	39.3	16.5	21.2	17.6
Female-headed because of widowhood	28.6	26.2	21.2	5.9

Source: Survey 1990

because the male head is a migrant labourer, and homesteads with a female head because the male head has died and no new male head has yet been installed. We see that, among the poor homesteads, a considerable proportion are female-headed homesteads. As will also be explained

in Section 6.5, women have generally less access to resources, including agricultural resources. Their appeals for help with ploughing will be listened to less, and lack of finance will further prevent the purchase of agricultural inputs. Moreover, by doing also male tasks, time for agricultural activities will be restricted, which might lead to bad harvests because of lack of maintenance and weeding. On the other side of the spectrum, we see that rich homesteads mostly have male resident heads, which at least will make the access to resources easier. It might be argued that having a female head or not will have some influence on the homestead's agricultural production.

No significant relation could be found between the homestead categories and the size of homesteads. Size has apparently little to do with agricultural productivity. We have already found that all homesteads have more or less the same size of agricultural labour force available. The rich category is the only category which has employed labour to raise agricultural production. This is done in order to achieve higher production and more profits, not to secure food sufficiency on the homestead. We also found that there was no significant relationship between the number of mouths to feed and food available to each resident member.

In sum, we can conclude that the agricultural productivity of the homesteads is highly determined by factors such as availability of, and access to, land and agricultural resources, the natural environment, the availability of infrastructure, and the social position of the homestead's head. Nevertheless, it should be noted that the picture presented here is a cross-section analysis and therefore has a rather static nature. It is not denied that mobility of individual homesteads between categories is certainly possible. Homesteads which, as a result of temporary natural factors such as drought or storms, have had their agricultural production destroyed in one year, might well be able to achieve subsistence in the following year. Better weather conditions in 1989/1990 might well have resulted in more homesteads being in the upper-middle category and fewer in the lower-middle and poor category. However, considering the causes of food shortages, most homesteads mentioned structural reasons, which is an indication that most homesteads structurally belong to a specific category and that mobility can only be expected in the long run.

Besides agricultural (subsistence) production, income generation is another important issue to look at. Cash is indispensable in Swaziland nowadays. Cash can be raised by doing wage-labour, or being self-

employed in non-agricultural income-generating activities. Neocosmos' statement is that homesteads less able to raise sufficient agricultural production for subsistence will be more engaged in other income-generating activities, because they need cash to provide for their subsistence. In his study, for instance, he shows that the so-called proletarianisation ratio (wage labourers versus other workers in the homestead) is relatively high among poor homesteads and relatively low among rich homesteads. Our data do not allow such calculations, but an indication can be given by determining in each category how many homesteads are involved in each separate activity. Table 6.6 presents the figures.

Table 6.6. Percentage of homesteads involved in distinct income-generating activities, by percentage of homesteads in each category

Income-generating activities	Homestead Categories			
	Poor	Lower-Middle	Upper-Middle	Rich
Agriculture	35.7	52.4	78.8	100.0
Wage Labour	89.3	74.8	57.6	88.2
Self-employed	0.0	100.0	63.6	82.4

Source: Survey 1990

The figures seem to confirm Neocosmos' observations. A higher percentage of the poor homesteads are involved in wage-labour than in other categories. According to Neocosmos, in this respect a major difference between the categories poor and rich is that the poor homesteads do not have a choice about whether to be engaged in wage-labour or not: they have to be, in order to guarantee subsistence. Their relatively bad position in the rural production relations forces these homesteads to send out migrants. This makes the poor homesteads a category of real semi-proletarians. The upper-middle and rich homesteads, on the contrary, can choose to send out migrants in order to raise more cash income. The lower-middle are essentially in the same position as the poor category, but are also able to raise an income with 'petty commodity production'.

The fact that there is a category of homesteads in Swazi rural society that depends for its survival on wage-labour is important from a social

Table 6.7. Contribution of agriculture, self-employment and wage-labour to the total homestead cash income, by homestead category and type of activity in percentage of total homesteads in category

	Homestead Categories											
	Poor			Lower-Middle			Upper-Middle			Rich		
Contribution	Agr.	S.E.	Wage	Agr.	S.E.	Wage	Agr.	S.E.	Wage	Agr.	S.E.	Wage
0 %	66.7	0.0	7.4	49.0	0.0	24.5	18.8	34.4	40.6	0.0	17.6	11.8
1-20 %	25.9	0.0	0.0	44.1	61.8	1.0	46.8	37.5	0.0	70.6	47.1	0.0
21-40 %	7.4	0.0	0.0	6.9	10.7	2.0	6.3	3.1	0.0	11.8	17.7	11.8
41-60 %	0.0	0.0	3.7	0.0	3.0	3.9	15.6	15.6	6.3	11.8	11.8	23.6
61-80 %	0.0	0.0	3.1	0.0	7.8	14.7	0.0	0.0	12.5	0.0	5.9	17.6
81-99 %	0.0	0.0	33.3	0.0	4.9	52.9	3.1	6.2	37.5	5.9	0.0	35.3
100 %	0.0	0.0	51.9	0.0	11.8	1.0	9.4	3.1	3.1	0.0	0.0	0.0
Mean	0.03	0.0	0.89	0.05	0.31	0.64	0.26	0.20	0.49	0.22	0.19	0.58

Source: Survey 1990

security point of view. Wage-labour is highly insecure, with rising rates of unemployment and mostly short-time labour contracts. As the continuance of the homestead as solidarity group depends, amongst other things, on the continuance of the homestead as enterprise, wage-labour is not a very secure basis for ensuring this continuance. Nevertheless, it is often the only possibility young men of poor and lower-middle homesteads have of exploiting their own income-generating capacity. In so far as their parents are involved in agriculture or petty commodity production, this is not a very profitablebusiness and taking over this enterprise is not very attractive. It is often argued that young men return home and invest their earnings in agriculture. But when homesteads have a structurally disadvantaged position in the rural economy, these investments are very risky. It will be much more difficult for homesteads in the poor and lower-middle category to ensure long-term agricultural production than for homesteads in the upper-middle and rich categories. When a new generation has to take over the economic activities of the homestead, the start of this new enterprise is highly problematic and insecure for poor and lower-middle homesteads.

The degree of dependence of homesteads on one or more income-generating activities can be further illustrated by calculating the contribution of each income source to the total homestead income (cash only). Table 6.7 presents the results. The results confirm the above conclusions. In the poor and also the lower-middle categories, more than 50 per cent of the homesteads earn more than 80 per cent of their cash income by doing wage labour. In the upper-middle and rich categories this dependence is far less. Table 6.7 suggests, again, that the poor and lower-middle homesteads have enterprises which are relatively vulnerable to external (economic) shocks; the continuity of these homesteads is relatively easily jeopardised in times of economic crises.

For this section, it is also interesting to know how much income is generated by the different types of activities. Neocosmos states that the labels of the homestead categories do not correspond necessarily with income and wealth. Homesteads in the poor category do not have to be poor in terms of cash income. This is clearly shown in Table 6.8. Except for the rich category, the poor category has the highest average cash income per resident homestead member. However, not all wages earned in town or in the South African mines are sent home. The disposable cash income for the rural homesteads is a better indicator of the homestead's income posi-

Table 6.8. Average homestead income (in Emalangeni and on annual base) and homestead categories

Variables	Homestead Categories			
	Poor	Lower	Upper	Rich
Agricultural Income	243	313	1,234	2,403
Non-Agricultural Income	0	1,372	919	2,746
Wage Income	8,795	8,254	5,403	9,088
Total Income	9,071	9,981	7,745	14,250
Total Income per Homestead Member	1,091	839	972	1,368
Disposable Homestead Income	3,296	3,923	3,646	8,282
Disposable Income per Resident Member	532	438	606	1,131

Source: Survey 1990

tion. In this case, the poor are again the poor, and might be labelled as 'double' poor: both in rural relations of production and in incomegenerated. The disposable income per resident member is 50 per cent of that in the rich category. The rich and the upper-middle categories have relatively more means available per resident member and are, therefore, relatively better able to operate as solidarity group in this respect.

In short, homesteads are in different class categories which are determined by their place in the 'rural relations of production'. The latter determine to a large extent the resource mix and the opportunities that are available to the homestead for engaging in particular produce and income-generating activities. In this section, it has been shown that homesteads in the upper-middle and rich categories are relatively better off, both in terms of resource mix and opportunities. This translates itself into a relatively better economic position. This better economic position makes the homestead less vulnerable to external shocks and, in the event

of contingent situations, the homestead will be better able to deal with such situations, because more means will be available on the homestead. At the same time, the economic differentiation existing among homesteads reflects, to a large degree, differentiation in their 'social security positions'.

6.3.2. Socio-economic differentiation within homesteads

As outlined in Chapter 4 and elsewhere in this study, it is seldom found that production and income is equally spread among family members. In spite of (re)distribution rules (see Section 6.7), large differences still exist between the members of the homestead with respect to production and income which they can raise themselves. This issue is important because it determines the extent and the method of the provision by homestead members of social security resources to other homestead members (see Agarwal 1991), and the 'bargaining power' homestead members have towards each other.

Sex and age are important differentiating factors in Swazi society (see also following sections). With respect to the individual's economic position within the homestead, it is considered that gender is more important than age. Age mainly determines whether a homestead member joins the production process of the homestead or not and whether he or she is a net contributor or a net receiver of means. Gender determines the entitlements to resources, and therewith access to production and income, of those members who are involved in the production process of the homestead. This section concentrates on production and income differences within the homestead according to sex. The classification of homesteads used in the previous section is maintained, in order to show that differences between sexes are prevalent in all categories. Table 6.9 presents some data on male and female income. We will briefly analyze the observed differences by income-generating activity, paying special attention to resource endowments and the entitlements of male and female homestead members.

A number of observations can be made analyzing Table 6.9. The overall inequality between women and men with regard to monetary income is clear. In all classes, the cash income of male members is twice the female's income. Women have the best economic position in terms of monetary income in the rich category. In the rich category, the participation of male members in agriculture is much higher in terms of labour time than among poor homesteads. This also saves time for women to

Table 6.9. Average annual income (in E') of homesteads by gender and homestead category

Income by Source and Gender	Homestead Categories				Total
	Poor	Lower-Middle	Upper-Middle	Rich	
Male Total Income	6,360	5,743	5,371	9,811	6,116
Female Total Income	2,400	2,187	2,201	4,427	2,326
Male Agr. Income	169	143	840	2,148	442
Female Agr. Income	733	124	298	256	174
Male Income O.I.G.A.*	0	499	396	1,399	457
Female Income O.I.G.A.	0	718	417	1,374	588
Male Wage Income	6,214	5,100	3,887	6,264	5,157
Female Wage Income	2,580	1,305	1,516	2,823	1,586

*) Other Income-Generating Activities

Source: Survey 1990

concentrate on other non-agricultural activities. Moreover, Neocosmos' data show that the level of education of women is much higher in the rich category, which offers women better perspectives in the labour market. Let us further review the differences by activity. To start with agriculture, it can be seen from the above table that both male and women raise an income with agricultural activities, but that, on average, it is not the major source of income for either of them. Taking into account subsistence production, however, agricultural production forms a substantial part of the total 'income' of the homestead. It is in subsistence production, as mentioned earlier, that women are engaged. However, women do not own their field, since land cannot be acquired by either a married or a single woman (see Ginindza 1989). Nor are women entitled to other expensive items and equipment on the homestead. Indeed, few women could be found in our sample who owned cattle themselves or to whom land was allocated by the chief. Asmellash's (1991) study of a group of women in Elulakeni confirms this picture. It merely depends on the chief's generosity whether he allocates, for example, land to unmarried or single-living women. Only the head of the homestead 'owns' the land and for this reason he is also entitled to its fruits. Women keep the production from their own fields in store for their own household needs, but women very rarely gain entitlement to sell any homestead surpluses, unless they are themselves the homestead heads (Social Science Research Unit 1990:102). Surplus maize goes to the head, who may sell it or distribute it to other households to supplement depletions. As soon as expensive agricultural inputs and equipment are used in agriculture, the men will be engaged in it and take the income from it. Commercial maize farmers, who are mainly to be found in the rich category, and also cotton farmers are good examples. It seldom happens that the fruits of this production fall to women. When women acquire income from agricultural activities, it is either by selling green maize or by selling vegetables. Green maize is sold by women directly from the field and yields a high return (6 times dry maize). Prudence frequently imposes constraints on this erosion of family food stocks and otherwise the head will forbid this practice, as he is responsible for paying eventual shortfalls. With regard to vegetable production, the woman is entitled to the income it might raise. Women development projects have latched onto this practice, by establishing community gardens where women cultivate vegetables together and share inputs and irrigation (see Chapter 8 for a further description). But often a lack of marketing channels in the rural areas prevents a high income being raised from selling agricultural products.

'Informal activities', 'rural-industry', or 'self-employment' are a main source of income for women. Ginindza (1989:31) states that "torn between domestic responsibilities, different phases of agricultural activities primarily for subsistence and the need for cash income, rural women carry out income-generating activities which are flexible and fit into their work activities." The female activities under this heading are very diverse: brewing beer, making mats, making baskets, preparing food, making knitwear, making clothes, making grass curtains and necklaces for the tourist industry, and so on. Some of them buy hawker licenses and go to South Africa to buy suitcases with lotions, soaps, and so on. These products are sold at home at high margins and provide women with considerable income. Domestic and agricultural responsibilities, however, force most of the women to stay at home and increase their income in other ways. As women's initial resource are low and women are excluded from receiving bank credits, women look for activities for which low

investments and cheap inputs are required. What can be observed, then, is that women are often engaged in income-generating activities where the inputs can be obtained from the natural environment. Being a member of a homestead and consequently of a chiefdom, entitles women to all natural resources found on the communal lands, although she is not entitled to the land itself. Wood, water, grass and other resources are 'free of charge' and are excellent inputs for nature-based products such as mats, baskets, necklaces, beer, and so on. It should be noted that environmental degradation of the communal lands endangers sufficient availability of these resources and consequently women's income-generating activities (see Agarwal 1991).

Women are entitled to keep the revenues obtained by their own industry. Ginindza (1989) found that the cash earned gives the women control and power over their lives. They decide on what and how to spend the money and thereby assert their independence and self-dignity. The women interviewed by Ginindza all stated that the husband had no say or control over their money and that the women refused to give any money to the husband when asked. Several studies (Ginindza 1989, Social Science Research Unit 1990, UNICEF 1979) found that a large part of these women's revenues will be spent on children (clothes, school fees, food and groceries) and the elderly. Women need cash to cover indispensable needs ("soap and salt", as they put it), to pay school fees, to cover fares and health costs, clothing for their children, and so on. As the daily care within the homestead remains the responsibility of women and large parts of this care cannot be provided without having money, women are forced into the activities as described and forced to spend their money on the homestead's daily welfare. Many women claimed that their income supplements the meagre allowance they receive from their husbands, or that they cannot ask their husbands for money for every need that arises. For some widows and unmarried mothers, these types of income-generating activity are their sole source of income. If these activities fall away, for example because of environmental degradation, part of the general homestead's welfare will also be endangered and thereby the care for children and the elderly (Agarwal 1991).

Male participation in rural industry is much more limited, as is the range of activities. Brick-making, herbal doctors, shopkeeping, house building and mechanical repairs are activities done by men. For men, however, wage labour is a much more attractive alternative than other low-paid, income-generating activities.

It is the income from wage-labour which causes the main difference between male and female income. Women, too, are engaged in wage-labour activities (see also Armstrong and Nhlapo 1985), although opportunities for women to do wage-labour are limited. Low educational levels and the gender division of labour prevent women from doing labour outside the homestead. Women who are engaged in wage-labour have either a high education level or are unmarried with children (Social Science Research Unit 1990:122). As soon as they are married, their wage-labour activities are not allowed by Swazi custom, and they are forced to stay on the homestead. Several motives for men to do wage-labour are mentioned in the literature. We saw with Freiburg-Strauss and Jung (1988:230) that the extent to which a homestead will have means available for social security purposes depends on the continuing of its income-generating activities over time. This, in turn, requires that the younger generations on the homestead ultimately have access to resources, which is realized by the prevailing system of property rights and succession, and the options to engage in economic activities. Although every young male adult in Swaziland has the customary right to a parcel of Swazi Nation Land, and the eldest sons of a family will inherit most of the parent's wealth, this is insufficient nowadays to start one's own enterprise and homestead. Land is becoming scarce and the parents' wealth should not be overestimated in rural areas where poverty is the rule. It is, therefore, necessary for the younger sons to raise funds themselves in order to establish their own homestead. Labour migration is one of the options left for young man to accumulate funds. This motive for labour migration will quite often prevail among migrants from 'poor' homesteads (see also Rosen-Prinz and Rosen 1978). Generally, these homesteads are characterized by the receipt of few or no remittances. Young men want to accumulate funds and keep these funds for themselves. They are not so much concerned with the economic position of the parents' homestead, but more with the establishment and economic position of their own future homestead. In this way, their labour migration does not contribute much to an increase in the economic position of the parents' homestead (see also Leliveld 1994).

The young homestead head's reasons for labour migration after he has established his own homestead might be various. One reason might be that he does not have access yet to sufficient land and other agricultural resources to start a profitable farm. Additional income is necessary to buy food and to fulfil other cash needs. In this case, labour migration is for

the purpose of supplementing low agricultural income. In addition, it is now the young man's own homestead he is migrating for; he is the head and, as such, responsible for the economic welfare of the homestead members. It is not surprising to find, then, that the amount of remittance is considerable and forms a large part of the homestead's disposable income. This argument often holds true for homesteads in the poor and lower-middle categories. Labour migration might also be a choice when labour migration turns out to be more profitable than agricultural or other income-generating activities. In the latter case, it is rather the taking advantage of different economic opportunities which are open to male and female homestead members than reasons of sheer necessity that determine labour migration. This is often an important consideration for homesteads in the upper-middle and rich categories.

It can be concluded from the arguments above that differences in income between men and women can be attributed to being engaged in different economic activities, which, in turn, is largely determined by rules and customs with regard to resource control. The above pattern is reflected in the extent and type of social security resource provision within the homestead. Because of social practices, women have few ownership entitlements apart from their own labour power and access to natural resources. As they are not allowed, as married women, to leave the homestead, their productive activities aimed at raising an income are restricted to the homestead. In general, they are entitled to keep the revenues of these activities, but the revenues are often very low. Therefore, women have few exchange entitlements, whether in terms of their produce or in terms of money they receive for produce. The role of women in the homestead, then, in providing social security is an extension of her general daily task of taking care of the homestead member's welfare. They do this by performing all the domestic activities and spending part of their income on the daily needs of the homestead. In contrast, men's contribution is often limited to giving or sending money in cases of great need. Given their better opportunities for raising an income, this role can be expected. It should be noted, however, that men often deny this supportive role, still considering it a woman's task to take care of the sick, the elderly and the children. Notwithstanding their limited income-generating capacities, then, women are forced to use the little income she has for social security purposes. Moreover, having less control over resources and income, women have a weaker bargaining position within the homestead

than the male homestead members. So it will be more difficult for female homestead members in need to receive support from male homestead members than *vice versa* (see for an elaborate case study on this issue, Agarwal 1991). It should be clear that the above practices are regular sources of conflict between homestead members and may threaten the stability of the homestead as solidarity group.

6.4. The size of the homestead

Not only the economic position but also the size and composition of a social group are important for assessing the homestead's ability to function as solidarity group. These factors give an indication of how many people and which people will have to provide social security resources to members in need. With respect to size, it was argued that a minimum size cannot be fixed, but generally the group should at least exceed that of a nuclear family. What is the size of the rural homestead? The average size of the homestead has been well documented throughout the years by both social scientists in sample surveys and National Population Censuses. Table 6.10 presents some figures.

As can be concluded from Table 6.10, the average size of the rural homestead seems to be around 10 persons, with a slightly lower figure found by Allen (1973:47) and a somewhat higher figure calculated from Marwick (1966:30). These differences might have to do with the choice of communities included in the survey. Also in our survey differences were found between communities: the average homestead size in Ezokoteni is 12.3 persons, in Ngwempisi 9.7, and in Elulakeni 9.2.

The figures from the three population censuses and from Russell, however, show a remarkable deviation from the figures found in the other surveys. For the population censuses, this can be explained by the inclusion of the homesteads situated on semi-urban Swazi Nation Land. The lower size figures found for these homesteads will have reduced the average size. For the Russell figures, the reason lies in her completely different definition of who belongs to the rural homestead and who does not. In several publications, Russell (1989, 1993) analyzes the use of definitions of homestead size and argues that many scholars miscalculate the size by assuming the homestead to be an equivalent of a household. The size is calculated, then, by counting people either eating from the same pot, or sharing the same roof, or pooling their economic resources.

Table 6.10. Average homestead size in numbers of persons by survey

Survey	Year	Sample Size*)	Mean Homestead Size
Marwick	1940	n.a.	12.0**)
Kuper	1947	52	10.7
Allen	1973	44	7.8
De Vletter	1978	1,150	10.0
Low	1982	376	10.4***)
Neocosmos	1983	204	10.0
Russell	1989	70	26.0
Own Survey	1990	195	10.3
Census 1966	1966	Nationwide	6.9
Census 1976	1976	Nationwide	5.9
Census 1986	1986	Nationwide	6.9

*) In number of homesteads
**) Calculated from Marwick (1966:30): Marwick registrated 33,850 native huts with a population of 149,680people, which gives an average of four persons a hut. Marwick (1966:9) also reports that the homestead consists of three or four huts.
***) Calculated from Low (1986:82), Table 7.17.

Even the Swazi censuses have taken over this type of definition. To Russell (1993:762), "what homestead members have in common is not their roof and their cooking pot, but their descent from a male head which entitles them to space and identity within the kingdom and within the chiefdom". This means that homestead members neither have to be resident to be a homestead member, nor have to share resources, roofs, pots or other things. For Russell, like the older ethnographers, a homestead is primarily a lineage group. Consequently, for her calculations Russell (1989:11) takes the residents per unit plus absent offspring of all residents plus their partners and children. In this way, a head's son living in town with his wife and children should be incorporated into the rural homestead's size, because it is this homestead which gives the son a legitimate status in Swazi society. It is only for economic reasons (son

working in town) that the homestead has broken up into two residential units.

The homestead definition we used in our survey did not adopt Russell's definition, although one might argue that, within the context of social security, this could be useful. We took the members resident at the rural homestead site plus the absentee members who did not have a 'second' site elsewhere in or outside Swaziland. Mostly we are talking, then, about husbands from resident wives or daughters and sons not engaged or married and working elsewhere. Why did we do this? In our study, we did indeed consider two separate sites as two separate homesteads. We agree with Russell that, essentially, one of the sites is a sub-unit of the other, and essentially they are one homestead. But we also think that these separate units have their own internal economic circuits. A homestead member living in town with his family or at another place in the rural areas cannot share all resources with the remaining rural family: to some extent each unit has to run its own affairs. One might say that, in such a case, the homestead's economic affairs are split up into two circuits, organised 'households' alike. We think that in such cases two circuits of social security resources can also be distinguished. These circuits partly overlap as a result of transfers going between the sub-units and this is, of course, also what interests us. In this study, we restrict ourselves to the rural sub-unit of the homestead, and analyze the social security situation from this point of view: the extent to which this sub-unit can operate as a solidarity group and the extent to which it receives from, or gives resources to, the other sub-unit(s). For the sake of convenience, we refer to the rural sub-unit as the rural homestead or just the homestead.

Equally interesting is the variance behind the averages. Table 6.11 gives an indication of this variance in our own sample. It can be concluded from Table 6.11 that the majority of homesteads have a size of between 1 and 15 persons. Almost 75 per cent of the homesteads have a size of between 6 and 15 persons. The lowest size found in the survey was 1, a lonely woman living on her own, while the largest homestead had 37 members. These size figures are similar to those found in other surveys. The figures show that large homesteads are a minority on Swazi Nation Land. The ethnographic homestead model at least suggests that this was different in the past. When homesteads really consisted of many households and three or more generations, one would expect homesteads of at

Table 6.11. Sizes of homesteads in percentage of total sample

Size	Percentage of Homesteads	Cumulative Percentage
1 - 5	12.3	12.3
6 - 10	48.2	60.5
11 - 15	26.7	87.2
16 - 20	7.2	94.4
21 - 25	4.1	98.5
26 - >	1.5	100.0
Total	100.0	100.0

Source: Survey 1990

least 10 persons or more. This could be a further indication that the ethnographers described the norm rather than the rule, even when their own figures (see the Marwick and Kuper figures in Table 6.10) already suggested otherwise.

There is discussion among social scientists in Swaziland as to whether or not a dynamic process is going on whereby large multi-household (*tindlu*) homesteads and homesteads of three (or more) generations are gradually disappearing and are being replaced by one-household and two-generation homesteads. The development in society from extended families towards nuclear families is seen as closely related to the development from a traditional subsistence society towards a modern cash economy (Murray 1981, United Nations 1986). A breakdown of the extended family (for example, the classic homestead model) as a result of modernization, urbanization and industrialization would mean almost automatically a (replacement and) development towards nuclear families (United Nations 1986:13). Is there any reason to assume such a dynamics on Swazi Nation Land and, if so, which forces underlie such a process?

Analytically, a development from multi-household homesteads to one-household homesteads can be distinguished from a process whereby homesteads of three or more generations are replaced by two-generation homesteads. Although not unrelated to each other, these processes are

analyzed separately. In the Swazi context, the first process would mean that many homesteads consist of only one *indlu*, in the literature often referred to as a household. Multi-*indlu* homesteads exist in the case of polygyny, each wife having her own *indlu*, and in the case of married sons staying on the father's homestead. In our survey, 14.4 per cent of the homesteads had more than one *indlu*. The ethnographic studies suggest that polygyny was the ideal in Swazi society (Marwick 1966:38, Kuper 1947:37) and that married adult brothers used to stay in the homestead of their father. But Kuper (1947:16) also observed that multi-household homesteads were more common among aristocrats than on commoner homesteads. Apparently, even if multi-household homesteads have ever been a structural feature of Swazi society (which cannot be verified), this feature must have existed long before Marwick and Kuper made their observations. For this reason, then, the breaking up of multi-household Swazi homesteads into one-household units cannot be entirely attributed to more recent processes of transformation like industrialisation and urbanisation. This is not to say that the breaking-up in the past was not due to changes in the social and economic order. Kuper (quoted in Allen 1973:311) reported that the size of the homestead was decreasing from the old ideal because of "less need for defense, greater independence of married couples (particularly Christians), and limitations of land". Allen (1973:311-12) attributes the process to a decline of polygyny, as a result of the introduction of Christianity, and to earlier breakup of the homestead, as a result of brothers or married sons beginning to leave the homestead earlier than the classic model assumes (Allen 1973:237). The latter process can be attributed to the migrant labour system (which already existed at the end of the last century and has been growing ever since) which gives young men early opportunities to raise an income and establish their own homesteads (Low 1986:80). Moreover, since the 1960s, increasing industrialization, accompanied by urbanization, will have strengthened the pace of the dividing up process.

In line with Russell's arguments, one could argue that a division of homesteads only divides the homestead in terms of location and the different parts still form one homestead. However, as we argued above, from a social security point of view, the splitting up is important because it may well lead to separate circuits of resources. Obviously, the smaller size of the two (semi-) independent circuits affects the potential role of the homestead as solidarity group in a negative way. In sum, therefore, it is an important observation that social and economic processes which

have been going on since the end of the last century have led to a situation on Swazi Nation Land in which multi-*indlu* homesteads are the exception rather than the rule.

The second process, from homesteads of three or more generations towards two-generation homesteads, is far more difficult to observe on Swazi Nation Land and it should be questioned whether this process really takes place or not. Let us start by presenting some figures in Table 6.12. As can be seen from this table, over 40 per cent of the homesteads

Table 6.12. Homestead size and number of generations

Count Row %	Generations on Homestead				
Size	1	2	3	4	Other *)
1 - 5	4 16.7	18 75.0			2 8.3
6 - 10		48 51.1	38 40.4	2 2.1	6 6.4
11 - 15		10 19.2	36 69.2	3 5.8	3 5.7
16 - 20		2 14.3	9 64.3	3 21.4	
21 - 25			3 37.5	5 62.5	
26 - >			2 66.7	1 33.3	
All homesteads	4 2.1	78 40.0	88 45.1	14 7.2	11 5.6

*) With 'Other' are indicated combinations whereby one generation in between is missing: first and third generation, and first, third and fourth generation

Source: Survey 1990

contain one or two generations, while nearly 60 per cent contain three generations or even more. As can be expected, the two-generation

homesteads have relatively small sizes. Would these findings suggest a so-called 'nuclearization' (see Tieleman and Leliveld 1989) of homesteads? In the first place, a two-generation homestead does not necessarily mean that the homestead is a nuclear family, that is, husband and wife and their children. Other research in Swaziland (Allen 1973, Russell 1989) and elsewhere in the region (for example, Murray 1981) has shown that homesteads might consist of two generations, but that these homesteads are not occupied by husband, wife and children only. Many other people constitute the homestead, varying from close relatives to people who have no apparent kin relationship to the others at all. Close relatives may belong to the same generation as the parents or their children. Moreover, the presence or absence of such members has a high turnover rate and might change from month to month and year to year. According to Russell (1993:771), these fluctuations can, amongst other things, be ascribed to the pressure to stabilize the homestead labour pool in the face of changing homestead membership through birth, death and migration. The survey data show that only 29 homesteads (14.9 per cent) from our sample can be denoted as a real nuclear family, consisting of husband and wife, and their (unmarried) children. The mean size of these homesteads is 6.0 persons and did not exceed 10 members. And even in these cases, one can question whether 'being nuclear' is a structural feature of these homesteads.

Murray (1981:102-4) makes the following remarks with respect to nuclear families found in developing countries, remarks which can be applied to our sample as well. First, the nuclear family can be understood as just a stage in the homestead development cycle. The nuclear homesteads we found were relatively 'young' homesteads, all having children below 15 years of age. These homesteads arise from older homesteads splitting up (see previous remarks on homesteads splitting up), but may themselves soon develop into homesteads of three or more generations and/or homesteads with a continually changing composition of members. Secondly, the nuclear homestead might appear isolated from its wider environment because of its location on a separate site. However, Murray (1981:104) states that family gatherings take place for all sorts of reasons, which has also been verified by our own observations in Swaziland. The conclusion that separate sites of nuclear homesteads indicate, at the same time, complete social and economic independence, as is the case in industrialised countries, does not hold. We refer to the above argument of overlapping economic circuits.

Notwithstanding these remarks, it can already be concluded, without even having discussed other aspects of solidarity groups, that, given their size (and composition), these homesteads are relatively vulnerable solidarity groups. The capacity of these homesteads to operate as solidarity group is further diminished by the husband often being a migrant labourer. It has already been argued that labour migration offers young men the opportunity to establish their own homestead, but at the same time this leads to vulnerable solidarity groups. Out of 29 nuclear homesteads in the sample, 17 (58.6 per cent) had a migrant labourer, who worked in South African mines and returned home for just a few weeks a year. This means that there is only one adult to take care of all the other members. Although migrants send money home, their unpaid labour efforts cannot be used when the wife cannot work because of contingencies. This might seriously threaten the continuation of the young homestead. Murray (1981) has shown for Lesotho that these homesteads can hardly cope with social and economic contingencies and will frequently break down. The wife and her children will often have to return to her parents' homestead or to her husband's parents' homestead.

6.5. The composition of homesteads

While the size of the homesteads sets an absolute limit to the number of persons which can carry the burden for others in times of need, the composition of the homestead sets a limit within a given size. As reminder, the composition of a solidarity group should be heterogeneous, to avoid the occurrence of collective risks. In general, in non-industrialised societies, this can be realized by groups consisting of both sexes and having different age groups or generations (Partsch 1983:100). Moreover, the way in which income-generating activities are spread - both over a range of activities and over members of the homestead - is also related to its composition.

To start with the age composition of homesteads, Table 6.13 gives an insight into the age composition of homesteads according to size. Three age groups were distinguished: 0-15 years, 16-55 years, and those older than 55. Although somewhat arbitrary, this triple classification is chosen because it also reflects different generations. In addition, it can be expected that people below 16 years are largely dependent on their

Table 6.13. Homestead size and age composition

Count Row %	Age composition homesteads				
Size	All age groups	0 - 15 missing	16 - 55 missing	56 - > missing	Total
1 - 5	2 8.3	6 25.0	2 8.4	14 58.3	24 100.0
6 - 10	34 36.6	2 2.2	1 1.1	56 60.2	93 100.0
11 - 15	32 61.5	0 0.0	0 0.0	20 38.5	52 100.0
16 - 20	12 85.7	0 0.0	0 0.0	2 14.3	14 100.0
21 - 25	8 100.0	0 0.0	0 0.0	0 0.0	8 100.0
26 - >	3 100.0	0 0.0	0 0.0	0 0.0	3 100.0
Total	91 46.9	8 4.1	3 1.5	92 47.5	194 100.0

Source: Survey 1990

parents, while people above 55 years will become increasingly dependent on others for their livelihood. Table 6.13 shows that all homesteads have two or three age groups. From the 'all ages groups' column we see that, not surprisingly, the incidence of having all age groups present rises with the size of the homestead. The smaller homesteads (1-5 and 6-10 members) have a higher incidence of having no 'old aged' on their homestead. These homesteads are relatively young homesteads, which either have just established themselves separately from their parents' homestead, or consist of young families continuing the parental homestead after their parents' decease. Given the homestead development cycle, it is very likely that these homesteads will grow into 'three-age-group' homesteads. The

three homesteads without the age group 16-55 are more vulnerable from a social security point of view. The lack of people who are in their most productive period of life will give rise to severe problems of who is to provide the care. Apparently, however, these homesteads are rather exceptional. The homesteads without the 0-15 age group can be headed under 'young' homesteads just starting to procreate offspring. Generally, therefore, it can be stated that the age distribution within homesteads is fairly well spread, which is particularly important for the social security role of the homestead in the case of old age (see Chapter 9).

The age composition gives a general indication of the presence of productive and unproductive members in the homestead. It reveals little about the 'burden' that falls on each productive family member to take care of the unproductive family members. By calculating dependency ratios, a more precise picture can be obtained. The dependency ratio is calculated as the ratio between inactive and active people. Table 6.14 presents some calculations.

Ratio 1 gives the ratio between all inactive homestead members and all active homestead members. In determining who is active and who is not, we had to use proxies. Male and female members between 16 and 55 years old are considered active members, children below 16 and adults older than 55 are considered inactive. We realize that this is a simplification of reality, because both children and elderly perform labour tasks in some way or another in the homestead, and because the 16-55 years age group may contain disabled persons. Nevertheless, it is also true that the defined 'active' group is most likely to produce a 'surplus', as mentioned in Chapter 4. For the 195 homesteads, the average value of Ratio 1 was 1.4, with a range from 0 to 7. On average, one active homestead member has to provide for at least one other homestead member. In the size group 6 to 10, Ratio 1 is even 1.6, because in this size group there are a relatively large number of young homesteads with many young children. In the size category 26 and more, one generally finds multi-household and three generation homesteads, which means many young children and elderly to take care of.

With Ratios 2 and 3, a distinction is made between homesteads with absentee wage workers (Ratio 3) and homesteads without them (Ratio 2). Why do we make this distinction? Usually it is assumed that migrants

Table 6.14. Dependency ratios, percentage of homesteads without active male residents, percentage of female-headed homesteads, all figures according to homestead size

Size	Dependency Ratios *)			no female active residents **)	no male active residents **)	% female-headed homesteads **)
	Ratio 1	Ratio 2	Ratio 3			
1 - 5	1.1	1.2	1.6	7.7	76.9	69.2
6 - 10	1.6	1.8	2.7	9.8	43.5	37.1
11 - 15	1.3	2.2	1.9	6.7	26.6	20.0
16 - 20	1.4	1.6	2.1	0.0	0.0	0.0
21 - 25	1.2	n.a.	1.4	0.0	0.0	0.0
26 - >	1.9	n.a.	n.a.	0.0	0.0	0.0

*) Ratio 1 = inactive homestead members/active homestead members; all homesteads included (195)
Ratio 2 = inactive homestead members/active homestead members; only homesteads without absentee wage labourers included (58)
Ratio 3 = inactive homestead members/active *resident* homestead members; only homesteads with absentee wage labourers included (142)

**) As percentage of homesteads with absentee wage labourers

Source: Survey 1990

send home remittances and in this way contribute to the welfare of those left behind. To some extent this is true, but when we consider all activities of *daily* care of inactive members, the exclusion of migrant workers would seem to be indicated. Daily care of non-active members consists mostly of such activities as the following: providing them with food and preparing their meals, providing their water and fuel needs, cleaning their house, doing their washing and repairing their clothes, going shopping for them, and so on. So, daily care mainly consists of labour activities that can only be done by resident homesteads members. Sending remittances provides financial means, but this does not alter the fact that unpaid resident labour power is reduced. Means have to be converted into the daily care

as described. This work will fall upon the resident active members, more precisely the female active residents, because domestic activities are their responsibility. The effect of absent members on the dependency ratio is most felt in the smaller homesteads, as can be seen in the above table. One can also mention a somewhat paradoxical effect for homesteads in the 'poor' class category. For homesteads in this category, labour migration is for precisely social security reasons, to secure the subsistence base of the homestead. At the same time, labour migration has a large impact on the ability of these homesteads to function as solidarity group.

Another effect of labour migration is that the absence of male resident homestead members implies that their 'traditional' tasks have to be taken over by women. In the size group 1 to 5, and considering homesteads with absentees, more than 75 per cent have no active male resident. In the sizegroup 6 to 10, this is almost 50 per cent. This means that tasks like ploughing the fields, herding the cattle, construction and repairing, harvesting, and representing the homestead in meetings fall upon the women - in addition to their already heavy work load. The time available for taking care of the non-active members - who, in the homesteads discussed, are mostly children - will be less, and this may have negative consequences for their welfare.

The above observations are closely related to the discussion of the so called 'female-headed households'. Table 6.14 indicates that a substantial proportion of homesteads with migrants are female-headed. Although the female heads will be only temporary heads, being the male head's 'deputy' in his absence, this still influences the homesteads from a solidarity point of view. Swazi women are allowed to perform male activities in cases as described above ("necessity has no law"), but they have great disadvantages when trying to obtain the means to perform these activities. Appeals to receive more land from the chief, to get a tractor or oxen in time for ploughing, to receive help in construction activities or with legal disputes or in hiring labour all risk being less listened to and honoured when requested by a woman. Thus, while doing male activities on top of their female work, women are also hampered in these activities because of lack of support and cooperation.

The last observation to be made regarding Table 6.14 is the presence of homesteads with female migrant labour and no active female residents left. Although the figures include just a few homesteads, we have to mention these cases, as they will have strong repercussions on the

welfare of inactive homesteads' members. The daily care activities have to be done either by the male residents or by the inactive members themselves, mostly elderly taking care of the children. With females becoming increasingly involved in wage labour in Swaziland (see Chapter 5), this situation can be expected to occur more and more often in rural homesteads.

The arguments with respect to homesteads with migrant labour mainly apply to relatively 'young' homesteads with young children who need intensive daily care and supervision. The relatively 'older' homesteads have more active members left behind who will be better able to cope with the extra work load, as it can be spread over several persons. Moreover, some of the inactive members are elderly people, who, compared to children, will be better able to take care of themselves and will need less daily care and supervision.

While a diversified composition of a solidarity group with regard to age and sex means a broader spreading of the occurrence of mainly health-related contingencies, the extent of diversifying (income-generating) activities is important in order to reduce the consequences of economic and natural uncertainties. In Swazi rural society, the gender division of labour lies at the heart of activity diversification. Traditionally, it is women's work to do the domestic tasks and to feed the family by doing agricultural labour. In bygone days, men used to spend their time hunting, paying tribute labour and engaging in warfare through service in age regiments. Men would and will also herd cattle, clear the fields before cultivation, and build huts and cattle kraals (Kuper 1947:139, Marwick 1966:60). De Vletter's survey (De Vletter 1983: Table 1) and also our survey have shown that nowadays there are hardly any tasks that women do not do. This does not mean that there is no sexual division of labour. Some labour is more strictly regarded as men's or women's work. As Dütting (1986:42) concludes, "the general tendency is for women to take over men's job in the homestead due to the spread of wage economy and hardly any women's tasks are taken over or involve men."

During the twentieth century, cash has become more and more important in Swazi society. The importance of subsistence activities has decreased, including the role of subsistence agriculture. For the survival of the homesteads cash is important and, therefore, also the extent to which the homesteads can raise cash through income-generating activities. In

Section 6.3, we have already discussed this in detail. In this section, we concentrate on the spread of these activities among homestead members. The gender division of labour has both changed and survived during 'modern' times. The greatest changes are that men have shifted their activities from the subsistence sector to the commoditized sector (i.e., men do wage-labour), forcing women to be engaged also in the subsistence activities which were previously male tasks. The gender division of labour has survived in the sense that women are still responsible for homestead-bound activities, which gives women limited opportunities to be engaged in income-generating activities. Dütting (1986:57-8) even concludes that the growing importance of the cash economy and wage labour and the accompanying decreasing importance of the subsistence activities have made women's work become inferior and private. They have also made women's work increasingly reproductive, in contrast with the productive work of their husbands. Table 6.15, with figures from our sample, shows indeed the limited importance of women's work in raising cash income.

Table 6.15. Share of female and male's cash income in total homestead cash income (in percentage of homesteads and by share category)

Percentage groups	Female	Male
0	14.2	12.1
> 0 - 20	36.9	3.7
21 - 40	16.3	6.3
41 - 60	11.0	11.9
61 - 80	5.8	16.3
81 - 100	15.8	49.5
Total of homesteads	100.0	100.0

Source: Survey 1990

In more than 50 per cent of the homesteads, women contribute 20 per cent or less to the homestead's cash income. In almost 50 per cent of the homesteads men raise 80 to 100 per cent of the homestead's cash income.

The gender division of labour not only keeps women away from

income-generating activities, it also determines the type of income-generating activities women are engaged in.[5] Women generally being homestead bound will seldom be able to carry out wage labour and will have to carry out income-generating activities which can be combined more easily with their other domestic responsibilities. Table 6.16 shows the pattern of

Table 6.16. Frequency and percentage (of total sample) of homesteads with income-earning men and women in agriculture, wage-labour and other income-generating activities (o.i.g.a.)

Type of activities	Homesteads with income-earning men		Homesteads with income-earning women	
	Frequency	Percentage	Frequency	Percentage
Agriculture	59	30.4	71	36.6
O.I.G.A.	56	28.9	127	65.5
Wage Labour	130	66.8	59	30.4

Source: Survey 1990

income-generating activities of male and female homestead members. This table shows that the majority of the female homestead members earning income are engaged in income-generating activities outside agriculture or wage labour. Male members are predominantly involved in wage labour activities, while their participation in other income-generating activities is much more limited. In the case of agricultural activities, the picture is less clear. Both men and women have income from agricultural activities. As has already been shown, female agricultural income is mostly derived from growing and selling vegetables and sometimes maize, while male agricultural income is raised by commercial maize or cotton growing. In some cases, women also receive income from maize or cotton growing, but in our survey this was only when their husbands were

[5] Of course it is acknowledged that also other factors determine women's access to income generating activities like the distribution of resources in society, the presence of transport and markets, and so See also Section 6 3

absentee. In these cases, the women always declared that they were receiving the money in the name of their husband and also spent it in his name. Frequently, however, they spent the money the way they thought best.

Income-generating activities are not only spread over individual persons, but large differences can be found also in the type and number of activities the various homesteads are involved in. In Section 6.3, on economic differentiation among homesteads, we have already concluded that rural relations of production have a large impact on the resource mixes available to homesteads and thereby on their possible combinations of income-generating activities. In this respect, the opportunities of the 'poor' and 'lower-middle' categories were considered relatively limited, compared to the 'upper-middle' and 'rich' categories. Although we think that 'class position' is the most important factor in determining the number and range of income-generating activities that can be carried out, we also think that the availability of a homestead labour force contributes to the explanation. Table 6.17 gives an insight into this issue. What can be concluded from Table 6.17 is that few homesteads depend on only one source of produce or income. Out of a sample of 180 homesteads, 17 homesteads (9.4 per cent) either depend on agriculture, or on wage labour or on other income-generating activities. Most of these are small-sized homesteads. The percentage of homesteads with a combination of three sources rises with the size of the homestead. Having more active people available must be seen as a main explanation for this, and also having more people available of both sexes - as we saw that income-generating activities are to a large extent gender-specific.

In Chapter 4, we argued that family units which derive their income and produce from different sources and thereby, because of the gender division of labour, from both sexes are likely to be better able to cope with contingencies of one or more of its members than those which depend on one income source from one sex. Tables 6.6 and 6.17 have shown that in rural Swaziland the latter family units are a minority. However, it is noted that, when cash income is considered, the collapse of male income-generating activities will have more impact than a sudden interruption of women's income-generating activities, because men provide the largest share of cash income. What is also an obvious conclusion in this respect is the relatively higher vulnerability of 'poor'

Table 6.17. Produce and income sources of homesteads; homesteads classified by size group; figures presented in percentage of number of homesteads in each size group (first row) and in percentage of total homestead sample (180) (second row)

Size	Sources of Produce and Income *)						Total Row %
	only agr.	only wl.	only oiga.	agr. + wl.	agr. + oiga	agr. + wl. + oiga.	
1 - 5	8.7 1.1	4.4 0.6	8.7 1.1	21.7 2.7	30.4 3.9	26.1 3.3	100.0
6 - 10	6.0 2.8	3.6 1.7	2.4 1.1	20.5 9.4	20.5 9.4	47.0 21.7	100.0
11 - 15	2.0 0.6		2.0 0.6	16.0 4.4	8.0 2.2	72.0 20.0	100.0
16 - 20					15.4 1.1	84.6 6.1	100.0
21 - 25				12.5 0.6	12.5 0.6	75.0 3.3	100.0
26 - >						100.0 1.7	100.0
Total column %	4.5	2.3	2.8	17.1	17.2	56.1	100.0

*) meaning of abbreviations:
agr. = agriculture (both subsistence and commercial)
w.l. = wage labour
o.i.g.a. = other income-generating activities outside agriculture and wage labour

Source: Survey 1990

homesteads compared with 'rich' homesteads, and of small homesteads compared with large homesteads. When their composition in its several aspects is considered, it would seem that, at least theoretically, larger and 'richer' homesteads will be better able to operate as solidarity groups.

6.6. The durability of the homestead

Durability is the fourth aspect of a solidarity group that needs to be considered. Both 'durability' and 'normative insurance' (see next section) are variables that are difficult to quantify. Therefore, for the analysis in this section and in Section 6.7 we use qualitative data collected in our in-depth study as well as data published in the literature on Swaziland.

A solidarity group can survive when the relationships between its members is sustained. As we have already seen that the homestead is primarily a lineage group, two important relationships between members must be considered in this section: kinship relations and bonds of marriage. With regard to archaic societies, Partsch (1983:100-1) remarks that groups are most likely to function as solidarity groups when the relationships between its members are based on kinship rather than on neighbourhood, friendship or agreement (contract). Kinship structures have a certain stability over time, and exist relatively independently of the will of the kinship members. Kinship creates groups and ensures to some extent long-lasting relationships between group members. The way in which homestead members are related to one another has been quite well investigated. [6] According to the ethnographic homestead model, the homestead contains a core of agnatically related kin with their wives and other related kin (Kuper 1963:18).[7] This would suggest that only agnatically kin-related people live on the homestead. Elsewhere, however, Kuper (1947:37) argues that, for economic and/or ritual benefits, additional kinsmen or even unrelated dependants attach themselves to the immediate family. These unrelated dependants are not further specified by Kuper, but Allen (1973:53) suggests a broad interpretation, which means that not only agnatic but also non-agnatic kin and even non-kin sometimes form part of the homestead.

Hughes (1972:80-4), using material from 1960 published in Holleman (1964), has found that 32.0 per cent (out of 60 homesteads) had what he called complex family groupings, that is, groupings in which also non-(agnatic) kin could be found. On the other hand, he also found 42.1 per

[6] I restrict myself to kin relations within the homestead; the Swazi kinship structure and its role in providing social security are explained in Chapter 7.

[7] Agnatic (noun agnates) is kinship through the male line only; sometimes termed patrilateral or patrilinear.

cent of the homesteads containing agnatic kin only. Hughes (1972:80) concludes that "Kuper's catalogue of the other types of kin of the Homestead Head that one might expect to find in a Homestead Group covers many of the situations actually encountered; and certainly agrees with the statements of more conservative Swazi regarding what they feel the composition of the Homestead Group should (underlining Hughes) be. But it would be quite wrong to imagine that nowadays it is common to find Homestead Groups where distant kin outnumber members of the Homestead Head's own immediate family." Allen (1973:53), who in turn bases herself on the typology used by Hughes and Holleman, comes to the same conclusion in her fieldwork.

The most recent and probably the most detailed study on kin relations within the homestead was done by Russell (1989). As regards the incidence of relationships of resident members to the homestead head in 70 rural homesteads, the dominating pattern was one of a homestead comprised overwhelmingly of the direct descendants of the head and/or his partner(s). Only 15 per cent of the residents were not the direct descendants of the head and partner(s). Only 0.5 per cent were not kinsmen (Russell 1989:16). The findings of her research find support in our own survey. We did not, however, figure out these relationships in such detail as Russell did, so it is better to consider her data as quite representative and illustrative for this section. Given the above empirical findings, it seems fair to say that homesteads mostly contain kin-related people, which makes it, at least theoretically, well fit to operate as solidarity group.

Conjugal relationships are also important within the homestead. Marriage is universally found, in order to regulate procreation in such a way that children are born into stable social units (Russell 1989:1). Marriage determines legitimacy, that is, it determines not only who is responsible for looking after and bringing up a child, but also the latter's future rights to property on the decease of its kin and, more broadly, its affiliations and social identity - the wider groups (beyond the immediate family) to which it belongs, and its consequent responsibilities. In other words, the significance of marriage is, amongst other things, its effect on descent and inheritance (Ngubane 1983:98). Moreover, through marriage the homestead group is able to subdivide itself into units, which in themselves become fully grown homesteads again (Ngubane 1983:97). Although this

study does not intend to give a full anthropological and sociological account of marriage in Swaziland, it is important to highlight some features of contemporary Swazi marriage and its relationship to social security issues within the homestead.

What a Swazi marriage is, and what it involves, are points of discussion. It is highly unclear when a Swazi man or woman changes from an unmarried to a married status, a moment which is accomplished unambiguously in Western Law. Marwick (1966:123-4) says "it is extremely difficult to discover what the essentials are to a Swazi marriage". He concludes, however, that the really important element of the marriage is the transfer of *lobola* (bride-price), although the *insulamnyembeti* and *lugege* beasts [8] are closely associated with them and no marriage could be legalized if they were not forthcoming (Marwick 1966:123-4). Also Kuper (1963:23) sounds confused when stating that "Swazi practice several types of marriage". Ideally a marriage entails three public rituals (Russell 1989:29): the smearing with red ochre (*kugezalibovu*), weeping in the cattle byre (*kugidza*), and the exchange of *lobola* cattle (*kulobola*). The bride's family tends to insist on *lobola* as the determining ritual, while the groom's family tends to be content with *kugezalibovu* and a vague promise of *lobola* to come.

Research among women by Russell (1989) found that also women themselves are divided on what stage is decisive for marriage. But, as Russell (1989:31) notes, none of these rituals is binding unless the woman proves fertile. A marriage without children is a contradiction in terms. On the other hand, Russell found that children do not automatically lead to marriage, something which has also been found in other African societies (Molokomme 1991). Russell (1989:33) shows in her study that, out of 304 children in her sample, almost 50 per cent had unmarried parents, in the meaning of 'just lovers', while almost 30 per cent had fully married parents either by fully paid *lobola* or registered civil or church marriage. The former group is highly problematic, because it was argued at the beginning of this section that marriage is the only way children can acquire rights within the father's homestead. Russell (1989:33) argues that there is some very slight evidence for the process of slow consolidation of

[8] Both cows are brought by the groom's family to the bride's family. *Insulamnyembeti* (lit. "to wipe away tears") is the cow given to the bride's mother; *lugege* is the cow to be slaughtered on arrival at the girl's home.

marriage over time, that is, in the course of a lifetime casual relationships ('just lovers') change into *lobola* paid marriages. Russell (1989:2) indicates, however, that extramarital children are in no way a phenomenon of recent years, but have already existed for decades. Swazi custom has a number of institutions to deal with these births: in the case of damage inflicted, compensation is paid or the child is bought by its father. In this way, then, the child is made to belong to a homestead, creating the stable social environment mentioned in the beginning.

There are, however, changes going on which might become important for future relationships within homesteads. The tardiness of men to pay *lobola* is, for Russell (1989:9), already the first evidence of a changing attitude towards children. With *lobola*, men acquire the full productive and reproductive powers of women and her children from him. As long as *lobola* is not paid, a woman has fewer obligations towards her husband, the husband cannot acquire cattle for his daughters, and children are not accepted in the father's homestead, but have to stay with the mother's grandparents. A shift away from the readiness to acknowledge children can also be seen in the practice of *kutsenga umtfwana*: in the rate and speed at which Swazi fathers nowadays 'buy' their children. Fathers always have rights to their children, provided they 'pay' for them. Even if they do not pay, the child will be ultimately theirs by rules of patriliny, especially when it is a boy. Raising children, however, costs a lot of money nowadays and these costs exceed the merits of a child as a productive asset. It is, therefore, a strategy for the father's family to shift the burden of education onto the mother's family. These practices have also been observed by Kasenene (1993:79), who concludes that "there are many indications that the bond and value of marriage and family life is often disregarded. It is becoming a common practice for father and mother to live separately with children living with only one of the parents or to have the children brought up by the *gogo* (grandmother, A.L.), or any other relative."

In sum, customary marriage rules are becoming more unclear in Swazi society than they were already. This is influencing both the rights and obligations partners have towards each other and towards the offspring of that relationship. Moreover, relationships are becoming highly unstable for both mothers and children and one is never certain to stay on the father's homestead (if allowed to stay there at all). At the same time, mothers are becoming more independent, because they can insist on *lobola* when the husband wants to acquire his full productive and repro-

ductive rights. Kasenene (1993:80) indicates that "a section of Swazi women are demanding their rightful place in the home and family affairs." All these new tendencies in Swazi society might lead in the future to confusion with regard to the rights and responsibilities homestead members have towards each other. In this respect, then, the capacity of the homestead as solidarity group might be threatened.

As a last prerequisite for the group to remain stable, Partsch (1983:100-1) states that such a group should at least consist of three generations or more. In this way, an easy and certain care is provided for both the elderly and the children. For a discussion on this issue, we refer to the previous sections on the size and composition of the homestead.

6.7. The homestead and Swazi morality

Although the existence of a normative insurance is undoubtedly important for social security mechanisms, it is, at the same time, the most difficult factor to trace in society. In our in-depth study and that of others (see Knippenburg and Lopriore 1990), many difficulties were encountered in tracing norms, values and laws with respect to social security transfers. Again, these norms and values cannot be studied separately from general norms and values in society, whether or not translated into explicit customary rules or laws. Generally, it can be said that normative insurance is vested in 'morality'. Let us, therefore, first have a brief look at what can be called Swazi morality (Kasenene 1993). Kasenene (1993:103) argues that, in the first place, morality among the Swazi is mainly derived from religion: "the Swazi believe that morality has a divine origin and the ancestors are the custodians of Swazi laws and customs in which moral laws are embedded. As the forefathers of the community, ancestors established most of the Swazi laws and customs and so breach of these customs is an offence to them as it is an offence to the community. At the same time it is believed that ancestors guide a person in making moral decisions and if a person disobeys them and acts against their will, they will punish him through sickness or other misfortunes." The misconduct of one person may even involve an entire community.

In the second place, Swazi morality is directed at preserving Swazi society. Swazis are a communalistic people and Swazi society is a web of

several strings of interrelationships which constitute one extended family. An individual is a part of this communal existence, which gives him security and protection. The individual, therefore, is not just an individual but lives corporately: one exists for the community and the community exists for individuals. Kasenene (1993:102) states that "to be a Swazi is to belong, and being part of the community is the highest value". The basic duty of each Swazi is to preserve Swazi culture and tradition. This is regarded as important for the promotion of peace, order and stability in society: "what preserves Swazi culture and traditions maintains community and is accepted as moral. What undermines weakens community and is condemned as immoral" (Kasenene 1993:104). In Swazi society, kinship, good neighbourliness and harmony are core values to be emphasized in order to maintain the community. Any action against this is condemned as immoral and therefore 'unSwazi'; any action in favour is considered as moral and hence 'Swazi'. In order to 'guide' moral Swazi behaviour, then, there are several laws, customs, taboos, and observances which constitute the Swazi moral code. All these rules aim to strengthen the basic values in Swazi society: respect (for age and status), sharing, sociability and hospitality, mutual aid, self-discipline. How does the above described morality work out in the homestead as solidarity group?

Ngubane (1983:104) states that " it is the umuti (homestead, A.L.; underlining Ngubane) which has first claim on a member, for its support of its members and especially those of his own house (*indlu*, A.L.), as well as generally for the maintenance of its physical structure, its land and its livestock, as his or her circumstances permit and as his or her age, sex and marital status dictate more specifically. Even if only by sending money, or bringing goods when he or she can, he or she should make his or her contribution. His obligations otherwise depend on his particular relationship to the head of the homestead and through him to the Chief and hence to the Nation and the King". It might be stated, then, that exchanges among homestead members of social security resources are an integral part of the more general social and economic obligations homesteads members have towards each other. These obligations evolve from someone's age, sex, marital status and economic circumstances.

Age is a very important factor for determining rights and obligations. In accordance with one of the core moral values and in common with most societies, the Swazi have a great respect for age (Marwick 1966:68).

Children are ideally taught to obey their elders. Younger men defer to older men. Older siblings command the younger siblings. Children have few obligations in Swazi society, although they are expected to contribute to labour such as cattle herding (young boys) or some light domestic activities (girls). This is done within the realm of one's own household. In older times, the age of puberty was the age for a young boy to join his age regiment and become the "King's Man" (Marwick 1966:70). Girls at this age join local regiments. When boys and girls get married, they have reached complete manhood and womanhood. In this stage, the man assumes guardianship over his wife and their children. The man might become head of the homestead, in which case he has the responsibility for all the inmates of the homestead and must keep good order therein (Marwick 1966:71). A woman changes from the guardianship of her father to that of her husband. In this stage, both married women and married men are mainly responsible for the welfare of both the older and the younger generation. When they themselves become older, they have less and less to do with economic activities. The younger generations then take the major part in the economic pursuits of the homestead, and the older people have an increasingly important position in the social sphere. They are consulted in all matters of family and tribal import (Marwick 1966: 71).

However, as we found out in our in-depth study, changes can be observed. Older people often deplore the disrespect among the youth. Younger people say they respect their elders, but that the old respect customs are no longer appropriate. Education is often blamed for the alienation from old respect customs. This erosion of respect also has its consequences for social and economic obligations towards elders. Chapter 9 will illustrate this in the case of old age.

Gender is another important differentiating factor in Swazi society (Marwick 1966:60). An important issue in this context is the gender division of labour to which it leads. The gender division of labour has already been discussed. As women are directed into domestic and subsistence activities, their opportunities to raise a money income are restricted, and so is, consequently, their capacity to buy goods. What we see, then, is that women's obligations towards the homestead in general, and towards needy people more particularly, are fulfilled by performing labour activities for them. As Russell (1984:19) says, "traditionally a woman made her economic contribution directly in labour for the homestead in which she

lived." This is important to note, because it means that the fruits of a woman's labour should entirely accrue to her husband's (father's) homestead.

However, also with respect to the gender division of labour, the actual practice seems to deviate from Swazi custom. We have already discussed the point that male labour migration has increasingly 'forced' women into male activities and that it is not uncommon nowadays to see women herding cattle, or ploughing the field, or maintaining housing constructions (see also Allen 1973:74). Moreover, it is acknowledged that women need money in order to fulfil their role in provisioning the household in which they live. Earning an income by doing wage labour themselves or engaging in other income-generating activities, such as selling clothes, baskets, beer, baked items and prepared food, is quite normal and accepted nowadays. Russell (1984:20) points out that women are less likely to be confronted with severe claims on these earnings. Because of their provisioning role, homestead members know that most of their earnings will be contributed to the common good anyway. Only when they are not married, or when they are married but leave their children with another kitchen than the one in which they eat, are they obliged to contribute cash to their parents or the other kitchen. When the kitchen in which they and their children eat is their own kitchen, women can legitimately keep the lion's share of their wages for themselves (Russell 1984:20).

Being unmarried or married also has its consequences in the field of economic obligations. The unmarried female stays at the homestead of her parents and her labour efforts and earnings accrue to her parents. When she is married, her productive efforts will accrue to the husbands' (father's) homestead, as stated above. The unmarried son is almost in the same position as an unmarried daughter. His earnings, too, which will often be wages, accrue for the greater part to other members of the homestead. When he is married, a proportion of his earnings accrues to his own household. Nevertheless, both women and men have strong obligations within the homestead towards non-household members, although these result from age or kinship relationships rather than from being married or not.

As the moment of being married is not very clear in Swazi society (see previous section) and as, moreover, values and attitudes towards marriage change, the extent to which a woman keeps her obligations very

much depends on the progress made in the marriage ritual. For a woman for which full *lobola* has been paid, all her productive and reproductive efforts can be claimed by the husband's homestead. When this is not the case, a woman will also have a strong link with her own parental homestead in terms of transferring goods and services. The previous section has already explained these issues.

Although age, gender and marital status are all important factors in determining someone's obligations, kinship is even more important. Swazi have a classificatory kinship system and the kinship terminology used indicates the lines of responsibility (Russell 1984:11). Kuper (1963:25) concludes that kinsmen by a single term share a common social identity and, in some situations, can serve adequately as substitutes for each other in case of need. To illustrate this, we refer to an example from Russell (1984:11). All Swazi have several people they call 'father'. Intimacy with and responsibility for these classificatory fathers are ordered and ranked by well understood principles of the logic of lineage, affinity and birth order. A man's first father is the biological father, but, if the biological father should fail or die, the father's eldest brothers becomes father. 'Father' has obligations to 'child' and 'child' has obligations to 'father'. The strength of these obligations will depend, *inter alia*, on how early in his life the 'child' joined the second father's homestead. Where there is no male kinsman to act as father, a woman in the father's lineage may become 'father'. The responsibility rests with the father's lineage to act as 'father'.

Within the homestead, the main kin relations are between husband and wife, parents and children and between siblings. A husband is described as the owner (*umnikati*) of his wife; he cannot, however, do with her as he wishes without being called to account not only by his kinsmen but by her own family (Kuper 1950:92). A wife should strictly obey her husband and is obliged to take care of him and the children, also in the event of contingencies. The husband is the legal head of the household and has the responsibility for all that happens in his household.

From the Swazi point of view, the strongest affective relationship is not that between husband and wife but between mother and child (Kuper 1950:95). A Swazi woman reaches fullest social stature as 'mother' in the home of a married son, where she takes charge of his domestic affairs and

lives in the great hut.[9] As Russell (1984:15) points out, obligations to mother are particularly strong for the young worker. Sons have strong economic obligations towards their mother, independently of whether his children are taken care of by his mother or whether she runs his domestic affairs. The relationship between father and son is one of complete authority of the father over the son. Even when a son is married, the father remains the legal and economic authority and a son is never regarded as free from his control. A son must work for his father and, as long as he lives in his homestead, he is expected to hand over to his father whatever he may earn. The earnings given to the father are used for the general welfare of the homestead (father being the head), or to buy cattle for the son for later marriage payments, or used by the father for himself! The relationships between a wife and her in-laws are full of respect and humility (Kuper 1950:93). Her obligations towards them are burdensome and mostly lie in the field of performing all kinds of labour services to them. As Kuper (1950:107) states: "the young girl becomes the 'handmaiden' of the mother-in-law".

Relationships between siblings are highly influenced by seniority and sex (see also Chapter 7 in this study). Older siblings take precedence over younger, males take precedence over females. The eldest brother is supposed to assist his other brothers in the same way as a father (Kuper 1950:98). Besides this, brothers have life-long latent obligations towards each other and their children. If a man should fail or die, then his siblings will take over many of the responsibilities for his wife and children (including possibly marriage of the widow through levirate). The relationship between sisters is not affected to the same extent by primogeniture. Affection and mutual help are the norms of sisterly behaviour and, although long distances may keep them apart, they will try to keep in contact with each other. It is not uncommon that they will borrow each others' children as nursemaids and helps (Kuper 1950:98).

In sum, it can be concluded that within the homestead norms and values exist that have the character of normative insurance. This normative insurance manifests itself in the strong social and economic obligations homestead members have towards each other, and in their responsibility

[9] A Swazi riddle runs: "If your mother and wife were drowning, which would you save first?", and the correct answer is: "My mother; I can get another wife, but not another mother".

for the general welfare of the homestead. These obligations evolve from general moral codes such as having respect for seniors and status, sharing and mutual aid. In daily practice, someone's age, sex, marital status and position in the kinship system will largely determine with whom one has to share and to whom one has to show respect. The other side of the coin is, of course, that these factors also determine from whom one may receive help and respect. As in Swazi society transfers of resources within the homestead are largely determined and 'guided' by moral considerations, one might argue that to some extent a 'moral economy' exists. Individual aspirations and wealth accumulation are to some extent checked by emphasizing someone's responsibility towards society and stressing sharing, showing respect and mutual aid as 'good Swazi behaviour'. Selfish behaviour in contrast is considered 'unSwazi'.

7. KINSHIP RELATIONS AS SOCIAL SECURITY MECHANISMS

7.1. Introduction

In this (and the following) chapter, attention is paid to those social security mechanisms which operate outside the domain of the homestead group. Again, in most cases these mechanisms do not emerge as differentiated institutions for the sole purpose of providing social security, but constitute an integral part of broader forms of social and economic organisation. In Chapter 4, we argued that the social and economic organisations that have a role in providing social security can be traced by looking at someone's social network. In rural Swaziland, kinship relations constitute the major part of the individual's social network. In this chapter, we analyze those kinship relations, which also have a substantial role in social security provision. In Section 7.2, the general characteristics of the Swazi kinship system are outlined. In Section 7.3, the relationships among siblings are analyzed. In Sections 7.4 and 7.5, we go into more detail on paternal and maternal kinship relations. In Section 7.6 brief attention is paid to the relationships with affinal kin. In the final section an evaluation is given of kinship relations as social security mechanisms.

It is noted that, in this chapter, individual social networks are investigated, not the homestead's networks. Data are derived from our sample survey among 295 respondents. It is clear that not all respondents have all types of kinship relations distinguished in this chapter. In each section, therefore, we took a sub-sample containing only the respondents who have the kin relations as analyzed in the particular section.

7.2. General characteristics of the Swazi kinship system

In common with many other African societies, the Swazi kinship system has its function in distributing wealth in Swazi society. The kinship system not only regulates social life and relationships of people, but also attaches, at the same time, a variety of economic obligations and rights to kinship members. For an elaborate description of the Swazi kinship system, there are only a few sources (besides oral information) which can be consulted (see Kuper 1947, 1950 and 1963, Marwick 1966, Matsebula 1988, Kasenene 1993). In most cases, these authors restrict themselves to a description of behaviour when the economic content of kin relations is discussed.

As introduction, it is important to outline some main general characteristics of the Swazi kinship system. In the first place, Swazi distinguish between the clan (*isibongo*) and the lineage (*lusendvo*).[1] The effectiveness of clan membership depends on the national standing of the clan. To men and women of the more important clans, clanship involves political and social privileges (Kuper 1950:88). To isolated members of scattered, defeated, or immigrant clans, the clan is simply an exogamous group with a common name and a few common customs; it has no defined organisation or claim on active loyalties. For commoners, the lineage is the main group of descent and reference. When discussing kinship relations in this chapter relations within lineages are analyzed.

In the second place, the Swazi kinship system is characterised by both patrilineality and patrilocality. The former term indicates that new born become members of the lineage of their father, the latter term indicates that a married couple lives with the husband's family, that is, a wife always leaves her paternal homestead. The Swazi kinship system is also exogamous, which means that members of the same lineage are not allowed to marry each other - although there are exceptions to the rule.

In the third place, as a consequence of being exogamous, Swazi kinship distinguishes two kinds of relationships: blood relationship or consanguinity, and marriage relationship or affinity. Among blood relatives, a sharp distinction is further made between relatives on the father's side and relatives on the mother's side. Although a Swazi retains links

[1] A clan is a unilineal group of descents of which the members can trace a common ancestor, without being able to trace all their interrelationships. Within a lineage the members also can trace their interrelationships. Several lineages constitute a clan.

with the families of both his parents, the emphasis on the paternal (agnatic) kin (*kaboyise*) and the maternal kin (*kabonina*) is not the same. The agnatic line has greater time depth, going back five to eight generations, while in the maternal group descent can be traced for only three or four generations, except in those cases where the mother belongs to the royal lineage.

In the fourth place, the kinship system is classificatory, which means that different relatives have the same names and thereby the same roles; for example, not only the biological father is called 'father' but also his brothers are 'father' (see also example in Chapter 6). In this way, relatives can take over each other's role in the kinship system. When your biological father dies, another father will replace him. The manner of naming relatives gives an insight into the intimate nature of social organisation and the rights and obligations relatives have to one another. The classificatory kinship system can be very confusing to an outsider making an attempt to understand relationships between kin members. In Appendix D, the Swazi names of paternal, maternal and affinal kin are visualised. Swazi kinship terminology covers a range of five generations in all - two ascending, the contemporary, and two descending. We will go into detail on the most important among them and will try to indicate the economic obligations and rights among different kin members.

For the social security aspects of the kinship system, the last characteristic is of great importance, because the way in which relatives are classified not only defines the social obligations towards relatives and the rights one has to them, but also the economic obligations and rights which may arise from the social ones. In other words, the social relationships between people which result from the fact that they are kin members may also lead to exchange of economic resources between the same people. Social norms being the main directive for the intensity and direction of exchange, one can say that reciprocity is the main mode of economic integration underlying the exchange of economic resources within the kinship system. The economic relationship is determined by the social relationship and not vice versa.

Having said this, a further observation is that, although the exchange of economic resources between members is part of maintaining the social relationship and in this way does not differ from singing a song for someone, the transfer of economic resources itself has social security aspects. The way in which the transfers of resources are 'guided' through social

norms, from young to old, from child to parent, from parent to child, between male and female, makes clear that besides showing respect, 'support' is a main effect of the transfer. This support can be both 'protection' and 'promotion'. For example, the transfer of economic resources from young kin members to older kin members can be considered as an old age insurance, while the transfers of resources between brothers can be looked upon as 'promoting' each other's standard of living by providing the other, for example, with money to make necessary investments. It is, therefore, assumed in this section that an investigation of transfers of economic resources between kin members gives, at the same time, a picture of the exchange of social security resources within the kinship system.

The strong regulation of economic transfers by social norms directed towards mutual support makes the lineage and clan a strong solidarity group. Moreover, its size, composition, and durability can generally also be valued positively in this respect. In the Swazi kinship system, the general rule is that the closer the tie the more precise and definite the social and economic obligations (Kuper 1950:102). It can be expected, therefore, that the closer kin relations will contain more obligations for transfers of economic resources than looser kin relationships. In our survey, not all kin relations of our respondents were therefore examined. [2] Figure D.3 in Appendix D gives an overview of the kin relations surveyed. The relationships with parents are examined in Chapter 9 in the section on old age. The following subsections will describe the normative behaviour among lineage members, with special attention to the transfers of economic resources. This normative behaviour is then confronted with daily practice by investigating actual transfers of resources between our respondents and their kin members. We asked our respondents whether or not there had been any transfer of economic resources in the survey year. It will be further investigated whether or not there is any relationship between personal characteristics of the respondents and the extent and direction of economic resource transfers. Sex, age, income, marital status and relationship to the homestead's head are thought to be important in this respect.

[2] One other consideration underlies this selection. Generally it would be an immense task to interview a respondent on all her/his kin relationships. Loss of concentration of respondents because of 'over questioning' would further decrease the reliability of the data, then.

7.3. Kin relations among siblings

7.3.1. Normative behaviour among siblings

The social relationships among siblings were partly analyzed in the last chapter, so we will be brief on this in this section. The social identity of siblings is closest for children of the same sex by the same mother as well as by the same father. This is, for example, expressed in the Swazi practice the levirate and the sororate. When a man dies, his younger *full* brother is expected to 'enter' the widows and beget children for the deceased. When there is no younger full brother, this task falls upon another junior kinsman, but not on the senior brothers, of which the oldest in particular is treated with the respect and avoidance accorded to a father-in-law. Besides the levirate, a man regards his full brothers as essential members of his family council and will consult them on all important occasions. They also have these strong ties in the field of mutual support and help. Ties between half-brothers (sons of the same father) depends largely on the status of the wives. Often, conflicts with respect to succession and inheritance can trouble the ties among half-brothers. [3]

Affection and mutual help are the norm of sisterly behaviour. In older times, older sisters desired to have a younger (full) sister as their co-wife. Even among half-sisters the relationships ought to be friendly and full of mutual help. Taking care of each other's children is one of the most prominent forms of mutual help.

Brothers and sisters from the same father have strong relationships with each other. They give each other gifts and render each other many informal services. Moreover, the brothers of the same father are supposed to all profit from the bride-wealth of their sisters, and so brothers by the same fathers should help their sisters when in need. A legal obligation rests on the heir or on the brother who received her marriage-cattle, and a moral obligation on all the other brothers (Kuper 1950:99). Sisters living in the home of married brothers have a very privileged position and can take of their brother's wives clothing, utensils, and other odds and ends, which may never be refused. The sister is considered as 'the girl of the home'. In this respect, then, the position of the woman as a wife and a sister is very marked. A sister has the free run of the home and does not

[3] In Swaziland the first-born son is not automatically the heir. Which son becomes the heir depends largely on the status and rank of the mothers and not on birth order.

use language of shame and respect as a wife is supposed to do. Because of the trust that brothers have in their sisters being eager to promote their well-being, these sisters are amongst the people to whom the heir is sent till he reaches the strength of maturity.

7.3.2. Exchange among siblings in figures

The above observations were made by ethnographers, who, however, had a tendency to describe the norm rather than daily practice and who made their observations among the Swazi aristocracy and not among the commoners. The normative behaviour described above suggests that social relationships between full brothers and full sisters are closer than those with half-brothers and half-sisters. It can be expected, then, that this pattern would be reflected in the exchanges of economic resources. In the survey, respondents were asked whether they could say something concerning one-sided or mutual transfers of resources with their (half)-brothers and (half)-sisters. These data give an indication of the extent to which social behaviour is extended to economic behaviour (exchange) among kin members. Table 7.1 summarizes the data on this issue with respect to siblings. In addition, the actual exchange relations among siblings and the main characteristics of these exchange relations are visualized in Figure 7.1. Another interesting question is whether or not social and economic characteristics of the respondents have a significant influence on the incidence and direction of exchange. Table 7.2 presents the available data to answer this question. [4]

In the following subsections, the main characteristics of the diverse exchange relations will be analyzed in more detail. Figure 7.1 indicates (between parentheses) with each exchange relationship in which section the respective exchange relationship is analyzed.

[4] The statistical tables and figures on the *significant* relations are given in Appendix E. In some cases it was also thought necessary to pay attention to certain *insignificant* relations. The figures and tables of these relations are also presented in Appendix E. For an explanation of the statistical measures used is referred to Section E.1 of Appendix E. In the above text the numbers in parentheses (E1, E2, and so on) refer to the respective tables and figures in Appendix E.

Table 7.1. Exchange relationships among siblings (as percentage of those who have a full brother, full sister, and so on)

Relation with	Indicators	Male Respondents	Female Respondents
Full Brother	No exchange	54.8 %	63.0 %
	Giving	21.4 %	8.4 %
	Mutual	19.0 %	10.4 %
	Receiving	4.8 %	18.2 %
	Kind of resources	Money + Labour	Money + Goods
Half-Brother	No exchange	78.9 %	76.9 %
	Giving	0.0 %	3.1 %
	Mutual	5.3 %	9.2 %
	Receiving	15.8 %	10.8 %
	Kind of resources	Groceries	Goods
Full Sister	No exchange	54.8 %	51.1 %
	Giving	21.4 %	10.4 %
	Mutual	16.7 %	20.3 %
	Receiving	7.1 %	18.1 %
	Kind of resources	Money	Groceries + Money
Half-Sister	No exchange	83.3 %	75.0 %
	Giving	0.0 %	1.6 %
	Mutual	11.1 %	12.5 %
	Receiving	5.6 %	10.9 %
	Kind of resources	Goods	Groceries

Source: Survey 1990

Figure 7.1. Visualization of the exchange relations among siblings as found in the survey

FIGURE FOR MALE RESPONDENTS

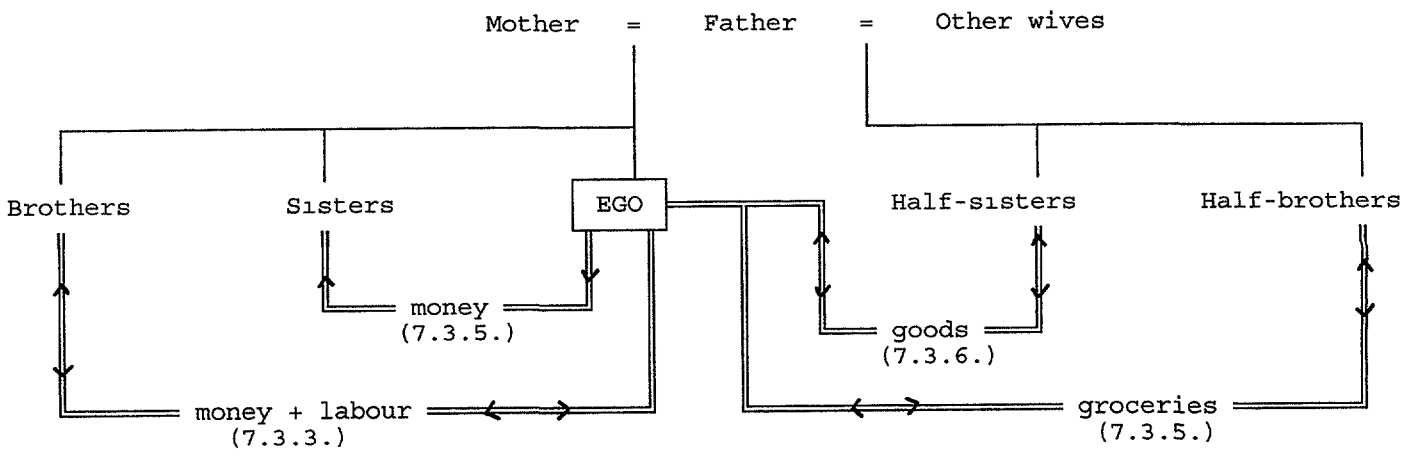
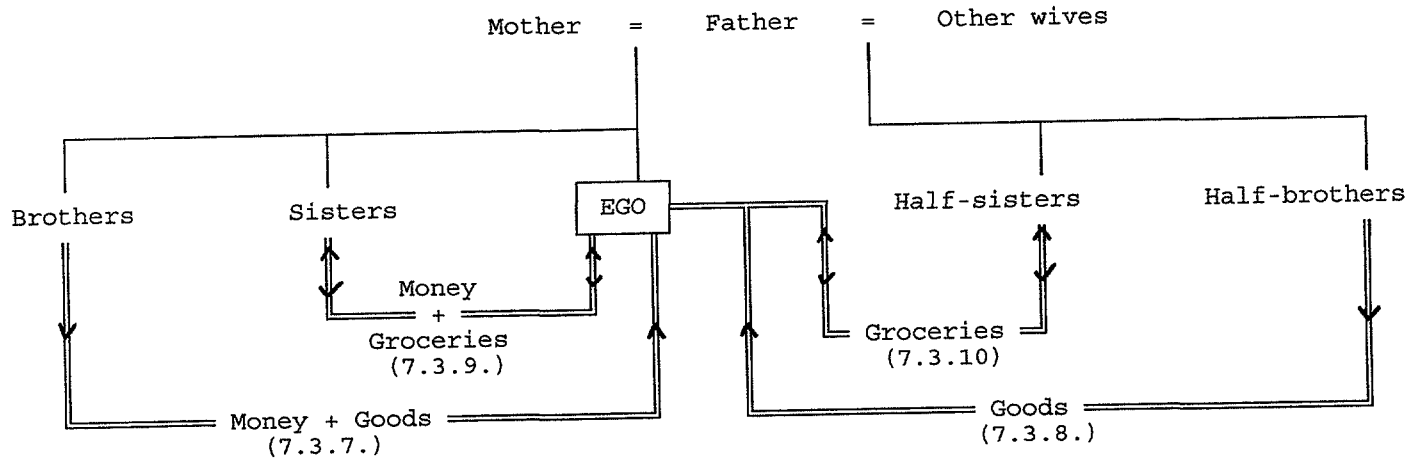


Figure 7.1. (continued)

FIGURE FOR FEMALE RESPONDENTS



= = married with
EGO = (female respondent
——— = kin relationship
═══ = exchange relationship, whereby: EGO ⇒ = giving dominant
EGO ⇔ = mutual exchange dominant
EGO ⇐ = receiving dominant

Table 7.2. Influence of selected social and economic factors on incidence and direction of exchange among sibling)*

Exchange with		Male respondents				Female respondents			
		Income	Age	Marital Status	Relationship to head	Income	Age	Marital Status	Relationship to head
Full brothers	Incidence	0	+	0	+	0	+	0	+
	Direction	+	0	0	+	0	0	0	0
Half-brothers	Incidence	n.o.	n.o.	n.o.	n.o.	0	+	+	0
	Direction	n.o.	n.o.	n.o.	n.o.	0	0	0	0
Full sisters	Incidence	0	+	0	+	+	+	0	0
	Direction	0	0	0	0	+	+	0	0
Half-sisters	Incidence	n.o.	n.o.	n.o.	n.o.	0	+	0	+
	Direction	n.o.	n.o.	n.o.	n.o.	0	+	0	0

*) + = significant 0 = insignificant n.o. = no observations or too few observations available for calculations

Source: Survey 1990

7.3.3. Exchange of male respondents with full brothers

To start with exchange among full brothers, the figures in Table 7.1 suggest that almost 50 per cent of the male respondents exchange resources with their full brothers. There is a remarkably low incidence of male respondents only receiving from their full brothers. This might have to do with some reluctance of respondents to admit that they only receive from others. In Swazi society, a contributor has much more status than a recipient. As was explained in Chapter 6, generosity is a highly appreciated value in Swazi society.

The incidence of male respondents exchanging with their full brothers does not depend on their income (E1). Respondents with low and high incomes exchange to the same extent. The differences are in the direction of exchange. Respondents with higher incomes mainly give (E2). This corresponds with the normative behaviour that wealth should be shared with others. One may argue that those with higher incomes can act relatively more independently of others than those with low incomes. This might be a reason for escaping responsibilities. In this case, however, social norms still seem to dominate economic acting.

Our data also showed a significant relationship between the age of the brothers and the incidence of exchange with full brothers. The higher the age, the less the incidence of means transfers (E3). This is logical, when one considers that older people may have little to exchange. Moreover, older people are expected to receive means from their children for support, and therefore become less dependent on their close relatives' support. For those who exchange, it was found that relatively older respondents tend to receive means instead of giving or mutually exchanging them (E4). This association can be read from Table E.4, but proved to be insignificant. Nevertheless, based on our findings with the incidence of exchange, we think a relationship will exist between direction of exchange and age, and the same arguments can be used as those explaining the relationship between age and incidence of exchange.

There was also a significant relationship between social position (expressed as the social relationship to the head of the homestead) and exchange with full brothers (E5). Those who were not the head of the homestead exchange, while those who were head were less involved in exchange with their full brothers. The latter situation can be explained by heads being fully responsible for the homestead's welfare. Most of their economic resources will, therefore, be invested in the homestead. Moreover, when heads exchange they mostly give, corresponding with their

status in society, while non-heads tend to receive or mutually exchange (E6).

What sort of means do full brothers exchange? Money is a dominant item, but this is closely followed by exchanging labour. Because of the patrilocal kinship system, the chance of living in the same community as one's brother is quite high. This makes it possible to help each other with activities such as housing construction, brick making and ploughing. This brings us to the influence of distance on the incidence of exchange relations among brothers, and among kin members in general. It cannot be denied that distance will generally have an impact on the extent to which kin members exchange. But considering individual cases, distance was seldom mentioned as a constraint for exchange. Most respondents had kin members living nearby and yet no exchange was mentioned. On the other hand, some respondents claimed to have strong exchange relationships with kin members living far away, for example, in town. Moreover, Swaziland is a small country and distances are relatively short. It is rather lack of money to pay the bus ticket and responsibilities at home that prevent people from visiting each other. Other research in Swaziland (Russell 1985 and 1993, Barendregt and Brouwer 1986) showed that distance is a minor factor in determining exchange relations among kin members.

7.3.4. Exchange of male respondents with half-brothers

While the data reveal that there are significant exchange relations among full brothers, the exchange relations with half-brothers are less pronounced. In the first place, the incidence of having half-brothers was low, and in the second place, only 4 respondents said they exchanged economic resources with their half-brothers. These few observations cannot be used to draw any further conclusions on these exchange relations. The only conclusion one can draw is that exchange among half-brothers is apparently almost non-existent. The already problematic relationship between half-brothers might cause such situations. Moreover, half-brothers are, after all, 'second in rank' compared with full brothers, and therefore socially more distant. This seems to express itself clearly in the economic relationships between half-brothers.

7.3.5. Exchange of male respondents with full sisters

The pattern found with exchange among full brothers can also be found in the exchange relations between full brothers and full sisters. Almost 50

per cent of the male respondents have exchange relations with their full sisters, and giving thereby dominates. This is in accordance with normative behaviour, in which support and help of brothers to sisters is prevalent. One can deduce from Table 7.2 that there is a significant relationship between the incidence of exchange and the respondent's relationship to the head (E7). For those male respondents who are head, the same can be said as with exchange with full brothers. Being head means full responsibility for the homestead's welfare. There will be less scope for supporting sisters, unless they live in the homestead. No significant relationship was found between income and incidence of exchange. Explanations are less easy to find. The fact that there is no significant relationship between income and exchange with full sisters seems to prove that social norms still dominate exchange between full brothers and full sisters. In spite of low or high income, one is supposed to support sisters.

A relationship was found between the respondent's age and incidence of exchange: the younger the male respondents are, the higher the incidence of exchange (E8). Although the significance level (0.06) exceeds our critical significance level (0.05), and therefore the relationship is insignificant, the small difference between the critical level and the value found suggests that the relationship does exist. This relationship might be attributed, then, to an older male having larger responsibilities towards his own homestead, and sisters (who are at the same time also at an older age and often married) are not given support because they are supposed to be maintained by the in-law family. In point of fact, with regard to maintenance, a married woman in Swaziland does not belong anymore to her paternal kin, and the responsibility for her well-being rests with the in-laws.

For those male respondents who exchange with full sisters, income, age, marital status and social position did not prove to be significant in determining the direction of exchange. This is another confirmation of the strong social relationships existing between full brothers and full sisters, which, amongst other things, expresses itself in mutual support and gifts, irrespective of income or status. The direction of exchange is predominantly led by social norms and values, and feelings of affection. Money is thereby the main resource exchanged. Males are supposed to give their labour efforts to their own lineage and not to their sister's in-laws. For most males, money is relatively easily at hand and can be easily transferred over longer distances. Moreover, it may be assumed that sisters mostly need money, reflecting the often existing tension between women's

limited income-generating capacities and their responsibilities for the daily maintenance of the homestead members (see also Chapter 6). However, the latter statement cannot be further sustained by our empirical findings.

7.3.6. Exchange of male respondents with half-sisters

Exchange relations of the male respondents with half-sisters are similar to those with half-brothers: less pronounced and less frequent. Only 3 male respondents indicated that they exchanged means with half-sisters. This number is not sufficient to draw any further conclusions on incidence and direction of exchange. The absence of exchange is again a sign in itself: half-sisters are socially and economically more distant than full sisters.

7.3.7. Exchange of female respondents with full brothers

Looking now at the female respondents, their exchange patterns should be the image of the patterns found with male respondents, as far as exchange with (half-)brothers is concerned. The figures in Table 7.1 and Table 7.2 largely confirm this statement. As with males, almost 50 per cent of the female respondents reported that they exchanged resources with full brothers. As with male respondents and their exchange with full sisters, no significant relationship could be found between income, marital status, and the incidence of exchange. Relationships were found between age, relationship to the head, and the incidence of exchange (E9 and E10). The older the respondents were, the less the incidence of exchange with full brothers. Explanations should be considered the same as those applying to exchange between full brothers and full sisters. With relationship to the head as determinant, it was found that those women who were the head had a lower incidence of exchange than women who were not the head. In general the women who are the head are *de facto* heads, because their husbands are migrants or have died. In both cases, the female head takes over the responsibility of daily homestead affairs. As with the male respondents, then, there might be fewer opportunities to have contacts with the brothers and, therefore, to engage in exchange.

However, notwithstanding the above findings, we may state that mainly social norms determine economic behaviour between full sisters and full brothers. This statement is further confirmed by the observation that no significant relationships were found between the direction of exchange and income, age, marital status and/or social position. Sisters mainly receiving from full brothers dominate, and this is in accordance with social rules. The pattern of exchange can be further explained by the

'rule' that a woman, when married and living in another homestead, should devote her labour force and resources to her husband's homestead and not to her own people. In the few cases that sisters give to brothers they mainly give goods, like food and clothes. The main reason for this may well be that women have less access to income-generating activities and, therefore, have less cash available. The same patrilocal kinship system often forces women to move from their own community, so labour exchange with their brothers is seldom possible.

7.3.8. Exchange of female respondents with half-brothers

The picture of exchange between the female respondents and their full brothers is also found in the case of exchange with their half-brothers. The incidence is, as can be expected, lower than with full brothers. Patterns of direction are, however, the same and are explained by the same factors as for exchange with full brothers. A difference is that sisters tend to receive goods from half-brothers, while in exchange relations with full brothers money dominates. This latter finding might be explained by the fact that money is more appreciated as a gift than other items. Money gives more freedom to the recipient, and giving money gives more status to the contributor.

7.3.9. Exchange of female respondents with full sisters

Exchange between full sisters is less frequently found than that between full brothers. The main reason will be the physical distance between full sisters after their marriage; it is very likely that they will have to move from the parental community to another community. Intensive contacts are, therefore, more difficult to maintain. Another constraint is that many married women are not allowed by their husbands to leave the homestead for a few days. Visiting their sisters thereby becomes impossible. If distance and the husband's resistance can be overcome and exchange takes place, full sisters give each other money and groceries.

Income proved to be an important factor in determining the incidence and direction of exchange: the higher the income, the higher the incidence (E11); and also, the higher the income of the respondents, the more 'giving' dominates (E12). In Chapter 6, it has already been shown that women have relatively low incomes compared to men and that most of this already low income will be spent on the homestead's welfare. Only those women earning a substantially higher income can afford to give to sisters or to be involved in mutual exchange. Women with low incomes,

on the contrary, tend to receive. Age also influences the direction and incidence of exchange between full sisters (E13 and E14). Older women are more likely to receive from their sisters than younger women. The incidence of exchange declines with age. The same explanations as with exchange among full brothers can be put forward: support is received from one's own children, and women have bigger responsibilities towards their own homestead. The relationship to the head also proved to be significant (E15). The greater the relational distance towards the head, the more the exchange with full sisters take place. This finding can probably be explained in terms of being less within control of the homestead head. The relationship to the homestead head was not significant with respect to the direction of exchange (E16). Marital status was also insignificant in determining incidence or direction of exchange.

7.3.10. Exchange of female respondents with half-sisters

The incidence of exchange with half-sisters is lower than that with full sisters, and is restricted to the exchange of groceries. Income is unimportant in determining incidence and direction of exchange. Indeed, we should think of the groceries as being relatively cheap products, such as food one has produced oneself, soap, salt, mealie meal, and so on. In most cases, a high income is not needed to buy these things. Incidence and direction of exchange had almost no relationship with age. Nor are marital status and relationship to the head of any importance. Generally, the exchange with half-sisters reflects the social distance that exists among 'half-siblings'.

7.4. Paternal kin relations

7.4.1. Normative behaviour with paternal kin

When looking at the kin relations with both kin from the father's and the mother's side, the typical feature of the classificatory kinship system can be shown. A limited number of terms applied to lineal relatives are also applied to collaterals. As can also be seen in Figure D.1 (Appendix D), the term *ubabe* ('father'), for example, is not only applied to the father himself, but also to father's brothers and to father's brothers' sons (great uncles' sons); moreover, with the extension to the maternal side it is used to all husbands of women who are called *umage*. The other way around, all wives of the men called 'father' are *umage*. However, among the huge

number of relatives that are called *ubabe* or *umage*, differences exist in the ways they should be treated. The main differences are described in the literature (Kuper 1950. Marwick 1966). We start with the paternal kin.

The father's brothers are respected and feared in the same way as the father is, particularly the brothers who are older than he (*ubabe lomkhulu*), since status is linked with primogeniture. The father's younger brothers (*ubabe lomncane*) should be consulted in family matters and become guardians when the father dies. The wives of the father's brothers are called *umage* (mother). A father's sister is also called *babe* (*ubabe lomsikati* = female father). As she usually lives at another homestead, there is not much opportunity for close contacts. However, she is member of the family council. She is not regarded as a mother, but as a female father. She has the same authority over her brother's children as her brother. She must receive respect and obedience from them. Father's full sisters take part in the choice of her brother's son's wife. The fact that the father's sister bestowed benefits on the father through her marriage cattle entitles her, by Swazi standards, to make various demands on him, on his wives and on the children of the union she made possible. The father's sister's husband is also called *babe*, although he is not treated in the same way as a father or father's brothers. He is, under the custom of giving an *inhlanti* (subsidiary wife), entitled to marry his wife's brother's daughter, and his wife's sister.

The paternal grandfather is *ubabemkhulu* , and to distinguish him from the maternal grandfather he is called *ubabemkhulu lotala babe*. His wife is called *ugogo*. Since marriage is patrilocal, children often grow up in the home of the paternal grandparents. They are said to teach the children to respect their parents. Grandfather has the law of the past in his voice and should given his sanction and opinion on any important event, such as the marriage of a grandchild. The power of the grandfather over his sons and grandsons is partly explained by his being 'the nearest to the ancestors' and essential officiator in all domestic rituals. Grandmother is the teacher of the young, and she is very important and honoured.

The relationships with cousins on the paternal side differ between cousins from father's brothers and those from father's sisters. The children of father's brothers are called *umna* and *udzadze*, which are the same terms used for one's own brothers and sisters. The children of father's sisters are, however, called *umzala*, which indicates more distance. As these children have a surname different from one's own, they constitute a

Table 7.3. Exchange relations with paternal kin

Relation with	Indicators	Male Respondents	Female Respondents
Father's Brother's Sons	No exchange	78.9 %	89.1 %
	Giving	0.0 %	1.1 %
	Mutual	10.5 %	2.2 %
	Receiving	10.5 %	7.6 %
	Resources	Groceries	Money
Father's Brother's Daughters	No exchanging	77.8 %	90.7 %
	Giving	5.6 %	2.3 %
	Mutual	16.7 %	2.3 %
	Receiving	0.0 %	4.7 %
	Resources	Groceries	Money + Goods
Father's Sister's Children	No exchange	90.0 %	84.0 %
	Giving	5.0 %	3.2 %
	Mutual	0.0 %	7.4 %
	Receiving	5.0 %	5.3 %
	Resources	Money	Money + Goods
Father's Brothers	No exchange	80.0 %	78.0 %
	Giving	20.0 %	22.0 %
	Mutual	0.0 %	0.0 %
	Receiving	0.0 %	0.0 %
	Resources	Goods + Money	Goods + Money
Father's Sisters	No exchange	72.2 %	82.4 %
	Giving	27.8 %	17.6 %
	Mutual	0.0 %	0.0 %
	Receiving	0.0 %	0.0 %
	Resources	Groceries/Money	Groceries

Table 7.3. (continued)

Relation	Indicators	Male respondents	Female respondents
Brother's Children	No exchange	69.8 %	88.2 %
	Giving	16.3 %	6.8 %
	Mutual	4.7 %	1.2 %
	Receiving	9.3 %	3.7 %
	Resources	Food + Clothes	Clothes
Sister's Children	No exchange	71.1 %	82.2 %
	Giving	18.4 %	10.2 %
	Mutual	7.9 %	3.2 %
	Receiving	2.6 %	4.5 %
	Resources	Money	Goods + Care of Children

Source: Survey 1990

Figure 7.2. Visualization of main exchange relations with paternal kin

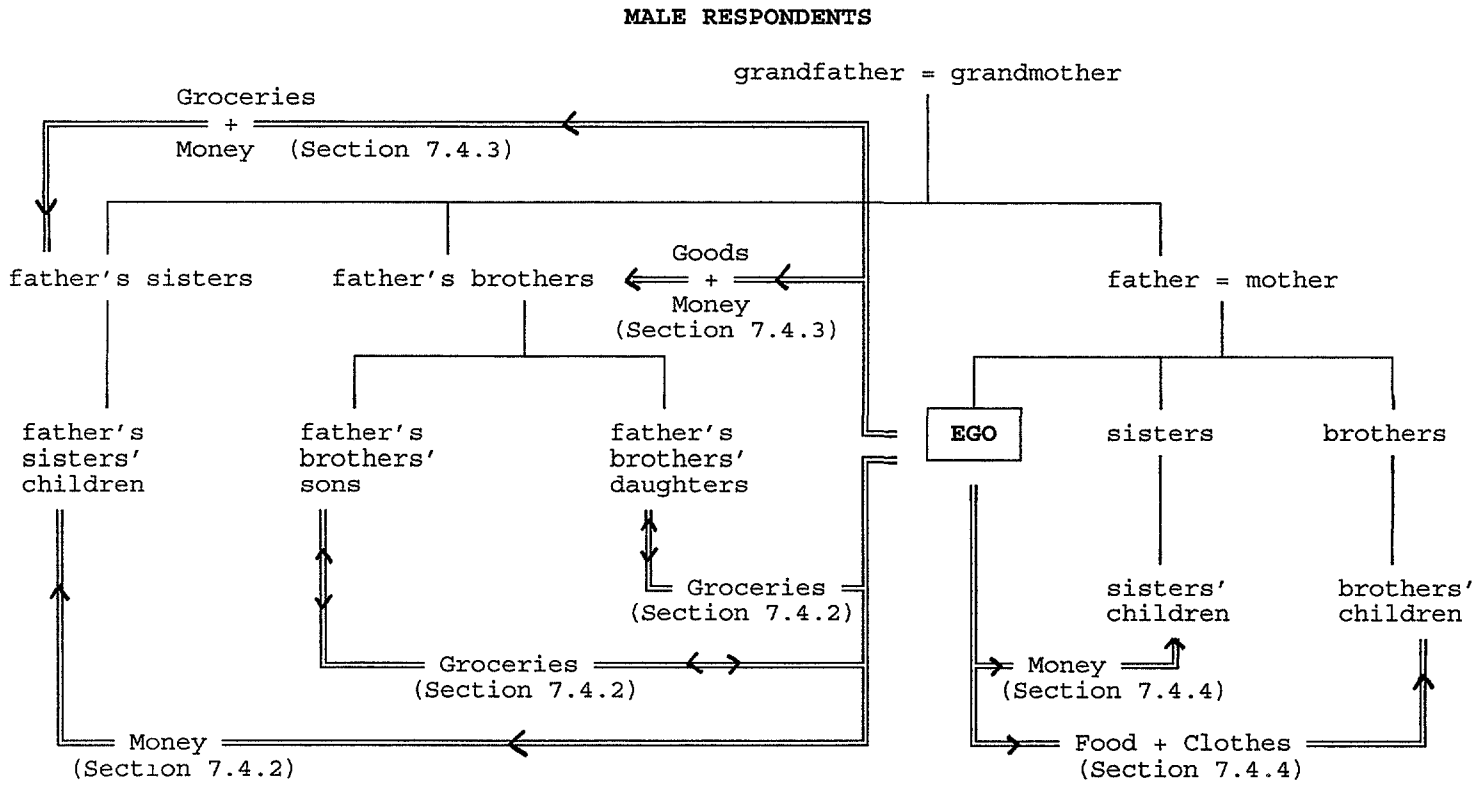
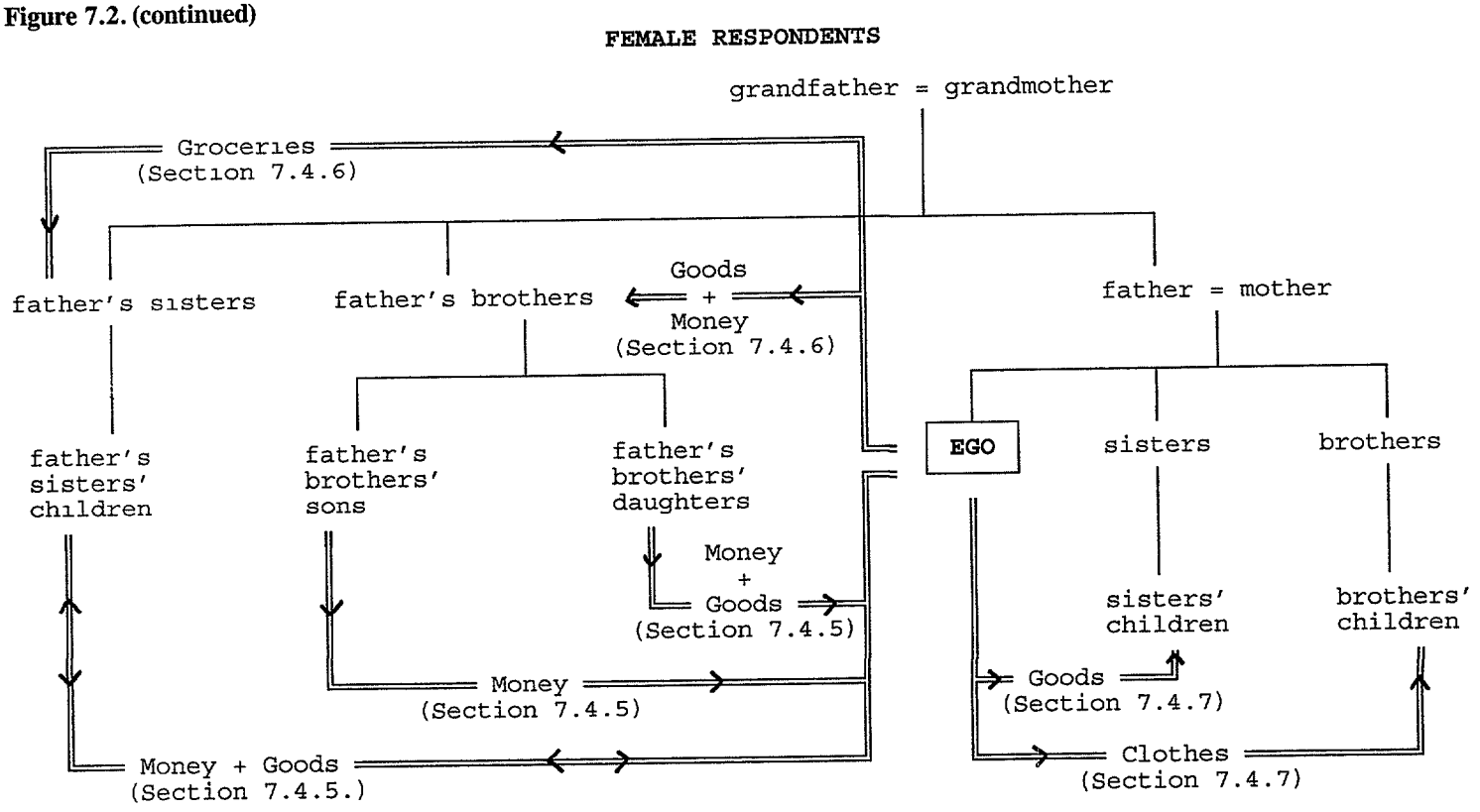


Figure 7.2. (continued)



= = married with, ——— = kin relationship ═══ = exchange relationship, whereby: EGO ⇒ = giving dominant, EGO ⇔ = mutual exchange dominant, EGO ⇐ = receiving dominant

Table 7.4. Influence of selected social and economic characteristics of male and female respondents on exchange with paternal kin*)

Exchange with		Male respondents				Female respondents			
		Income	Age	Marital Status	Relationship to head	Income	Age	Marital Status	Relationship to head
Father's brothers' sons	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	+	+
	Direction	n.o.	n.o.	n.o.	n.o.	0	0	0	0
Father's brothers' daughters	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	+	+
	Direction	n.o.	n.o.	n.o.	n.o.	0	0	0	0
Father's sisters' children	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	+	+
	Direction	n.o.	n.o.	n.o.	n.o.	0	+	0	0

Table 7.4. (continued)

Exchange with		Male respondents				Female respondents			
		Income	Age	Marital Status	Relationship to head	Income	Age	Marital Status	Relationship to head
Father's brothers	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	0	0
	Direction	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.
Father's sisters	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	0	0
	Direction	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.
Brothers' children	Incidence	0	0	0	0	0	0	0	0
	Direction	0	+	0	0	0	0	0	0
Sisters' children	Incidence	0	0	0	+	+	+	0	0
	Direction	0	0	0	0	0	0	0	0

*) + = significant 0 = insignificant n.o. = no observations or too few observations available for calculations

Source: Survey 1990

Table 7.4. Influence of selected social and economic characteristics of male and female respondents on exchange with paternal kin *)

Exchange with		Male respondents				Female respondents			
		Income	Age	Marital Status	Relationship to head	Income	Age	Marital Status	Relationship to head
Father's brothers' sons	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	+	+
	Direction	n.o.	n.o.	n.o.	n.o.	0	0	0	0
Father's brothers' daughters	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	+	+
	Direction	n.o.	n.o.	n.o.	n.o.	0	0	0	0
Father's sisters' children	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	+	+
	Direction	n.o.	n.o.	n.o.	n.o.	0	+	0	0

Table 7.4. (continued)

Exchange with		Male respondents				Female respondents			
		Income	Age	Marital Status	Relationship to head	Income	Age	Marital Status	Relationship to head
Father's brothers	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	0	0
	Direction	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.
Father's sisters	Incidence	n.o.	n.o.	n.o.	n.o.	0	0	0	0
	Direction	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.
Brothers' children	Incidence	0	0	0	0	0	0	0	0
	Direction	0	+	0	0	0	0	0	0
Sisters' children	Incidence	0	0	0	+	+	+	0	0
	Direction	0	0	0	0	0	0	0	0

*) + = significant 0 = insignificant n.o. = no observations or too few observations available for calculations

Source: Survey 1990

different category. The exchange relations between father's brothers' sons are similar to those with half-brothers. Although socially these are also 'brothers', the exchange of resources between them is much less pronounced than with full brothers.

In Tables 7.3 and 7.4 and in Figure 7.2., the main characteristics of the exchange relations with paternal kin are presented and visualized. Figure 7.2 indicates for each exchange relation in what section further explanation can be found.

7.4.2. Exchange of male respondents with cousins

Only 4 of the male respondents having cousins from the father's side exchanged resources. These few observations justify only one conclusion: social distance seems to translate itself directly into economic distance. Although the father's brothers' sons are 'brothers', they are not treated in the same way. Because of the few observations, no further comments can be made on direction or incidence of exchange, nor are they necessary, given the relative unimportance of the exchange relation. The same holds true for the father's brothers' daughters (who are also your 'sisters') and father's sisters' children.

7.4.3. Exchange of male respondents with father's brothers and sisters

Few observations were also found when looking at the exchange relations between male respondents and their father's brothers and father's sisters. However, the main reason here is that only a few respondents still had father's brothers and father's sisters. 20 per cent of the male respondents having father's brothers said they supported their father's brothers economically. Goods and money were the ways in which this was done. Those who did it were younger men (obviously), married and head of their homestead. Although the incidence of the above support is low, one is reminded that father's brothers should be supported in the first place by their own children. One might argue, then, that the incidence of exchange of nephews with their father's brothers rather depends on the father's brothers' personal circumstances than on the socio-economic characteristics of the nephew. Nephews seem to be the 'lender in second resort', when one's own sons fail to do so. Unfortunately, we cannot verify this statement from our data.

The same arguments can be used for exchange relations with father's sisters. Of the male respondents who said they had father's sisters, 22.2

per cent supported them. Nevertheless, this low incidence should be evaluated differently from the exchange with father's brothers. At first sight, the low incidence might be a bit surprising, considering the important place of the father's sister in a nephew's life. But, on the other hand, the father's sister is married into another family and lineage and has a different name now. Moreover, a relatively large geographical distance will, in many cases, exist between father's sisters and their nephews. Considering all these arguments, there are sufficient reasons for the nephew not to support his aunt. When he nevertheless does, this emphasizes the father's sister's role in his life.

7.4.4. Exchange of male respondents with brothers' and sisters' children

The exchange relations with brothers' and sisters' children were also examined. 30.2 per cent of the male respondents said they exchanged means with their brothers' children. The main relationship was giving, but receiving and mutual exchange also exist. The older the respondent, the more the relationship turns into receiving only, which would correspond to findings on the relationship between brother's children and their father's brother (our respondent) (E17). No other significant relations could be found between characteristics of the respondent and direction of exchange. The same conclusion can be drawn for differences between those who exchange and those who do not: neither age, nor income, nor marital status, nor being head or not were significant factors. As with exchange among full brothers, social rules and norms seem to coordinate exchange. Neglecting the rules can not be ascribed to income, age, or so on. Distance, however, might explain differences; and the fact that brothers' children do not need extra support may be another reason.

Contacts with sisters' children are of the same magnitude as those with brothers' children. 28.9 per cent of the male respondents exchange means, and giving is the most prominent exchange relation. This corresponds to the exchange relation with sisters. Money is the most important thing given, and it is interesting to observe that, in contrast with exchange with brothers' children, older men, also, give means to their sisters' children instead of receiving from them. This emphasizes to some extent the role of the mother's brothers (*umalume*), described below in the section on maternal kin relations.

A significant relationship was found between being head or not and the incidence of exchange with sisters' children (E18). Those who were not head all exchange (give) resources with their sisters' children. Having

fewer responsibilities for the homestead's welfare, they are apparently able to perform better their role as *umalume* , which might be popularly described as 'legacy uncle'. Other factors proved not to be significant in determining either the incidence or the direction of exchange with sisters' children.

7.4.5. Exchange of female respondents with paternal cousins

When analyzing the patterns of exchange of the female respondents with their paternal kin, a general conclusion has to be that such exchange does not occur frequently. The reason for this is very obvious, as argued before, because women leave the paternal family, and join another family and the paternal lineage of her husband. It is her husband's paternal family which has exclusive rights on her resources and support. Nor, therefore, with regard to exchange with father's brothers' sons, is it surprising to find that the exchange that takes place is predominantly 'receiving'. No other significant relations were found to explain the direction of exchange. With regard to differences between those who exchange and those who do not, two significant factors were found. First, marital status had influence: widows had a significantly higher incidence of exchange than married women (E19). Secondly, those who were not the wife of the head had a higher incidence of exchange (E20). Both findings may be explained by the respondent being more 'loose' from the head's direct supervision. In the case of widowhood, the head is literally absent, and the section on widowhood in Chapter 9 will show that widows are often badly treated by their husband's kin. They have to depend on children and their own kin in the event of being unable to provide themselves with a living. If they are the daughter, the parent, or the sister of the head (all cases with higher incidence of exchange), women generally enjoy more freedom with regard to extra-homestead exchange than if they are the head's wife. This might explain why relationships with other 'brothers' can be maintained. However, the findings as described in this paragraph do not apply to the exchange relations with father's brothers' daughters (E21 and E22), who are also your 'sisters'. Although the social distance is the same as for father's brothers' sons, the findings may in this particular case largely be explained by physical distance; both the respondent and her father's brothers' daughters are married into another lineage, which will also lead to larger geographical distance.

As indicated above, the father's sisters' children are not 'brothers' or 'sisters' and the (social) distance from them is greater. Nevertheless, the

incidence of exchange is higher than with father's brothers' sons or daughters, although it is still relatively low, compared with exchange with full brothers or full sisters. Mutual exchange prevails. A significant relationship has been found between age and direction: when becoming older, the dominating direction is that of receiving (E23), for obvious reasons. Other significant relationships were found between marital status and relationship to the head, and the incidence of exchange: also in these cases, widows and women who were not the head's wife had a higher incidence of exchange (E24 and E25). The same explanations can be used as described in the previous paragraph to explain these findings.

7.4.6. Exchange of female respondents with father's brothers and sisters

Turning our attention to exchange with the older generation, exchange between female respondents and their father's brothers is almost the same as for male respondents. Also in this case, 'giving' dominates, which corresponds with prevailing norms. There were no significant relationships between age, income, marital status and relation to the head, on the one hand, and incidence or direction of exchange, on the other. The exchange with father's sisters is less than among male respondents. For women, the father's sister bears also less importance in their life than for men. Furthermore, the father's sister is married into another family, and so is the female respondent. Both social and geographical distance become larger, then. Also in this case, no significant relations were found between socio-economic characteristics of the respondent and direction or incidence of exchange.

7.4.7. Exchange of female respondents with father's brothers and sisters

The exchange with brothers' and sisters' children is less frequent than found for male respondents. The relationship is predominantly one of supporting the children with clothes or taking care of them temporarily (in the case of sister's children). In former paragraphs, we have already indicated the close bonds among sisters; this seems to extend also to their respective children. It is mainly in the case of young children that support is given, which explains the significant relation between age and incidence of exchange (E26), while the significant relationship between age and direction tells us that, when respondents become older, they are supported by the sisters' children instead of respondents having to support them (E26a). Moreover, the significant relation found between income and support of sister's children suggests that support is only given if women

can afford it (E27 and E27a).

7.5. Maternal kin relations

7.5.1. Normative behaviour with maternal kin relations

The maternal side is the image of the paternal side. In general, however, the maternal kin play a less important role in someone's life than the paternal kin. Therefore, we will be more brief on the maternal relations. As with paternal kin, cousins from the mother's side are also classified differently. The children of mother's sisters are your 'brother' (*umna*) or your 'sister' (*udzadze*). The children of mother's brother are called *umzala*, like the father's sisters' children. Although the latter are also your brothers and sisters, they are socially more distant. The mother's brother is called *umalume*, and so is his wife. According to Kuper (1950:102), the *umalume* is a great favourite, and the relationship between him and his sister's children can be described as an easy and protective relationship. Whenever children have problems with their own father, they go to their maternal uncle. Mother and children are entitled to receive help from him. He may even help to collect bride-wealth for his sister's sons, although he is not obliged to and has to ask permission from their father. Mother's sisters are called *umage* ('mother'), and have the same position as father's brothers. Because of the sororate, they are able to replace your mother or also become wives of your father. Their husbands are called *ubabe*.

What do the survey data show us with respect to exchange within maternal relations? Tables 7.5 and 7.6 and Figure 7.3 give an indication. As in the previous sections, the different relationships will be analyzed separately.

7.5.2. Exchange of male respondents with maternal cousins

To start with the male respondents, the figures for mother's sisters' children and mother's brothers' children indicate that exchange with maternal 'brothers' and 'sisters' is not intensive. Moreover, and not shown in the table, we met only four (mother's sisters' sons) or three respondents who reported an exchange relation. These few observations cannot be used to make any further statements on the exchange relation with mother's relatives' children, except that it shows the social distance

Table 7.5. Exchange relations with maternal kin

Relation with	Indicators	Male Respondents	Female Respondents
Mother's Sister's Sons	No exchange	76.5 %	95.3 %
	Giving	5.9 %	2.4 %
	Mutual	11.8 %	1.2 %
	Receiving	5.9 %	1.2 %
	Resources	Groceries	Goods + Money
Mother's Sister's Daughters	No exchanging	81.3 %	92.8 %
	Giving	0.0 %	0.0 %
	Mutual	18.7 %	7.2 %
	Receiving	0.0 %	0.0 %
	Resources	Money + Goods	Money + Goods
Mother's Brother's Children	No exchange	85.0 %	84.5 %
	Giving	5.0 %	3.1 %
	Mutual	10.0 %	3.1 %
	Receiving	0.0 %	9.3 %
	Resources	Groceries	Money + Goods
Mother's Brothers	No exchange	70.0 %	80.8 %
	Giving	30.0 %	19.2 %
	Mutual	0.0 %	0.0 %
	Receiving	0.0 %	0.0 %
	Resources	Money	Groceries
Mother's Sisters	No exchange	71.4 %	75.0 %
	Giving	28.6 %	25.0 %
	Mutual	0.0 %	0.0 %
	Receiving	0.0 %	0.0 %
	Resources	Groceries/Money	Groceries

Source: Survey 1990

Figure 7.3. Visualization of main exchange relations with maternal kin

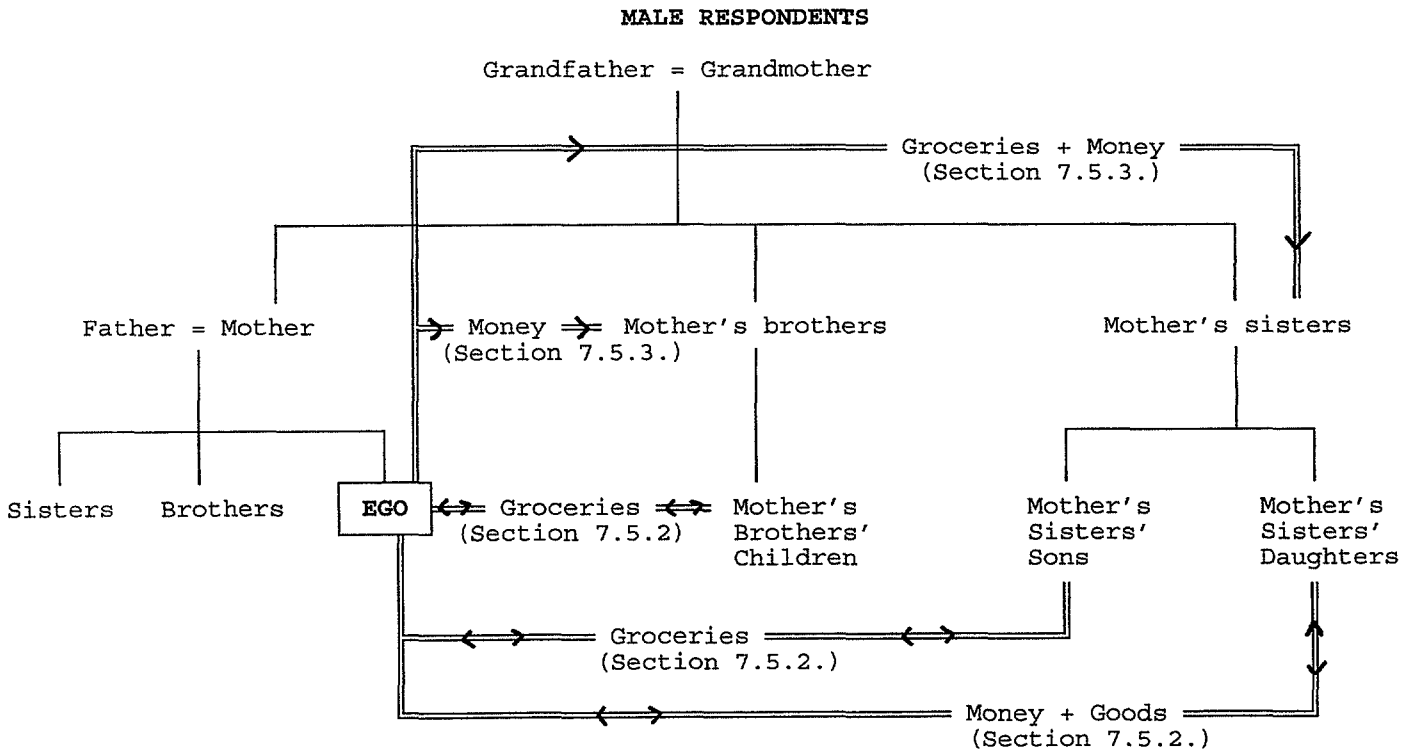
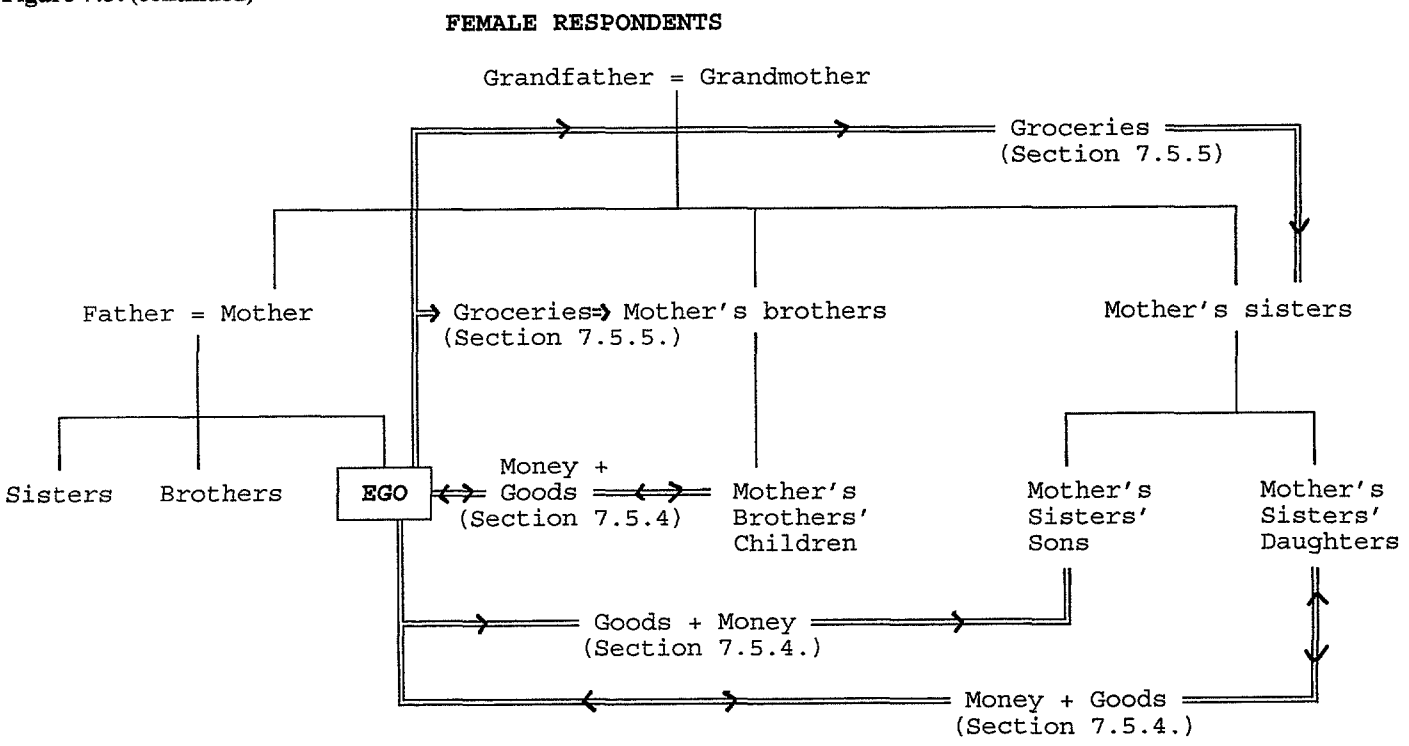


Figure 7.3. (continued)



= = married with, ——— = kin relationship ═══ = exchange relationship, whereby:
EGO ═══> = giving dominant, EGO <═══> = mutual exchange dominant, EGO <═══ = receiving dominant

Table 7.6. Influence of selected social and economic characteristics of male and female respondents on exchange with maternal kin *)

Exchange with		Male respondents				Female respondents			
		Income	Age	Marital Status	Relationship to head	Income	Age	Marital Status	Relationship to head
Mother's sisters' sons	Incidence	n.o.	n.o.	n.o.	n.o.	0	+	+	0
	Direction	n.o.	n.o.	n.o.	n.o.	0	+	+	0
Mother's sisters' daughters	Incidence	n.o.	n.o.	n.o.	n.o.	0	+	+	0
	Direction	n.o.	n.o.	n.o.	n.o.	0	+	+	0
Mother's brothers' children	Incidence	n.o.	n.o.	n.o.	n.o.	0	+	+	0
	Direction	n.o.	n.o.	n.o.	n.o.	0	+	+	0

Table 7.6. (continued)

Exchange with		Male respondents				Female respondents			
		Income	Age	Marital Status	Relationship to head	Income	Age	Marital Status	Relationship to head
Mother's brothers	Incidence	0	+	0	+	0	+	0	+
	Direction	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.
Mother's sisters	Incidence	0	+	0	+	0	+	0	+
	Direction	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.	n.o.

*) + = significant 0 = insignificant n.o. = no observations or too few observations available for calculations

Source: Survey 1990

existing between them.

7.5.3. Exchange of male respondents with mother's brothers and sisters

For the exchange with mother's brothers and mother's sisters, we had more observations. A considerable proportion of those who had mother's brothers and mother's sisters exchange resources, although it is one-way traffic (giving only). It shows the importance of mother's brothers (*umalume*) and mother's sisters (may replace your mother) in the life of Swazi men. It was not surprising to find that mainly younger men exchange with the elderly from the maternal side (mother's brothers and sisters still alive) (E28 and E28a). Furthermore, as already observed with other exchange relations, the relationship to the head played a role: those who were not the head exchanged, while just a small proportion of the heads had an exchange relation (E29 and E29a). Contacts with mother's kin are more likely to occur in the case of a man staying at his parental homestead, where in many cases his mother also lives. Also, the bigger responsibilities towards other homestead members associated with being the head of a homestead may be an explanation for the relationship found. It must be noted that the conclusions drawn from Tables E.28(a) and E.29(a) are based on looking at frequencies and not at significance. The relationship between age and support, as well as the relationship between being head or not and support, proved to be insignificant. Nevertheless, we think that the above relationships can be assumed to exist.

7.5.4. The exchange of female respondents with maternal cousins

Turning to the female side of Tables 7.5 and 7.6, we can observe a very low incidence of contacts between female respondents and their mother's sisters' children. This low incidence may be explained not only by the geographical, but also the social distance between them. Mother's sisters' children are very likely to live in quite a different community, with even a different lineage from your mother's, which is already more distant than the father's lineage. Moreover, the move of married women from their own parental homestead to the husband's homestead in many cases prevents intensive contacts with the more distant relatives of the parental homestead. The findings are, therefore, not surprising and confirm that, although mother's sisters' children are referred to as 'brothers' and 'sisters', the content of this brotherhood or sisterhood is quite different from the relations with your full brothers or sisters. The same holds true for relations with the mother's brothers' children. These children are not

your 'brothers' or 'sisters', but real cousins. Nevertheless, some female respondents reported that they had exchange relations with these cousins, in which 'receiving' dominates, especially among older and widowed women (E30 and E31). No easy explanation could be found by us for why the exchange relations with these cousins have this incidence and pattern. One of the reasons might be, but this is very tentative, that it is easier for mother's brothers and their children to visit their sister or aunt than it is for mother's sisters and their children, since the latter are more likely to be bound to their husband's homestead and his lineage. The chance of maintaining contacts between cousins would be higher, then, in the former case.

7.5.5. The exchange of female respondents with mother's brothers and sisters

The exchange relations with mother's sisters and mother's brothers have the same pattern as with male respondents. As with the male respondents, a significant relationship was found between age and exchange: the younger the respondents, the higher the incidence of exchange (E32a). Age, however, does not explain the direction of exchange (E32). Moreover, although not statistically significant, an association was found between the relationship to the head and the incidence of exchange (E33). A higher incidence could be observed for those women who were the head's wife than for women who were the head's daughter-in-law. In Swazi society, the daughter-in-law has to show her full respect to her parents-in-law, and her mother-in-law has large control over her daughter-in-law's labour force and resources. Particularly younger daughters-in-law, just married and having no or few children, have very limited scope for acting independently outside the homestead. Contacts with their own relatives, both with paternal and maternal kin, are therefore difficult to realize. This explains the differences found.

7.6. Affinal kin relations

7.6.1. Normative behaviour towards in-laws

The third form of kin relations are those with the family-in-law. We asked only for the closest in-law relations: parents-in-law, brothers-in-law, and sisters-in-law. Because of patrilocality, the wife's relationships with her husband's family are more frequent and intimate than a man's relation-

ships with his wife (or wives') family. Let us, therefore, start from the perspective of the female respondents. The attitude of the wife towards her parents-in-law (*bakwegati*) is full of respect. She should avoid her father-in-law (*babetala*) as much as possible and may only treat him with humbleness and respect. As already mentioned, her mother-in-law (*ninatala*) regards her as a 'handmaid' and delegates many of the home-based activities to her daughter-in-law rather than to her own daughters when present on the homestead. As the marriage matures, however, the respect observances may gradually atrophy.

The wife's relationship with her brothers-in-law (*umkhuluwhake*) differs according to their age compared with her husband's. Brothers older than her husband might come to be as a father-in-law, because one of them might become the future head of the homestead and family. Younger brothers might become her husbands and they may call her jokingly 'my wife', while she may answer jokingly 'my husband'. In fact, the levirate relationship is full of problems and is seldom gladly accepted by a brother, particularly when he has his own wife. Her sisters-in-law are also called *umkhuluwhake* , and that is the same name the brothers and sisters-in-law use for the wife of their brother. It connotes mutual obligations and familiarities and a potential link through marriage.

The relationship of male respondents with their parents-in-law is somewhat different from that in a woman's case. As for his wife and her father-in-law, the husband has the same avoiding relationship with his mother-in-law (*umatekala*). With his father-in-law (*ubabetala*) the husband has a good relationship and he will treat him with respect and courtesy. They will sometimes cooperate in male occupations and a good son-in-law is recognized as an asset in economic ventures. With his wife's brothers and sisters (together called *baluma*) the husband has familial relationships. Towards his wife's older brothers' wives, however, he will show an avoiding behaviour, as they could become his potential mother-in-law.

For practical reasons, we analyze the survey data with respect to exchange with parents-in-law in Section 9.2, which deals with support in the case of old age. In the remainder of this section, we limit ourselves to a discussion of the exchange relations with brothers-in-law and sisters-in-law, for which Tables 7.7 and 7.8 present the data.

Table 7.7. Exchange relations with brothers and sisters-in-law

Relation	Indicators	Male respondents	Female respondents
Brothers-in-law	No exchange	85.4 %	61.5 %
	Giving	2.1 %	5.9 %
	Mutual	6.3 %	14.9 %
	Receiving	6.3 %	18.0 %
	Resources	Money + Groceries	Money + Groceries
Sisters-in-law	No exchange	75.6 %	65.1 %
	Giving	6.7 %	10.3 %
	Mutual	11.1 %	14.5 %
	Receiving	6.7 %	10.2 %
	Resources	Groceries	Groceries + Taking care of children

Source: Survey 1990

7.6.2. The exchange relations of female respondents with in-laws

Looking at the exchange relations between female respondents and brothers-in-law, several significant relationships could be found. First, the higher the income, the more female respondents are involved in exchange relations (E34); also, the higher the income, the more the incidence of 'giving' to brothers-in-law (E35). With age, the pattern is just the opposite: the older the person, the less the incidence of exchange (E36); also, when exchange takes place, the main direction is 'receiving' (E37). It was surprising to find that widows have a low incidence of exchange with brothers-in-law: one would expect the opposite. Those widows, however, who exchange 'receive', which is in accordance with Swazi law and custom. It has already been observed that widows are often not well taken care of by their male in-laws. The aversion of brothers-in-law to supporting or even marrying their brother's wife is shown here. In Chapter 9, wecome back to this discussion. The relationship to the homestead head proved to be less significant in the incidence and direction of exchange.

Some same patterns can be found in the exchange relations between female respondents and their sisters-in-law. They very often already have a close social relationship, and this seems to translate itself also into

Table 7.8. Influence of selected socio-economic characteristics of respondents on incidence and direction of exchange with in-laws *)

Exchange with		Male respondents				Female respondents			
		Income	Age	Marital Status	Relationship to head	Income	Age	Marital Status	Relationship to head
Brothers-in-law	Incidence	n.o.	n.o.	n.o.	n.o.	+	+	+	0
	Direction	n.o.	n.o.	n.o.	n.o.	+	+	+	0
Sisters-in-law	Incidence	0	0	0	+	+	+	0	+
	Direction	+	0	0	0	+	0	+	0

*) + = significant 0 = insignificant n.o. = no observations or too few observations available for calculations

Source: Survey 1990

economic exchange. Income is a significant determinant in the incidence of exchange (E38): the higher the income, the more the direction is 'giving' (E39). Age proved to be significant for the incidence: the older the person, the less the incidence (E40); but age was not significant in determining the direction of exchange, although some association could be found. Marital status was very significant for the direction of exchange: most widows tend to receive from their sisters-in-law (E42). It seems that the sisters-in-law play the role the brothers-in-law should play, or it might be that sisters-in-law act on behalf of their husbands. The relationship to the head also proved to be important. Those women who were not the head's wife had a higher incidence of exchange, especially those women who are the daughter-in-law on the homestead (E43). Daughters-in-law normally do not receive much compassion from their mother-in-law, but the bonds with the sisters-in-law are strong, for they are in the same position versus the mother-in-law. The solidarity bonds can become, therefore, also very strong, expressing themselves in mutual support, and so on.

7.6.3. Exchange relations of male respondents with in-laws

For the male respondents, a low incidence of exchange with the brothers-in-law was found. This is obvious, as brothers-in-law belong to another lineage. A male Swazi has, in the first place, his responsibilities towards his own lineage. His wife's lineage comes second. This is somewhat different with his brothers' wives. They belong to his lineage now and the male respondent is responsible through the levirate rules. Those who were not the head had a higher incidence of exchange with their sisters-in-law (E44). This can be explained by the fact that the head, even when he is the brother-in-law, should be treated as a father-in-law, and 'informal' relations with him are impossible for sisters-in-law. Many heads, therefore, avoid strong (exchange) relations with their sisters-in-law. Those who are not the head, are often younger brothers of the family. It has already been explained that their relationship with their sisters-in-law is loose and informal. There is more scope, then, for also maintaining exchange relations.

Furthermore, income proved to be significant in the direction: the higher their income, the more male respondents tend to give to their sisters-in-law (E45). It also means that those with lower incomes tend to 'receive' from their sisters-in-law, who in this case may be acting on behalf of the brother they are married to.

7.7. An evaluation of kinship relations as social security mechanism

Anthropological theory generally maintains that kinship systems are perfect solidarity groups. But is this statement supported by the above data on rural Swaziland? There are indications that the system of kinship relations still exists and operates, also with respect to its social security function, but this conclusion should be treated with care. In this section, some qualifications are made, based on the presented findings.

In the first place, and in favour of the statement above, the observation must be made that the strength of kinship relations may be stronger than suggested above, because of limitations resulting from the way in which the data were collected. The data were collected by survey, measuring one moment in time; they also depend on the good or bad memory of the respondents at that particular moment. Moreover, we did not ask respondents about exchange relations with, for instance, each brother or sister they had, but with brothers and with sisters as a subgroup.

In the second place, and at odds with the above statement, the figures presented in the previous sections clearly also show that kinship relations frequently do not include exchange relations. So, has this always been the case? Because of a lack of longitudinal data, this question can hardly be answered, but some useful remarks can still be made. The older ethnographic sources state that, in their time (1930s), the homestead and the clan were still the main institutions in each Swazi's life. Kinship still largely determined social and economic life. The Swazi society still had characteristics of what Raatgever (1988:143) calls the 'lineage economy': the kinship system is the dominant social organisation, and it is the kinship system which determines the objectives of and sets limits to the economic acts of kinship members. The kinship relations determine the nature of the economic relationships (Raatgever 1988:143). Production, consumption, exchange and distribution operated within the limits set by the kinship system. Raatgever (1988:146) states that the lineage economy is very strong: it not only provides its members - by the way in which it is organised - with a broad package of provisions, but is also strengthened further by the ideological structure underlying the lineage economy which binds individuals to the lineage economy and gives them a sense of inescapability. The kinship system is, at the same time, the ideological structure that regulates the obligations between ancestors, parents and

descendants. Land and fertility are the work of the ancestors, and man exists because of his or her parents. The economic output, therefore, is the result of the work of many generations and should be considered as a social good that needs to be available for redistribution. Nevertheless, Raatgever (1988:146) concludes that the lineage economy is as vulnerable as any other social or economic form of organisation. This brings us to our kinship in Swaziland again. How strong is it or has it been?

What we can conclude from the presented data and from field observations during the in-depth study is that the size of the lineage economy has at least shrunk. With this statement we mean that, although kinship relations are still there and are also recognized as such by the participants, only a few out of the many kinship relations actually also lead to exchange and redistribution. Only with close relatives, such as full brothers, full sisters, parents, paternal uncles and aunts, do the kinship relations result in economic relationships and do they still determine several economic obligations. When respondents were asked about their ties with other related people, including clan members, they acknowledged that these people belong to their kin, but they felt no economic obligations towards them. Not only the 'scale' of the lineage economy, but also the intensity has apparently shrunk. Even with close relatives, as we have seen, exchange relations are sometimes not very widespread. This, too, is an indication of the decline of the lineage economy.

Bossert (1985:197), in his study on Tanzania, gives two explanations for this decline. The first explanation is that people have become materially more independent of family and kin members, as a result of the introduction of the market economy, the spread of wage labour, the introduction during colonial times of a state apparatus and new laws, and the provision of health care and food by the state in times of need. The second explanation put forward by Bossert is the introduction of Christianity, which affected the ideological structure underlying the lineage economy. The ancestor culture and traditional magical sanctions against violating social norms and rules were questioned, and people became intellectually more independent of those who proclaimed and represented the ideological ideas, namely the elderly. Although it cannot be stated with full certainty, it is very likely that these developments have also undermined the Swazi lineage economy from the beginning of last century, with consequences also for the extent to which the kinship system also still operates as social security mechanism. It would be premature to conclude that the kinship system as social security mechanism has been

destroyed, but the scale and intensity of its operation as such has certainly declined.

The decline of the lineage economy, and therefore the decline of the kinship system as social security mechanism, does not mean that there is no resistance to such a tendency. As Zacher (1988:30) states, old units will try to incorporate new possibilities. Good examples of this in Swaziland are: the participation of the rural family in the wage of the member who earns in the mines or in towns; the participation of the rural family in the new possibilities for satisfying needs which open up in town; the participation of the rural family in the social benefits the town-dwelling member receives; and also the opportunity of the same member who has worked and earned in the town - without breaking the link with the rural family - to return to the rural family when the town no longer offers him a possibility of subsistence. Russell (1985) has described extensively, for instance, how migrants and their monetary earnings are kept within the kinship system by 'new' rules with respect to redistribution and exchange. However, as Zacher (1988:30) also concludes, "the possibilities of solving the problems by forming new rules in the spirit of the old standards remain limited". Other parties in society, such as the state, also play a role in developing countries nowadays. In pursuing modernisation objectives and trying to change social values, the state may introduce a legislation that opposes older social rules and standards. This can also be observed in the social security field. State-organised social security provisions arise for wage-labourers, and legislation forces them to participate by making contributions. A proportion of their monetary earnings, therefore, are directed to the state and withdrawn from the lineage economy and its 'social security circuit'.

In sum, the direction in which the kinship system as social security mechanism in rural Swaziland will go is uncertain. There are signs of a decline in the capacity and scale of its operation as such, but interpreting this as its 'destruction' would be incorrect and certainly premature.

8. SWAZI SOCIAL SECURITY MECHANISMS: NEIGHBOURHOOD, ASSOCIATIONS AND CHIEFDOMS

8.1. Introduction

In this chapter attention is paid to those rural social security mechanisms that are not based on social relationships resulting from homestead membership or kinship. Social relations with neighbours, (members of) associations and the chief also have a function in providing social security resources to people and entitling them to these resources. In most cases, exchange relations with neighbours and within associations are based on reciprocity, while the exchange relations with the chief have a redistributive character. Exchange relations in terms of social security with neighbours differs from exchange within associations in terms of enforceability. Exchange relations within associations are often more 'formalized' than those between neighbours. The exchange relations with the chief are not only highly formalized but also hierarchical. The different sets of relationships will therefore be analyzed separately, according to the scheme provided in Chapter 4.

In Section 8.2., the social security 'content' of neighbour relations are examined. In Section 8.3., associations are analyzed and, in Section 8.4, attention is paid to the role of the chiefdom in providing social security.

8.2. Neighbour relations

Generally, neighbours can be another source of material and immaterial support in the event of adversities and contingencies. Forms of economic cooperation may also exist between neighbours. The extent to which mutual support and cooperation takes place in a specific society will largely depend on the prevailing values and understanding of what 'good'

neighbourliness is. This may vary from 'not being a nuisance to your neighbours' to intensive contacts by ways of visiting, support and cooperation. Differences can also be found within societies and can often be observed between rural and urban areas, big cities and small villages, and even between city quarters.

Apart from kin, in rural Swaziland the neighbours will, in many cases, be the first to address in the event of need. The following applies also in Swaziland: 'a good neighbour is better than a far friend'. Studies on relations between neighbours in rural Swaziland are scarce. One of the major reasons could be that in many cases the neighbours are kin, which submits the mutual 'neighbours' to the rules of kinship behaviour as described in the previous section. Kuper (1947:1948) already argues that "a man who seeks a new home thinks of his relatives and friends. Most men consider a kinship tie adds to local security". This attitude is found in other parts of Africa as well. Bossert (1985:41), for example, has observed the same behaviour in Tanzania, and he also gives as explanation that it is very likely that cooperation and help can much more readily be expected from relatives than from neighbours.

The whole idea of 'neighbourliness' is difficult to grasp in rural Swaziland. As outlined in Chapter 6, no villages exist in Swaziland and people do not live as near to each other as is the case in villages. The Swazi distinguish, however, a form of local community within the chiefdom. Kasenene (1993) mentions the *bomakhelwane* , which includes all people who live on the same ridge or in the same valley, or are within 'shouting distance' of one another. Hughes (1972:121) has observed that "every Homestead Head can name a number of others whom he calls 'neighbours' (*makelwane*). These are usually those whose Homestead are nearest to his own, but he may include one that is 'next door but one', if it is close. Similarly one that is 'next door' in a particular direction may be excluded if it is some distance away". Hughes (1972:123) refers to these groupings as "Neighbour Clusters". According to Hughes (1972:126), these clusters have a limited importance as units of local organization, as the Swazi do not have a vernacular title for these groupings. But if the clusters are regarded as a mechanism for social control, they have an important part to play. It is these neighbour clusters we discuss in this section. Aggregations at a higher level (community and chiefdom) are discussed in the next two sections.

Neighbours have various obligations towards one another. One of the major obligations is 'watching' the neighbour's homestead. If there are cattle in the neighbour's fields, or signs of fire on the neighbour's homestead, or if the neighbours have been summoned to a tribute labour gathering, one should warn the neighbours and watch their homestead in their absence. Neighbours are therefore always included among those invited to 'smoke beer' (Hughes 1972:121). This is a portion of any beer brewed in the homestead which should be set aside for free distribution. The term *kunata intutu* (lit. 'to drink the smoke') is a reference to the firewatching duty. In addition, the beer is normally given in exchange for any favour done by the neighbour. Neighbours are not supposed to exchange money or other items for services rendered to each other.

The above duties are very specific and definite. Besides these duties, there is also a more diffuse obligation to behave in a 'good neighbourly' way in general. To the Swazi this is of particular importance, because they believe that emotions such as hate and envy between people may lead to an outbreak of witchcraft. 'Good neighbourliness', therefore, does not only involve refraining from witchcraft, but one should also strive to remove the risk of witchcraft by easing tensions which might arise. A way in which tensions can be avoided can be seen when a new homestead site is to be built. The chiefdom's authorities will, in most cases, consult the nearby homesteads on whether or not they agree to their new neighbour. If they do not agree, the building of the new homestead will be prohibited or directed to another place in the chiefdom.

Concerning the practice of 'good neighbourliness', we can be brief: all respondents subscribed to the vision of good neighbourliness. In practice, this means that they 'watch' each other's homesteads, they sometimes exchange labour, or they exchange small goods (mainly food). The latter is also confirmed by Sithole (1991) in his study on the ways in which homesteads cope with food shortages. Apart from relatives, neighbours are the first to attend to when temporary shortages arise. In addition, neighbourliness may be a basis, as explained in Chapter 4, for the existence of associations. In this case, however, there are often more persons involved than only the neighbours. We refer, therefore, to the next section on associations.

The last remark in this section is on the limits to the obligations between neighbours. The fire and cattle watching is a strict obligation, as also is the watching in the case of absence. To give beer in return is obligatory.

But neighbours are not obliged, for example, to go to each other's work parties, unless one is invited or wishes to go. Hughes (1972:122) summarizes the relationship between neighbours as follows: "in short, one should never be the one's neighbour's enemy, but one is not bound to make him one's closest friend. Similarly, although members of a Cluster are often kin, there is no formulated Swazi theory that they should be any particular type of kin". We conclude that, in terms of providing social security to homestead members, the capacity of neighbourliness is limited. The kin relations and the lineage are much more important than the neighbours. Neighbours play a role in those issues where kin cannot, such as 'watching', for instance. Neighbours play a further role in helping to solve small problems such as short-term food shortage (borrowing 'salt and meal') and may be involved in work parties, although the latter is not obligatory. To us, the major function of 'good neighbourliness' in Swaziland seems to be that a person is able to live in a social environment where he or she has nothing to fear from his nearest surroundings. Actions between neighbours are directed at preserving this situation. Rendering small services to each other is part of this preservation.

8.3. Associations

The second type of social security mechanism that will be analyzed in this chapter is the association. In Chapter 4, a scheme was presented by which associations can be analyzed. We will use this scheme in this section.

8.3.1. Defensive associations

Defensive associations were described as being only capable of responding defensively: for example, operating as a safety net or, as we defined it, as social mechanisms directed at protection rather than promotion. In the above two sections, two important defensive mechanisms have already been analyzed: the system of resource exchange between kin members and the support and help which may result from neighbourliness. When the term 'association' is interpreted in a wide sense, then, one may speak of 'kinship' and 'neighbour' associations. In this section, we pay attention to another more defensive association which has particular importance in Swazi society and which is not based on kinship or neighbour relations but on relations resulting from being a member of the same community: the funeral organization. Two major differences with the kinship and neighbour associations are that membership goes beyond the the bounds of kinship and neighbourliness and, secondly, the organization is mostly directed at covering the material and immaterial drawbacks of only one contingency: when someone dies.

During the fieldwork it was found that the term 'funeral organization' was not very clear to the respondents. In the first instance, each respondent mentioned his or her membership of a funeral organization. Research by Kappers (1988) had already shown that funeral organizations are common in Swaziland, but do not include all Swazi. The confusion was, as in most cases, created by the fieldworker. More in-depth information revealed that two forms of funeral organizations can be distinguished: the organization that includes those people that are only involved on the day of the funeral and one or two days before or after, and the organization that is set up with the main objective of providing assistance when a member or member's relative has passed away. The former is not so much an organization, but rather a social behaviour resulting from general norms and values on how to act when a funeral takes place in the community. The latter form is clearly a group of people who have deliberately organized themselves and have worked out an administration and rules. Let us begin with the first form of funeral 'organization'.

In Swazi custom and law, it is prescribed that each member of a community attends the funeral of a deceased community member. 'Community' can be defined as a group of 'neighbour clusters' (Hughes 1972:123). The community can coincide with the chiefdom, but large chiefdoms are mostly divided into several communities, each with their own *indvuna* (chief's messenger). Hughes (1972) refers to these communities as 'wards', but this is not a term known to the Swazi themselves. We use the term community. Our survey was done in communities, namely Elulakeni, Ngwempisi, and Ezokoteni. Respondents could easily indicate where the borders of the communities were.

In our survey we asked if and where the respondent had attended a funeral in recent years. All respondents had, and in most cases these funerals were within the boundaries of the community, that is, they were funerals of kin, neighbours or other community members. The next question was what type of help the respondent provided. Table 8.1 gives an overview. Help with domestic and funeral activities, and visits to console the relatives of the deceased are the most frequent forms of help.

Table 8.1. Forms of help provided by respondents at funerals

Type of help	Frequency	Percentage
Activities	93	31.5
Visiting	89	30.2
Money donation	40	13.6
Food donation	33	11.2
Food + Activities	22	7.5
Money + Activities	16	5.4
Goats	2	0.7
Total	295	100.0

Source: Survey 1990

Money donations to cover expenses and food for the funeral day are also usual gifts. Are there any significant relationships between the characteristics of the respondents and the type of help they provide? Age and income were significant factors. The older the respondent, the less he or she was involved in help with activities. Support was given either by visiting and consoling or by food and money donations, or a combination of these. Respondents with a relatively higher income tended to give more food and money donations than those with relatively lower incomes. The help with activities was the same under the different income categories. This finding is in accordance with Swazi custom and law, which also says that one is not obliged to give any particular form of support. Usually contribution is expected to be 'according to capacity', and a higher contribution is expected from those who are better off in the family or community than from those who have little or nothing. In most cases, the better off will fulfil expectations, as this contributes to their social status in the local community. There were no significant differences to be found between sexes. With regard to activities, the traditional division of labour also extends to funerals. Women are more concerned with the domestic activities, while men take care of the specific funeral activities such as digging the grave, making a coffin (if necessary), and slaughtering cattle.

Another issue to consider is whether or not people make a difference between their own relatives and other people. An obvious answer was to be expected, but in many cases people denied making any differences. Those who did (39 per cent) said that they would provide more help to relatives for three reasons: first, it is the custom, people are supposed to do so; secondly, relatives are closer; and thirdly, it can be expected that relatives will help you in return, which is more difficult to expect from non-relatives. Checking these answers with a crosstabulation between the relationship of the respondent to the deceased and the form of help provided, it came out that this was a very significant relationship, more significant than income or age. Non-relatives were mostly just visited, or some help with activities was provided. Relatives were also given money and food, and in two cases even a goat was presented. Again, as we saw with neighbours in the previous section, the kinship relations prevail over other relations. Kinship relations are the best kind of relations to rely on, because mutual obligations and rights are well-defined, better than in relationships with neighbours or community members. Only a more strict organization of people who are not relatives can equal the effectiveness of kinship relations.

A last question we asked was whether or not the respondent attended all the funerals in the community which he heard of. Only 10.8 per cent of the respondents said that they did not attend each funeral in the community. The reasons were all very legitimate according to Swazi custom: some of the respondents said they were too old to be able to attend a funeral, others had chronic illnesses which prevented them from going, and some of the respondents answered that they were an *inyanga* ('medicine man or woman'), who is forbidden to attend any funeral. [1]

The second form of funeral organization has also been described by Kappers (1988). The funeral organization in its second form originates from South Africa and was introduced by relatives and friends living in South Africa. Since then, the number of funeral organizations has risen. New funeral organizations are founded when a certain group considers itself too large and breaks up into smaller units. Another way of establishing a new group is the 'demonstration effect': people who attend funerals see the organization at work and may get interested in following such a

[1] The *inyanga* only conducts a cleansing ritual for everybody who attended the funeral This is done when all funeral rites have been passed through.

positive example. Most funeral organizations have monthly meetings, to discuss matters related to burial affairs and to voice discussion about the group and its financial statement (Kappers 1988:169). Some groups also give lectures about killing pests and household tips. The groups are generally characterized by a well-structured organization. Kappers (1988:-170) found that all groups have an executive committee consisting of a chairperson, a secretary, a treasurer and committee members. Some of these groups have together formed the Family Burial Association, which, in turn, supervises the groups organized under it. The finances are also generally well-organized. Most groups have a joining fee and a monthly contribution. The 'pay-out' practices vary considerably among groups: for example, when someone dies, everybody who is covered pays one Lilangeni to cover (part of) the burial costs, or the member's relatives receive what the deceased has contributed, or a fixed amount is given to the bereaved family (see also Kappers 1988:171).

In our survey, 31 respondents (10.5 per cent) mentioned that they were a member of a funeral organization as described above. There was a strong geographical bias: 29 respondents were found in the Ngwempisi region, while the other 2 were in Elulakeni and Ezokoteni. Although the number of positive respondents does not necessarily imply an equal number of funeral organizations, Kappers (1988) also found more organizations in the southern and western part of Swaziland than elsewhere. She ascribed this finding to the closeness to the South African border, which led to earlier contact with the phenomenon of funeral organizations. An additional explanation might be that Ngwempisi is near an urbanized area (Mankayane and surroundings), where funeral organizations are perhaps more common because of the absence of 'funeral organizations' in their first form.[2] The reputation of funeral organizations might have spread from the urban areas to the near surroundings.

What type of help does the funeral organization provide? The respondents all gave the same answers: they can expect financial support for organizing the funeral and for the purchase of items such as grass mats, pillows and the coffin. The members of the organization provide

[2] It is not very likely that a whole community will go to town when a former community member dies, unless, of course, the deceased is buried in his rural community. Moreover, funeral organizations of the second type are frequently formed by people sharing the same work place. Schools, factories, shops, and so on are ideal bases for a funeral organisation.

labour for cleaning the homestead, cooking and serving the meals during the funeral, and they console the bereaved. In essence, the form of help is not different from the first type of funeral organization. A major difference is, of course, that members can truly rely on being helped because they are 'insured' by the funeral organization. Whether or not the first type of 'organization' will be effective depends very much on community members respecting the social norms or not. What we did not ask, but what Kappers (1988) found, was that funeral organizations may have other objectives in addition: for example, to meet expenses and provide moral support at weddings and at birth occasions, to reserve money for unmarried mothers, to pay school fees, and so on. Kappers (1988:167) states that, in this way, funeral organizations provide the necessary 'relatives' who can give assistance when a member's relative has died.

Of the 31 participating respondents, only 2 were male (3.3 per cent of all male respondents) and 29 were female members (12.4 per cent of all female respondents). Kappers (1988) also observed that it is mostly women who are members of a funeral organization. Kappers (1988:169) gives the explanation that not only the initial member but also his or her relatives (children, husband, parents) are covered by the scheme. One member per family suffices, therefore. But, in fact, the high incidence of female members remains unexplained. Another characteristics of the members is that they are relatively old (an average age of about 44). Also, most members are married or have been married. Kappers (1988:169) found that this is due to the requirements of membership. A woman must be married and must be honest and respected in society, and she must be responsible. The chance of demonstrably fulfilling these requirements is much greater for older women than for young women. An additional reason we see are the financial requirements. Contributions to the organization are considerable (100 or more Emalangeni a year, exclusive of the joining fee and extra contributions in case of death). It will be mostly older women who can pay these contributions, as they are often involved in earning an income of their own in non-agricultural production and marketing. Younger women are more bound to the homestead and have less chance of earning a money income. The average income of the female members in our survey was approximately 3,500 Emalangeni (with a range from 360 to 8,400), mostly derived from non-agricultural production and marketing.

What can be concluded, then, is that only a very specific section of the Swazi rural women are members of a funeral organization. The

members are women who are already relatively 'well-to-do'; for poorer women there will be no opportunity to enter a funeral organization. It becomes apparent from this example that the relatively better off are better able to organise their social security themselves than those who have less. This situation may be called paradoxical, since social security schemes are normally established precisely to protect the relatively poor in society. An explanation can be given by referring to the private-public dichotomy. Funeral organizations are private initiatives, organized by individuals and not by a government or parastatal organizations. One of the major disadvantages of private initiatives (also think of insurance companies) is that those who need the coverage the most are not 'insured', because they are unable to fulfil the requirements. Governmental schemes seldom have this disadvantage, because they are organized in such a way that everyone can join the scheme (assuming that the government policy is directed at providing a socially accepted level of welfare to the highest possible number of people).

A last remark with respect to the funeral organizations in both forms is that the second form distinguished is clearly more 'active' than the first form. In this sense, the second form of funeral organization could also be classified under 'active' associations instead of being denoted as 'defensive'. As already argued in Chapter 4, the line between 'defensive' and 'active' is not as sharp as the classification would lead us to believe. In most cases, all associations have both 'defensive' and 'active' elements. But which element prevails? That is the relevant question.

8.3.2. Active diffuse associations

Active diffuse associations, like visiting groups or dance associations, were not found in Swaziland in our fieldwork. The older ethnographic sources (Kuper 1963, Marwick 1966) do not mention them, either. Apparently they do not seem to have or play a large role in Swazi society. We will, therefore, concentrate on the active focused associations, which can also be expected to play a role in the provision of social security resources (as outlined in Chapter 4).

8.3.3. Active focused associations: religious and ritual

The Church

One of the important focused associations in religious and ritual Swazi life is the Church. When using the term 'Church' we include all types of denomination. Its importance is reflected in the church membership of the

respondents. Table 8.2 presents the results. As can be seen in the table,

Table 8.2. Church membership by denomination

Denomination	Frequency	Percentage
Zionist	118	40.0
Evangelistic	40	13.6
Swedish Bantu	21	7.1
Apostolic	13	4.4
Methodist	10	3.4
Roman Catholic	7	2.4
Anglican	4	1.4
Other *)	23	7.8
No member	59	20.0
Total	295	100.0

*) 'Other' includes all denominations mentioned 3 times or less, such as the Seventh Day Adventists, the Jehovah Witnesses, the Baptists, and several indigenous Churches.

Source: Survey 1990

80 per cent of the respondents are a church member. A first issue to be analyzed is whether there is any relationship between socio-economic characteristics of the respondents and being a member or not. Significant relations were found between membership and sex, marital status and age (F1, F2 and F3).[3] Income was only slightly significant, although it becomes important when looking at the denomination people belong to (as will be discussed below). The relationship between sex and church was that relatively more women become members than men. The explanations for this are diverse.

First, in most communities men are often absent during the week

[3] The cross-tables for this chapter can be found in Appendix F. Like in Chapter 7, the figures F1, F2, etc., refer to the tables in Appendix F.

and even the weekends, leaving them no opportunity to visit the church group or to maintain contacts with church members. Secondly, as with funeral organizations, the solidarity among church members extends also to their close relatives, that is, their husband and children. Given their presence in the community, women are more likely to represent the 'family' in the church group. Thirdly, women will often lack the contacts with their own paternal and maternal kin (see Chapter 7), thereby missing an important source of social security resources. Although the contacts with the in-laws might be good, women may, simply for social security reasons, look for other solidarity groups in case the in-laws cannot be relied upon. An indication of this appears when we see the relationship between church membership and marital status: relatively more widows are church members than married women. The former are expected to receive help from their in-laws, but often this obligation is neglected by the in-laws. With one's own family being far away, other solidarity relations have to be found in the nearby surroundings. Churches offer an excellent opportunity.

We also found a surprising relationship between age and church: the younger the respondent, the more frequent the membership. One would expect the reverse. Apart from the argument that younger people are physically better able to go to church meetings and to maintain personal contacts, the finding seem difficult to explain. Is the Church becoming a substitute for the more 'traditional' social relations resulting from kinship? Is this an indication that in recent times less help and support can be expected from kin than in earlier days, and that kinship groupings operate less as solidarity groups than in the past? Although data presented in Section 7.2 indicate that kinship relations do not always lead to exchange relations between kin members, we have already indicated that the lack of data from the past makes it difficult to estimate whether the exchange has become more or less intensive. This issue needs, therefore, further research and discussion.

Our interest was, of course, also directed at the social security aspects of church membership. Several questions were asked in relation to this aspect. The first question we asked was whether or not any contribution had to be paid to be a member. In most cases (41.9 per cent), only a small contribution per month had to be paid (1 to 5 Lilangeni), or no contribution at all (30.9 per cent). In some cases, the contribution depended on what a person could afford and, in the extreme case (of a

particular section of the Zionist Church), 10 per cent of the monthly income had to be paid .

The question on contributions was asked to see whether there was any relationship between contributions and the possibility of borrowing money or receiving donations from the church. There was no such relationship. Nevertheless, 44 per cent of the respondents belonging to a church said that it was possible to borrow money from other church members. 7.6 per cent actually did so in the survey year. In most cases, the borrowed money was used as follows: for school fees, medical treatment costs, funeral expenses and buying food in case of food shortage. All these types of expenditure have a high 'contingency content'. Respondents were unable themselves to cope with expenses resulting from contingencies such as food shortage, sickness or death, and the church was invoked as 'social security mechanism'. A major observation is, nevertheless, that the borrowed money in most cases had to be paid back, thus still leaving the respondent with the problem of raising sufficient income in future. Compared with a bank or other 'formal' institutions, however, the terms of the church members are flexible: respondents said that the church members they borrowed from did not expect the money back in the short run, were not allowed to ask interest, and sometimes the debt was even remitted.

Some churches actually gave money donations to members in trouble. This practice can be compared with what is known in Europe and other parts of the Western World as 'Caritas'. 29.6 per cent of the respondents related to a church said their church gave donations in case of need. 5.9 per cent actually received a donation in the survey year. The money was used for the same purposes as was found with borrowed money. The respondents were asked whether they received any other form of help from their church members, apart from money donations: 15.7 per cent of the respondents were helped. The most frequent help received was 'prayer' (5.9 per cent); a form of help which was highly appreciated and considered very important by the respondents in question. When a church member has mental or physical problems, the other church members gather at his or her place and they pray together. The respondents said that without this moral support overcoming their problems would have been much more difficult. The other forms of help were more earthly things. Food and clothes (2.9 per cent each) were mentioned, but also help with agricultural and domestic activities was sometimes received (2.5 per cent each).

One last remark in this section deals with the large membership of our respondents of the Zionist church. Kasenene (1993) ascribes the popularity of the Zionist movement (and other indigenous churches) to their emphasis on the values of the Swazi Traditional Religion and Swazi culture. Kasenene (1993:136) further states that this emphasis is part of 'nativism': " any conscious, organized attempt on the part of a society's members to revive or perpetuate selected aspects of its culture". Nativism can be compared with what is often referred to as 'tribalism'. The purpose of nativism (and tribalism) is often to counteract social disintegration. One of the values that indigenous churches have adopted is communalism and solidarity. In Swazi society, values of kinship, good neighbourliness, sharing and mutual support have always been emphasized. In the face of social disintegration, indigenous churches have managed to retain and maintain these values to some reasonable degree. Members of these churches within a particular area live as brothers and sisters, and people find here a high sense of belonging, mutual concern and care, especially in times of crisis (Kasenene 1993:137). This community spirit opposes the individualism introduced by Western values and missionary Christianity. In short, the rise of the Zionist movement may be another indication that the operation of other social relationships as social security mechanisms is declining.

Older ritual associations

There are also other Swazi ritual associations, which have an older history than the organized churches that came with the European presence in the region. Some of these associations have been described by Kuper (1947, 1963) and Marwick (1966). However, we did not find any indications that these types of associations were also involved in social security provisions.

8.3.4. Active focused associations: economic

In focused economic associations, economic resources are acquired and/or organized for economic purposes. The economic resources may be agricultural inputs, money, labour, cattle, and so on. These economic associations are often also an important mechanism for the provision of social security resources to their members. One should think in this respect not only of 'protection' of the members when a contingency occurs, but also of 'promotion' - in the sense that the economic position of the members is strengthened, so as to be better able to cope with contingencies or uncertainties. We will analyze the following economic associations: rotating savings and credit associations (ROSCAs), labour associations, and associations that result from development projects and self-help groups.

Rotating savings and credit organizations

A ROSCA is a type of organization in which members contribute money in small sums daily, weekly or monthly, and collect a lump sum. The first collector receives an interest-free loan from all the others. The last in line saves money as (s)he extends credit to fellow members. In this way, not only the credit position but also the savings position rotates. This is why the term 'rotating' is used (Bouman 1978, 1979). The main objective of the ROSCA is that members bind and force themselves to save; it also gives the members opportunities for more substantial purchases requiring a large lump sum (Kappers 1988:172). As Kappers (1988) observed, the objectives are often not restricted to saving money but also have social aspects, for example, helping each other when there is a death, a child's birthday or a wedding.

With respect to the origin of ROSCAs in Swaziland, Kappers (1988: 172) refers to a comparable phenomenon of the ROSCA, the so-called 'Stockfel', operating in the urban areas in South Africa. The members of the Stockfel meet at regular time intervals at one of the members' houses. Each member pays a fixed amount to the host, and the host provides liquor, food and entertainment. Stockfels have an important social and recreational function, but their most vital function is a form of compulsory saving. The hosts are supposed to make money by selling food and liquor at inflated prices. The 'profit' has to be deposited in a special account which (s)he cannot touch without the Stockfel's consent. At the end of the year, or at some other specified time, money is allotted to each member. Kappers found that many ROSCA members in Swaziland mentioned that they wanted the group to be like a Stockfel.

Kappers found ROSCAs in both rural and urban areas. In our survey, 6.4 per cent (19 people) of the respondents were member of a ROSCA. The members were all female. We asked the members about the size, the contribution, the destinations of the lump sum, and the other forms of help ROSCA members can expect from each other. The size of the ROSCAs differs considerably. In 8 cases, the group consisted of 5 members or less; in another 8 cases, the size was between 6 and 10 members. In 3 cases, the ROSCA contained more than 10 members. The contribu-

tion was calculated by us per month, although in some of the ROSCAs money is deposited every four weeks or bimonthly. In 36.8 per cent of the cases, the amount was E.11 to E.25; in 31.6 per cent of the cases, the amount was E.26 to E.50; and in 15.8 per cent of the cases, even contributions of more than E.50 were paid. The size of the contribution already indicates that a considerable lump sum can be acquired by being a ROSCA member.

When the members were asked about the spending of the lump sum, it was somehow surprising to find that no one invested the money in her own income-generating activities. On the contrary, money was mostly spent on items that contribute in some way or another to the general welfare of the homestead. 36.8 per cent of the respondents said they spent the lump sum on clothes for their children and expensive consumer goods (stoves, furniture, radios, kitchen utensils, and so on). 31.6 per cent collected their lump sum to pay the children's school fees, and 21.1 per cent of the respondents invested their money in the construction of the homestead. [4] These are all forms of spending which, with some goodwill, can be interpreted as promoting the standard of living of the homestead - or at least of some of the homestead's members. The money from ROSCAs is generally not used to cover expenses that result from contingencies, but rather spent on resources/items that cannot be acquired without saving and/or credit. Other forms of cooperation were also found among members of ROSCAs. 52.6 per cent mentioned the help that was usually given with special occasions, such as funerals (which indeed create contingent situations), weddings, births and birthdays. 42.1 per cent of the respondents actually received such help in the survey year. These forms of help have a higher 'contingency' content than the savings and credit facilities of the ROSCA. Economic cooperation is extended in these cases to social cooperation.

As we have already observed with funeral organizations (the second type), the considerable contributions that have to be paid by the members indicate that only a particular group of women can be a ROSCA member. We found the same characteristics as with the funeral organizations: most members are married, between 30 and 45 years of age, and have an

[4] Kappers (1988:174) found that many ROSCAs had started after 1984. The members of these ROSCAs mentioned to her that the main reason for starting the ROSCA was the cycloon that hit Swaziland in 1984. Many houses were damaged at that time, and money was needed to rebuild them.

income of their own above E.2000 a year; and, in most cases, the higher their income, the higher their contribution. Members of other age and income groups had relatively less women who were members of a ROSCA. One of the major reasons is, again, that Swazi rural women in the mentioned age group have the best economic opportunities in Swazi society to earn a considerable income. Having relatively 'grown-up' children, who need less daily care and to whom some of the domestic and agricultural tasks can be delegated, women have the opportunity to be engaged in other, non-agricultural productive activities of which the output can be sold in town or at market places. Also, women in the mentioned age group have a relatively better social position in the homestead than young, newly-married women. The latter have less freedom to do what they want (in an economic respect), as they are more bound not only to their newborn children, but also to their mother-in-law and the homestead head, who will frequently prohibit them from developing economic activities that involve leaving the homestead site. In sum, like the funeral organizations, the ROSCAs are for those people who can afford it. In general, this will be the relatively better off (economically and socially) in the rural society. The ROSCA, in turn, enables them to strengthen their economic position and offers another source of help and support in the event of contingencies. As only a small proportion of the rural population is a ROSCA member, the role of the ROSCA in providing social security to the rural population is limited.

An organization very similar to the ROSCA, or one might say a special type of it, is the Christmas savings and money-lending organizations (see Kappers 1988). These organizations are seldom found in the rural areas, but operate in urban sites surrounding government departments, hospitals and industrial areas. The objective is the same as with ROSCAs: to force members to save money at the end of each month, mostly from their salaries. As a result, members will have sufficient money by the end of the year to cover the expenses of Christmas shopping and school fees for the new year.[5] A major difference with the ROSCA is that the savings are not paid out as a lump sum each month to one of the members, but lie idle throughout the year. Therefore, the money is lent to members or

[5] The relevance of Christmas shopping in Swazi society can be seen when the figures are observed. In 1990 the Times of Swaziland published an article in which calculations were made showing that 10 to 15 percent of an urban family's total monetary income was spend with Christmas alone.

non-members at a certain interest rate. The interest received is also divided among the members at the end of the year. In this way, the Christmas savings organizations offer an easy opportunity to obtain credit outside the bank circuit. Since 1984, the government has demanded that these organizations register themselves and that tax should be paid over their 'profits'. Another difference with the ROSCA is that males usually also participate in the Christmas savings groups. This can be easily explained by the fact that these groups mainly exist at workplaces where both men and women have jobs. Furthermore, most groups only acquire members who are somehow related to other members and have a regular income. As already mentioned, the Christmas groups do not exist in the rural areas. The link with the rural areas may be that rural homesteads have members who work in town and are members of such a group. So, some of the revenues may flow to the rural homestead through remittances, as described in Chapter 6. We cannot present material on this on the basis of our survey, as it was very difficult to discover the ultimate source of the remittances received by homestead members. It would require an extensive research on the different components of remittances (salary, credit, savings, gifts), which can only be achieved by also interviewing the relatives in town.

Labour associations

A second important type of economic association in rural Swaziland is the labour association or, as Kuper (1947:144) calls it, the 'work party'. Work parties are known throughout the world and have been described and analyzed for diverse rural communities. For Swaziland, Kuper (1947: 144-148)) is the only author who describes the work party in some detail. Marwick (1966:179-180) pays brief attention to communal labour.

In rural Swaziland, it is almost impossible for the homestead to satisfy its labour requirements at all times. Organizing a work party (*lilima*) is, therefore, sometimes necessary in order to solve labour shortage problems. Formerly, most work parties were required for hoeing, but, since the introduction of the plough and the overall enlargement of the area cultivated, most work parties are for weeding. Sometimes, work parties are organized for harvesting, too. The economic urgency for cooperation is also evident in building or moving homesteads. Huge quantities of grass, rope, and reeds are required, and the routine activities of the homestead cannot be neglected. The additional work can only be done with outside assistance. The communal labour is performed by kin

members, neighbours and/or community members. A commoner is not allowed to request help from non-relatives living in other communities without informing his chief. The chief controls the work of his subjects and he may negotiate with the neighbouring chief for extra workers or material help.

A work party is approached from different angles by the organiser and by the workers (Kuper 1947:145). For the organiser, it is primarily an economic venture and, secondly, an occasion for the enhancement of prestige. The organiser is interested in having the work completed on time; to him or her (in most cases women organise *lilima*), a work party is an economic enterprise that requires careful handling. There must be sufficient food stores to reward the workers, and, when *lilima* is a necessity, men go to considerable trouble to obtain grain on credit. The organiser cannot 'demand' *lilima*, he must ask or 'beg' for it. In other words, the organiser is not entitled to someone else's labour power. The reward for the communal work is mostly a feast, eaten at the home of the host. The feast may also include dancing, singing, display and other social aspects. Including all these aspects in the feast will benefit the organiser's prestige. The worker in a communal party does not give his labour services from purely philanthropic motives. He (or she) is aware that, if he does not assist others, he, in turn, will not receive assistance. Once a participant agrees to join the work party, he is obliged to perform his task as well as possible. This will also benefit his prestige in the community and prevent criticism which might threaten support for his own endeavour. There is no individual reward for the worker, such a thing being considered 'European' (Kuper 1947:145). The feast is not regarded as a wage by the workers, because the host offers hospitality, not employment. The work is voluntary, not compulsory.

As it is described above, the work party also has a strong social security content. Labour shortage is a serious contingency as it may lead to another serious contingency, namely food shortage. By organizing work parties, without much payment involved, the labour shortages can be solved for homesteads in the community. Instead of 'rotating credit and savings', one might speak in this case of 'rotating labour organizations'. Kuper (1947:144) further states that "rulers and chiefs encourage subjects to assist each other; no man's gardens should be ruined because he is unable to afford *lilima*". Kuper observed that some chiefs were anxious to see that 'the poor' did not suffer, because they could not afford to reward workers. People were encouraged also to help 'the poor', although the

reward would be low.

Kuper's descriptions are derived from observations in the 1930s. What is the role of *lilima* nowadays in rural Swaziland? As almost every homestead is sometimes confronted with labour shortages, we asked our respondents what their homesteads do when extra labour is required. Based on the answer, we then asked further questions on labour pooling activities. Questions were also asked regarding the respondents' own participation in *lilima* activities. The answers given yield an insight into the contemporary practice of *lilima* and other ways of solving the labour shortage problem.

Starting with the 'conventional' way of solving labour shortages, 24.4 per cent of the homesteads said that they had organized a *lilima* in the year before the survey in order to get the necessary labour. The 24.4 per cent can be split up into 21.7 per cent of homesteads which organized a *lilima* for agricultural activities (mainly weeding and harvesting maize, and sometimes weeding and harvesting cotton) and 2.7 per cent which organized a *lilima* for housing construction. The rewards given to the workers were in all cases the same: a combination of beer, porridge and meat. Did the homesteads which organized work parties share some characteristics with respect to the income group or class category (see Chapter 6) they belong to? No such relationship could be found. In all income groups and in all class categories, approximately the same percentage of homesteads organized a work party (25 per cent). There were no significant differences between homesteads in the lower, middle and higher income groups, or between those in the 'poor', 'middle' and 'rich' categories. The only variable that showed some significance was the level of agricultural income. The higher this income, the more homesteads organized work parties. This can easily be explained by the fact that high agricultural incomes generally indicate market-oriented production, which is carried out on a larger scale and therefore will require more labour at peak times than the homestead itself can provide.[6]

Given the above observations and considering also that not all homesteads in the survey had experienced a labour shortage in the year before the survey, it can be stated that the *lilima* practice is still carried out by homesteads to some extent. The lack of relationship between *lilima*

[6] It is noted that the grade of mechanization found in both subsistence and commercial agriculture was very low and in many cases absent, implying that an extension of production always involves an extension of labour input.

and the economic position of the homesteads indicates that the underlying principle of *lilima*, reciprocal exchange of labour between community members irrespective of their economic position, still operates. It is clear that the poorer strata (in terms of income) of rural homesteads particularly benefit from this still existing principle, because their options for solving labour shortages are limited.

Another option homesteads have for solving their labour shortage problem is to hire labour by simply paying a wage, that is, the 'European way'. The first important remark we have to make here is that this solution is not based anymore on 'reciprocity' as the main mode of economic integration, but on 'exchange'. Labour is simply bought on the local labour market. There is also no social security element in this arrangement, because a person who cannot afford to pay the wages will not be helped with his problem. Hiring labour for money is a form of 'self-help', and not a social security arrangement. Nevertheless, we think it is important to have a closer look at this phenomenon, as it might indicate a shift away from, or at least a supplement to, the *lilima* practice.

Of the 195 homesteads, 32.5 per cent had hired labour in the year before the survey. In 22.1 per cent of the cases, this was done for agricultural purposes (weeding maize and cotton fields, harvesting maize, looking after cattle). 5.2 per cent hired labour for the construction of houses. The remaining percentage covers all combinations of the former purposes. We asked the homesteads' representatives how the homesteads financed the expenses. In 23.3 per cent of the cases, money was paid from the earnings from male non-agricultural activities, mostly wage labour. In 3.6 per cent of the cases, money had been saved from agricultural income the year before. In one case, money was borrowed. The payment of the expenses by the male members of the homestead can be explained as follows: first, males have far better access to income-generating activities which raise a relatively high income; secondly, according to Swazi custom, men are supposed to finance agricultural utensils and inputs. In Chapter 6, it has already been argued that women's earnings are mostly invested in the reproduction of the homestead; male earnings are mostly used for investment in productive activities.

In contrast with *lilima*, the extent to which homesteads hire labour will very much depend on their level of income, and a strong relationship could be expected between level of income and hiring labour. This was indeed the case: a significant relationship was found between income and

hiring labour (F4). This relationship was more significant than that between the *disposable* homestead income and hiring labour (F5). This may be due to our way of calculating the disposable income, which includes the remittances from absent homestead members to resident homestead members, but does not include the money or wealth a migrant brings with him, which is almost impossible to estimate without consulting the migrant himself. The payment of agricultural expenses falls under the category 'paid by the migrant himself'. The variable 'total homestead income', therefore, better explains the relationship between income level and hiring labour. A significant relationship was also found between agricultural income and labour hiring, but the causal relationship is not clear (F6). It is very likely that the relationship is reversed: by being able to hire labour, agricultural income can be increased. The way in which the labour costs are financed further supports this assumption.

Is the practise of hiring labour a shift away from *lilima* or is it a supplement? This question is difficult to answer: *lilima* and hiring labour are both solutions for temporary labour shortages, but are quite different 'institutions' in rural Swazi society. There is no doubt that *lilima* also has a high social value: it is meant not only to solve economic problems, but also to strengthen the social cohesion in the community. Hiring labour on the labour market does not have this social dimension. Secondly, from a purely economic point of view, the hiring of labour has its advantages. In a society in which income-generation is becoming increasingly important for survival, production must be organized in such a way that the highest income is realized. This means that inputs, including labour, must be sufficient and present at times when they are needed. By 'buying' labour, the producer can decide himself when, at what price, and for how long he will employ an extra labour force. With *lilima*, a producer depends on the goodwill of relatives, neighbours and community members, and they will decide when they have time to join the work party. Moreover, a *lilima* can only be organized for a few days, a longer duration is almost impossible because the participants have their own business to take care of. Thirdly, by paying wages to individual persons, an employer-employee relationship develops, which can be to the advantage of the employer, who is able, then, to control and manage the individual efforts of his employee(s). With *lilima*, the controlling and managing role is almost impossible, because the work is performed voluntarily. In addition, a person has no moral obligation to work for others when they organise a *lilima*, because he has 'paid' them after his own *lilima*, and that strikes the balance.

Whether or not hiring labour will replace work parties remains doubtful, however. *Lilima* is, in most cases, the only solution for those who cannot afford to hire labour. For those who can afford hired labour, the social element of *lilima* may be considered important, because it still boosts someone's social prestige when he or she organises a work party. Nevertheless, there may be a development in which *lilima* evolves gradually into a 'poor man's affair', which would emphasize its social security function in society, and in which hiring labour, with its economic advantages, is preferred by those who can afford it.

Further information on the practice of *lilima* and working for money can be obtained by analyzing the answers of our respondents on questions concerning their actual involvement in work parties or paid labour, and their willingness to be involved. 22.4 per cent of the respondents said they joined a work party in the year before the survey. 8.8 per cent of the organisers were community members, 6.4 per cent neighbours, and 3.7 per cent relatives. Of those people who did not join a work party in the year before the survey, 55.6 per cent said they would if they were asked. Thus, 44.4 per cent (= 33.6 per cent of the total sample) of these people who did not join a work party stated that they would never go even if asked for. Several reasons were given for not going: 13.2 per cent said they did not drink, 12.5 per cent considered themselves too old, 5.8 per cent said they would not have time, 4.1 per cent had a chronic disease, and 1.0 per cent said that people should take care of themselves and solve their own problems. The 'not drinking' answer is interesting, and it is difficult to estimate whether this covers another meaning ('people should take care of themselves') or that 'not going' is the result of a consequent attitude to life. 'Not drinking' is a rule very often imposed by religious movements on their followers, although it is not known that these movements forbid their followers to attend certain meetings. We found only a weak relationship between the 'not drinking' argument and religious attitudes of the respondents. This does not mean that respondents could not have 'not drinking' as a principle of life. However, this might then create problems for them. We saw that a work party is also a social meeting, in which feasting takes a prominent place. Not joining the drinking because of religious or other reasons might be interpreted as 'not being social', with all the conse-

quences for someone's social prestige in the community.[7] Furthermore, there were no significant relationships found between sex, age and income characteristics of the respondent, and their willingness to go for *lilima*. This, again, stresses the role of normative social rules in the decision-making process, together with arguments related to physical capacity and social attitude.

20.8 per cent of the respondents said they had worked for money: 8.5 per cent worked for community members, 7.5 per cent for relatives, and 2.4 per cent for non-related neighbours. Mainly younger people (less than 45 years of age) worked for money, but there was no significant relationship between certain income groups and working for money. The willingness to work for money among those who did not do so in the survey year equalized the willingness for *lilima*: 55.5 per cent would work for money when asked for. Main reasons not to do so were: being too old (18.5 per cent), not having time (13.7 per cent), illness (5.2 per cent), having to take care of their own homestead (1.4 per cent), not used to performing labour for money (1.4 per cent) and not being allowed to do so by the husband (1.0 per cent). In the answers on willingness, a significant positive relationship was further found between the respondents' income and the willingness to perform paid labour for others. One would expect lower income groups to show a larger willingness, but this was not the case. The main reason may be that the lower income groups contain most of the old aged, the sick, and other people who are physically unable to perform hard labour.

In sum, it is clear from the above observations that *lilima* still has a place in the rural society, and that working for money has attained such a place. Although there are indications that the practice of work parties an willingness to join them is declining, it would be too rash to conclude that wage labour has replaced the work parties. This observation can be further illustrated by summarizing Table 8.3, which presents aggregate figures on the willingness of those who actually joined a work party or worked for money or both, and the willingness of respondents who did not do so, to perform *lilima* or paid labour or both. The figures in the table show that

[7] A similar strong positive relationship between drinking and 'being social' can be found in Western societies, which, similarly, creates problems for road safety policies directed at changing the attitude. A good example that the 'not drinking' argument may lead to new social classes in society is presented by De Wolf in his article on the Giriama in Kenya (De Wolf 1982).

Table 8.3. Practice of *lilima* and paid labour, and willingness to do so

	Those who worked for others (50.8 %)	Willingness of those who did not work for others *)
No *lilima* and no paid labour	- -	24.4 %
Only *lilima*	15.4 %	7.5 %
Both *lilima* and paid labour	26.6 %	50.2 %
Only paid labour	58.0 %	18.0 %

*) The figures in this column also include those respondents who either joined a work party or performed paid labour. They were asked about their willingness to do paid labour or *lilima* respectively.

Source: Survey 1990

few respondents actually joined or were willing to join only work parties, and many of them combined work parties with working for money. Nevertheless, *lilima* is still carried out to a considerable extent (42 per cent) and the majority of people are still willing to join work parties.

Development projects and self-help groups

Some individuals or homesteads derive also part of their social security from the economic relationships which evolve from being engaged in rural development projects and self-help groups. The bias of these projects and groups is towards 'promotional' social security. The aim is to create better social and economic conditions, enabling the rural population to reach a higher and more stable standard of living than before. In this respect one can think of agricultural projects, health care centres, education centres, and the promotion of self-help groups. It must be said that these projects are often funded and provided by the government or foreign donors, and in this sense do not belong to the non-state-initiated social security mechanisms. But often these projects are the basis on which new social relationships are built up between people, and these relationships, in turn, are used for the exchange of social security resources outside the 'formal' circuit. We also found some examples in our survey areas.

A first example, found throughout Swaziland, is the community garden in the community of Elulakeni. In this community garden, a collective of women cultivate small (usually) hand-irrigated gardens which are established near water supplies outside the homestead's official allocation of arable land. Women cultivate for their own consumption and to create small surpluses, which can be quickly disposed of. The Ministry of Agriculture has encouraged such cropping on several Ministry-sponsored small-scale irrigation schemes. Leases were initially granted only to married men, but since the returns to be obtained are too low to attract men from wage employment, and since women are traditionally the gardeners, effective ownership has shifted to women (in the Lulakeni garden one male member could be found). Each woman has a plot of land for herself. The chief distributes the land, but not according to customary tenure rules. The plot-holder holds the land as long as he/she continues to use it (Armstrong and Russell 1985:31-7). Each woman has to pay a membership fee and has to contribute some amount of money each month for collective purposes. Moreover, each woman has to participate in activities which have to be done collectively, such as ploughing and weeding. Farm inputs, such as seeds, fertilizers and whatever else is necessary for the community garden, are supplied by government officials who sell them to the women, and every participant buys her own. Like the ROSCA, the community garden has multiple uses: it is a source of income, but also a source of information. Close relationships may develop among the women and in Elulakeni this has led to mutual help among participants in certain circumstances.

In our survey, 15 women were found to be members of the Elulakeni community garden. Unlike the ROSCA, the women do not belong to a particular social category. Their age ranges from 22 to 58 years old (37.8 years old on average) and their income ranges between E. 210 and E. 5.160 (E. 1.660 being the average). The group includes married women, but also widows and unmarried women. For 12 women, the garden is also an opportunity to earn some cash. The absolute amounts earned are modest, ranging from E.135 to E.360. However, on average the income from the garden forms almost 25 per cent of the women's total own income. For three women, the income from the garden was even 50 per cent or more of their own income. One woman derived all her income from the garden. The share of this source of income in the disposable homestead income is low, however: on average the income of the garden constitutes six per cent, with a range from 1 to 15 per cent. In one case

only, income from the sale of vegetables was 25 per cent. Nevertheless, it can be concluded that the community garden provides women with an income of their own, which makes them less dependent on other homestead members in this respect. All the women, when asked, explained that the community garden was important for them and offered a good opportunity nearby for raising additional income. Also, the produce can be sold on the local market, and so no expensive trips to urbanised centres are necessary.

When asked about the 'extra-garden' activities among them, they mentioned that collective action was taken in the case of sickness and funerals. In the case of sickness, the other women take care of the garden of the sick. In the event of a member losing a close family member, money is contributed, as well as food items such as vegetables, and sometimes also labour if necessary. The latter can, of course, also be seen as derived from the general norms regarding death of family members, but the women emphasized that the support often exceeds what is 'normally' expected.

A second example in the category of the economic associations we are talking about here is also found in the community of Elulakeni, where a rural education centre was established in the 1980s. The purpose of the centre is to provide local people (women and men) with the basic skills and knowledge necessary to perform income-generating activities that could supplement their income. Courses are given on making clothes (mostly school uniforms), making baked items, and carpentry, and these activities are also performed at the centre later on. In addition to these courses and income-generating activities, a literacy course is given, and the centre also runs a crèche, which not only takes care of the children of women who attend the courses, but also provides a service for other women in the community. The rural education centre was established by a Canadian development agency in collaboration with the Swazi government. Premises were built with all kinds of facilities, including electricity and running water. The project is a clear example of so many projects in developing countries: development is thought to come about 'automatically' if only the 'right' conditions are created. However, after only ten years, the centre is in a state of neglect. After the initial investments, the Swazi government had to take over the management. A local woman has been appointed to manage the centre, but she meets with many difficulties that are largely due to the way in which the project was given shape. The

generator for the supply of electricity and pumping water broke down years ago, and cannot be repaired unless local people invest in it. Similarly, other facilities that have broken down have not been replaced, because of lack of money. Nevertheless, the courses are still given, and the crèche still operates. The centre has returned to using wood stoves, to foot-driven sewing machines, and to those activities that do not cost money, because there is no money available. Moreover, given the very low standard of living in the Lulakeni area, contributions from the participants are difficult to get, which means that the centre is fully dependent on occasional grants from the government or other development agencies.

The current participation of women in the education centre is low. However, in our survey we met many women who were participants in the past and still benefit from the skills learnt at the centre. These women decided to continue the activities such as cloth making and baking for themselves, because of the irregularity in the centre's activities due to the above mentioned problems. With regard to both activities, the earnings are considerable. Six women in our survey were found to be engaged in making baked items and selling the products at the local school. The average annual income derived from this activity is E.910, with a range from E.300 to E.2,000. The amount of money earned is, in most cases, a function of the time available for baking and going to marketing places. The average share in their own total income ranges from 29 to 92 per cent, with an average of 64 per cent. The share in the disposable homestead income is also considerable: 36 per cent on average, with a range from 5 to 75 per cent. In most cases, the women engaged in this activity are the relatively better off. Making baked items requires some basic investments in a stove and utensils, and also the inputs need to be bought (meal, sugar, salt). These investments cannot be made without having already a relatively good financial position. Most women obtained the money for investments from their husband (mostly a mine worker).

The same story can be told for those who make clothes. Ten women made clothes with skills they had developed at the education centre. The average income from this activity was E.570, ranging from E.150 to E.1,200. The average share in their total income was around 45 per cent, ranging from 8 to 100 per cent. In five cases, selling clothes constituted 50 per cent or more of the women's income. The average share in the disposable homestead income was 14 per cent, ranging from 2 to 49 per cent.

In sum, by teaching women skills and teaching them how to use

these skills, the centre had contributed to a form of 'promotional' social security: the earnings contribute to a higher women's and homestead's income. We have already stated in Chapter 6 that the women's incomes are usually spent on the general homestead's welfare. In this way, then, the standard of living of homesteads involved is raised. With regard to 'protectional' social security, the women explained that there were no social relationships between the women who did courses other than those resulting from kinship, neighbourliness or being a community member. There is no extra dimension as in the case with women working in the community garden.

A third example comes from the community of Ngwempisi, near Mankayane, also one of the survey areas. Here a group of women was found to be involved in making baskets. The main objective of this group is to provide women with an additional income by making and selling baskets on the local or tourist markets. The baskets are made from grass, which can be collected 'for free' in the area, and further inputs are almost zero, except for labour time of course. This type of organization can be found all over Swaziland, and is often referred to as 'Zenzele association'. The name for these associations is derived from the first association that started in Manzini, and that was called 'Zenzele', which means 'do it yourself'. This group started in 1981 and its main objective is to help each other through self-education programmes related to income-generating activities such as sewing and handicrafts (Kappers 1988:181). Since then, Zenzele associations have been started throughout the country for all types of activities: candle making, making sisal products, making storage tanks, poultry projects, sewing, and so on (Ladin 1988).

In our survey, we found 18 women who were members of the basket-making group. Grass is usually collected together, and also transport and marketing is done collectively. Sometimes, a dealer comes along to buy the products. The production of the baskets is usually carried out at home. Earnings from this activity are considerable: E.550 on average, with a range from E.80 to E.1,200. Also in this case, the time spent on the basket making is decisive for the amount of money earned. The average share in the women's income varies from 5 to 100 per cent, with an average of 47 per cent. The average share in the homestead's disposable income is 30 per cent, with again a range from 5 to 100 per cent. The business was considered by the women involved as profitable, and by acting collectively more could be achieved. Nevertheless, some of them

complained of marketing problems, because the local tourist market (for which the baskets are mostly made) is overstocked with baskets. Only by making high quality baskets and applying original designs and colours can the competition be coped with. A change of product was, however, not being considered by the group, although they feared a decline of earnings in future. Ladin (1988), who investigated problems of the Zenzele associations, mentioned as two main bottlenecks the organization and the planning. With regard to the planning problem, Ladin (1988:15) states that "for the same reason womens' groups are faltering all over the country - they had no clear understanding of how to plan ahead and take various priorities into proper account". The Ngwempisi group seems to have the same problems.

The 'promotional' social security effects of the Zenzele groups are, however, considerable. Many more women become involved in income-generating activities and some of them are able to raise a considerable income. By acting collectively, women support and encourage each other and also strong bonds of mutual solidarity may arise. However, we did not find these bonds of solidarity among the basket-making women in Ngwempisi. Collective action remained restricted to the basket making and selling business; other collective actions in the field of 'protective' social security were scarce and resulted from friendship between two or three women rather than from being a member of the same group.

Above, we have described three examples from our field study on economic associations like development projects and self-help groups that can also act as social security mechanisms. In most cases, these associations are implicitly serving promotional social security purposes by creating conditions and offering opportunities through which the individual's or homestead's standard of living can be raised. Indirectly they may serve protectional social security purposes in cases where association members extend economic relationship to social relationships, and decide to act collectively also in situations for which the economic association was not originally established. Mutual support in the event of sickness, death of family members, or other contingencies are examples of this collective action. The conditions under which such extension takes place are difficult to grasp. Looking at the conditions for groups to be solidarity groups, the mentioned economic associations are excellent in terms of size, composition, and the possibility for raising means. However, their durability is highly unpredictable and norms and values are only rules of behaviour

resulting from being a member of the association. Whether or not members also decide to extend their economic relationships to the exchange of resources for social security resources will largely depend on the following: whether or not all members think they can benefit from such an extension in future; and the adoption of additional norms which oblige members to participate in the association for such purposes. In these cases, the norms and values are not given beforehand, as with kinship relations for example.

8.4. The chiefdom

In this section, we turn our attention to the oldest existing centre of redistribution: the chief. The chief is the official head of a chiefdom, which normally indicates both a territory of Swazi Nation Land and a group of people. Swaziland has about 170 chiefdoms. In Chapter 3, a redistributive centre was described as a central locality or person where resources are collected from the population, and then redistributed according to certain rules and principles among the population or invested in collective goods or both. In Swaziland, the chief has many characteristics of such a centre. This can best be illustrated by describing the rights and duties of a chief.

The rights, powers and duties of a chief have been described by Hughes (1972:108-112) and Kuper (1947:69-71, 1963:34-36). It has already been explained in Chapter 5 that, with newly created forms of government, the chief's role in Swazi society has been diminished and his authority in his own chiefdom has decreased. Nevertheless, the 'modern' Swazi chiefs still play an important role. The most important powers left to the chief are: the right to decide who shall be permitted to join the chiefdom under his control; the right (now somewhat limited) to decide who shall be permitted to remain a member of the chiefdom; and the right to control land allocations to members of the chiefdom (although also here some limitations have been imposed by higher authorities). The chief's role in land distribution is very important in our social security discussion, and will be further elaborated on. Before doing so, we summarize the other rights and duties of the chief.

The chief has the right to demand tribute labour from his subjects. In each chiefdom there is usually a field known as 'the field of the Great

House' (*insimi yendlunkulu*). This is not the chief's own field, but it belongs to the chieftaincy. It should be ploughed, planted, weeded and reaped by the whole chiefdom. Special tribute labour gatherings (*imimemo*, sing. *umemo*) are called to perform these tasks. The reason for this tribute labour is that the reapings from it supply the chief with means to entertain official visitors. A failure to offer a visitor beer or food would not only affect the Chief's prestige but also the chiefdom's. Therefore, all subjects are expected to make some contribution, and the usual way to do so is by doing tribute labour. This tribute labour differs from the work party described above. In the case of *lilima*, the chief is subject to the same rules as his subjects. In practice, the distinction between *lilima* and *umemo* is not strictly maintained by chiefs, and some of them also summon labour for building purposes, the maintenance of 'public works', or other labour-absorbing activities. It is difficult for subjects to refuse these calls, although the chief is not supposed to summon them for such activities.

We asked our respondents whether or not they did work for the chief or would go there when summoned: 64.6 per cent did or would go, while 35.4 per cent did not or would not go. The reasons given for not going were all very legitimate: being too old, illness, in mourning, handicapped, close family of the chief, or someone else on the homestead had already gone.[8] It can be concluded, then, that the practice of tribute labour is still widespread and each Swazi homestead responds when labour is summoned, unless reasons as mentioned above prevent the homestead from doing so. Respondents said that not sending anyone without good reason would lead to monetary fines or to not being helped by the chief when more land was needed or disputes had to be settled.

Some chiefs also claim the right to impose money levies on their subjects for various purposes. One of our respondents told us that he considered this as an adaptation of the chief to modern times. As many young male members are absent in the chiefdom because of wage labour elsewhere, they can 'buy off' their obligation to do tribute labour by paying a 'fine'. In practice, many homesteads seem to pay this 'fine', although most homesteads were very reluctant to admit it. Hughes (1972:109) describes cases in which chiefs raise levies for paying their fines, repairing their cars, or paying their hospital expenses. In other

[8] Generally each homestead sends one member to the chief's homestead, in many cases a younger man or woman. We also found a high percentage of daughters-in-law sent by their mothers-in-law going to the chief's homestead.

cases, however, levies were raised for the 'public welfare', for example for building a school in the area. The practices seem to differ considerably among chiefs, who have considerable freedom to do what they want in this respect.

Besides land control and asking for tribute, chiefs also have the right to make local rulings, as long as these laws are not in conflict with the Law of Swaziland and do not oppose policies of national authorities. In practice, chiefs seldom exercise this right, as it will often lead to problems with other authorities nowadays. In the past, chiefs were also allowed to try all civil cases brought by their subjects, and court fees and fines were a substantial part of their incomes. Nowadays, the establishment of Swazi National Courts has deprived them of this sort of revenue. In cases in which customary Swazi law and customs are involved, chiefs may play a role, but also here their role is limited.

Besides powers and rights, chiefs also have duties and definite obligations towards their subjects. The relationship between chief and commoner is described by the word *'kupatha'*, which can mean 'to carry', but also 'superintending', 'handling', 'carrying'. The chief has a general duty to treat his subjects well and to look after them. In daily practice, this means that he has the duty of ensuring that all of them have sufficient land for their needs, the duty of arranging temporary residence for visiting kin of his subjects, the duty of providing entertainment to visitors, and the duty of making time available to discuss the purpose of his subjects' visits and their requirements. Many chiefs have adopted the practice of holding a general meeting of the 'Great Council' (*libandla*) on a fixed day every week, when cases are heard and issues concerning the chiefdom as a whole are discussed. Commoners can attend these meetings when they themselves are involved in a case or when issues directly affect their well-being. The chief is also a main representative of his subjects in external relations with higher authorities, and the agent and link for higher authorities with the people in the chiefdom as well. The chief must attend the national ceremonies, which include the *Incwala*-ceremony (First Fruit Ceremony), the annual gathering of the Great Council of the Nation, and the labour gatherings that may be summoned by the King. Failure to do so may lead to fines imposed on him and his subjects. Furthermore, the chief maintains law and order in his chiefdom and has the duty to collect taxes. In sum, the chief has a difficult position in Swazi society, because he is supposed to protect the well-being of his people, as well as to

represent the higher authorities and their policies, or at least to act as an agent for them. Both roles may contradict and lead to power struggles between chiefs and authorities on the one hand, and between the chief and his subjects on the other hand.

Of the above duties and rights, the most important for our social security discussion is the chief's right to decide on admitting newcomers in his chiefdom and to distribute land among his subjects. Access to land is the most important entitlement for rural homesteads. This importance has led to extensive studies on the land tenure system in Swaziland. Hughes (1972) probably provides the most detailed study on Swazi Nation Land. Among others, more recent studies are those by Armstrong (1985), Russell (1985), and Bruce and Marquardt (1988). There are several reasons why the access to the chiefdom and thereby to land can be considered as an important social security resource. First, access to a chiefdom, and thus to land, ensures the access to resources directly needed for the homestead's survival. We have to explain this by going into detail on how access can be acquired, and what rights evolve from this.

Russell (1985:8) notes that "land rights are derived from membership of the political community, not as the result of private transactions between individuals." Therefore, being allowed to live in a chiefdom is a necessary condition for having access to land. Membership of the community gives one the right of avail, which "entitles anyone who participates in it to make use of Swazi Nation Land to satisfy the needs of himself and the family" (Hughes 1972:128). In order to avail himself and his dependants of this right, a married Swazi man will approach a particular chief in whose jurisdiction he wishes to live. By the formal ceremony of subjection to a chief's authority (*kukhonta*), which involves gifts to the chief, land can be acquired. The process of obtaining membership and acquiring land can take years, but in the meantime the newcomer will be 'lent' land while waiting for the ultimate decision. In most cases, it is impossible for a chief to refuse access to a newcomer, because of Swazi customs regarding courtesy: "how can one refuse the youngest son of your sister?" Once the newcomer has established himself and new fields are being ploughed, preferential rights to that piece of land will have been established even if the land is subsequently abandoned. Land rights are in principle not inherited, but because the land is made available to the group and not to the individual, in practice the descendants continue to have a right to the land their mother ploughed (Hughes 1972:97).

Besides the right to accommodation and tillage which the right of avail entails, members of the community also have rights to pasture and water, and to hunt and to delve. These latter rights are not exercised through the homestead group, but are based on the assumption that community membership gives one an inalienable right to a fair share of the natural resources available to the community as a whole. However, as Russell (1985:10) observes, a cattle byre can only be built at the homestead site, and herdboys often have 'territories' which they defend. Increasingly, pasture is fenced of, and grazing may be restricted and rotational.

It is clear from above that acquiring the right of avail is necessary for a rural homestead to have access to important resources necessary for survival, such as land and the food that can be cultivated, water, firewood, pasture land for its cattle, wild fruits and vegetables, and so on. Acquiring the right of avail is a necessary condition for rural homesteads on Swazi Nation Land to survive. In principle, each married Swazi man is entitled to acquire this right. In this sense, then, the right of avail and the resulting access to land and other resources can be seen as a form of social security directed at the 'promotion' of the standard of living: it forms the base for production and for reproduction of the rural homestead.

A second reason for access to the community and land to be looked upon as a social security mechanism comes to the fore when the 'protection' side of social security mechanisms is considered. Having access to Swazi Nation Land is also considered to be a resort in the event of non-agricultural entrepreneurial or wage-labour activities of the homestead being disturbed by contingencies (Sibisi 1980). In Chapter 6, we saw that most homesteads derive their money income largely from non-agricultural activities. Nevertheless, almost all homesteads are also engaged in subsistence maize production. This is done not only to provide the family with basic food, but also to ensure that the land will not be alienated for not being cultivated. The chief has the right to alienate land from homesteads when they do not cultivate their land or continue to neglect it in some other way. In the event of other income-generating activities stopping, the homestead members always have the possibility of returning to agricultural activities in order to ensure subsistence. A disruption of the former activities will not immediately disrupt the homestead's food supply. In this sense, then, the continuing cultivation of maize for subsistence is part of a strategy of income diversification, in order to be less vulnerable to external shocks. Thus, although land is of limited importance for the

homestead's productive and income-generating activities, it is still held and cultivated for social security reasons, in the event of other productive and income-generating activities collapsing.

Above, we showed the importance of having access to land for the rural homestead. However, the fact that every married male Swazi has a right to Swazi Nation Land does not mean that every one has land. Some qualifications have to be made in relation to the right itself, the area of land available, the land tenure system being communal, and the quality of the land. All four categories of qualifications have consequences for the social security aspects of having access to Swazi Nation Land.

A first qualification has to be made with regard to the right to land. It has already become clear above that the right is selective: it is only applicable to men, or through men, and to married men at that. This implies that women have to depend on men in this regard. Armstrong and Russell (1985:35) found that "there are however exceptions to this general rule. An unmarried, divorced or widowed woman with children may apply to a chief for land. She must bring with her a male to 'speak for her' but often this is only a formality (...) In many chiefdoms it is recognised that women with children must be given the means to support these children". This observation is important in our social security context, because it indicates that, in the event of certain contingencies (divorce, death of husband), women have access to land themselves, which makes it possible for them and their children to survive. This does not hide the fact that, in principle, women cannot own land in their own name and cannot gain access to land use except through a male relative. As Russell (1985:22) concludes, "the system of land rights (...) works for the conformist but for deviants it is irksome and inescapable."

Apart from women, unmarried men do not have direct access to land, either. They will either be dependent on their fathers for this access or will migrate to towns to seek employment. The situation of young man is seen as temporary (Russell 1985), although Neocosmos (1987a:29) states that "there is a lack of hard evidence regarding the extent to which young married men do, in fact, return to the land." Crush (1980), for instance, notes that many 'squatters' on private land preferred the control of the white farmers to those of chiefs. Clearly, then, the achievement of subsistence levels may, in some circumstances, be easier to secure as a labour-tenant or as a labourer than as a land-possessing peasant (Neocosmos 1987a:29).

Another qualification in relation to the right to land has already been mentioned: land is allocated by chiefs, but can also be taken away by chiefs. According to more radical views (see Levin 1985, Neocosmos 1987), this gives the chiefs an enormous amount of power over the peasantry. According to Neocosmos (1987b:108-110), this power has been used by chiefs to 'plunder' the peasantry by levies, tribute labour, and so on. The power of the chiefs has increased this century, because access to land became central to the organization of Swazi rural society - instead of access to cattle, which no longer holds the centrality it once had in the socio-economic organization of society. Main reasons are that cattle can also be obtained nowadays by market transactions and that the 'competition' for land has become stronger, due to the increase of cultivation of cash crops, for which more land is required than for 'just' cultivating for food subsistence.

A last qualification is that, as with any right, the right is never "God given" (Neocosmos 1987a:29). The right should be fought for, and discrimination against coloured Swazi citizens is a case in point. Moreover, it is clear that the right does not apply to non-Swazi, which surely not only includes the wealthy whites and wealthy Africans, but also the unknown number of Mozambican refugees for whom no other option is open than selling their labour power at cheap rates.

A second set of qualifications is related to the area of land available. There is a discussion in Swaziland as to whether there is a land shortage or not. Is there enough land for all Swazi to ensure subsistence? An argument used in pointing out a land shortage is the alienation that took place in 1907 (see Chapter 5). Kuper (1947:3) had already stated that "as a result of (...) the delimitation of Native Areas, Swazis are unable to support themselves by their traditional peasant farming." Crush (1980), however, showed that the land set aside for exclusive Swazi occupation was enough to reproduce the short-term means of subsistence. He states that Grey, who implemented the partition, estimated that the reserves set aside could accommodate an increase of 52 per cent in population. Crush (1980:81) also shows that "contemporary accounts detail no mass exodus of Swazi from alienated land either before or after 1914 (year that partition became effective, A.L.)." Of course, in a legal sense, the Swazi were deprived of large parts of their land, but at lower levels of society this did not significantly influence the availability of land for subsistence purposes. In Hughes' terms, there was a vast shrinkage in the right of

avail, but, as individuals, people could still avail themselves of this right as before. The Swazi State was delivered a blow rather than the people.

Although the partition had a relatively small impact on the availability of land, other developments did have an impact. Population growth is one of them: in view of a growth rate of 3.4 per cent a year, Russell (1985:13) concludes that "allocations of fertile land between homesteads are likely to become more contentious, and increasingly so as population pressure increases". Although the effect of population growth on land availability has not been exactly investigated in Swaziland, observations in some densely populated areas easily reveal the difficulties that will rise. In our survey, homesteads in the Ezokoteni area, in particular, complained about land shortage and were forced to look for income-generating activities in other directions. Another important factor has been the introduction and rise of the market and cash economy. With the arrival of non-cultivators in Swaziland (entrepreneurs, speculators, prospectors), a demand for marketed grain developed. Cash cropping became a major income-generating activity for many homesteads. Cash cropping was further encouraged by post-independence state policy, directed at increased crop production and marketable surpluses to achieve 'self-reliance'. With the increase in cash crops, land holding came to be regarded in a new light. In the past, land was only seen as a source of food supply for the family, not as an entrepreneurial resource. The rise of cash cropping increased the demand for land. Until then, as Russell (1985:13) concludes, "the 'traditional' system has worked because the land has not been used to produce cash, for which there is an elastic demand. The implicit principle 'from each according to his ability, to each according to his need' has worked because the needs of homestead members for the products of its fields are finite and inelastic". The need and drive for cash by homesteads led, therefore, to the inelastic 'land market' becoming an elastic one. In the previous paragraph, we saw that this development not only leads to greater power and control for the chiefs, but also to a competition starting among homesteads to get the best parts of land and as much land as possible. In this competition, some homesteads will win and others will lose, and the losers may be deprived of their main basis of subsistence.

A third set of qualifications deals with an important characteristic of the land tenure system, that is, that it is communal. It is sometimes put forward that, technically, everybody not living on freehold land is landless,

since all other areas are communal and belong to the King. People on Swazi Nation Land do not own land, which creates insecurity of tenure, no immoveable asset to pledge as collateral for loans, and a lack of freedom to develop the land as they choose. The insecurity of tenure has already been discussed above. It makes people 'vulnerable' to the power of the chief and the administration he represents. Resettlement is always a threat for homesteads. And if homesteads are not banished by the chief, they may be forced to move by other initiatives. Although not exactly a banishment, a central principle of the Rural Development Areas Programme was (and still is) resettlement. Under that Programme, entire communities were expected to vacate fertile lands and relocate their houses on less fertile land, its exact location to be negotiated between experts and community representatives. In short, the right to land is counterpoised by the insecurity of tenure when having it. There is always the risk that one will be banished or forced to move because of the development plans of higher authorities.

With regard to the use of land as collateral, Russell (1985:20) argues that "since land cannot be pledged, its occupants are spared the temptation of indebtedness and the entailed threat of expropriation. In this way the weak are protected from landlessness". She also refers to a study of Guma and Simelane (1983), which found that few people reckoned lack of credit to be a constraint in their economic endeavours, as indebtedness was feared and disliked. But there is also another side of Russell's argument, as it overlooks the role of land tenure in agricultural development processes. The aversion of credit and indebtedness can, in most cases, be ascribed to lack of information rather than to a 'natural' aversion. Otherwise, one cannot explain why most stores in towns in Swaziland offer credit to their customers and most customers appreciate these offers. For those farmers who have no further assets to pledge as collateral, it is very difficult to undertake the initial investments when they want to extend and intensify their agricultural activities. For major investments, credit is necessary. Although the lack of use of credit among Swazi farmers can be ascribed to more than one factor, the lack of collateral is surely one of them, effectively preventing further investments in agriculture. In this way, communal land tenure slows down agricultural development and, in turn, the economic development of the nation. The farmers who have cattle can use these cattle as collateral, but they are caught in another 'trap'. In Chapter 6, it has already been explained that surplus cash income is often invested in cattle as a form of saving. As cattle nowadays can be acquired

through market channels, large 'stocks' can be built up. These 'stocks', however, increase the pressure on available communal land and the quality will also be negatively affected because of overgrazing. This development, in turn, will also have negative consequences for agricultural productivity and rural development.

The former qualification is also related to the observation that communal land tenure may lead to a lack of freedom to develop the land as one wishes. Especially the change-over to cash cropping is affected by it. Hughes (1972:221) summarizes the point: "there is no actual prohibition on an individual growing cash crops on his arable allocation. Nevertheless there are many who argue that their large-scale production on these allocations would be a violation of Swazi custom. Thinking is far from clear on this particular issue, and varies greatly from one area to another and between individuals." The main danger to families who violate local norms is that they make themselves vulnerable to accusations of witchcraft. Since success and failure in most endeavours are believed to be manipulable through people making use of supernatural forces, resentment against the successful is likely to be expressed in witchcraft accusations. It is clear that, in this case, social norms and rules rather than economic arguments are determining economic decision-making.

The fourth qualification deals with the quality of the land. As can be seen in Appendix B, Swaziland has four ecological zones. The land quality between these zones differs sharply, from the dry and less fertile Lowveld to a very fertile Middleveld. Because of differences in land quality, population pressure in the Middleveld is higher than in the other ecological zones.[9] However, because of the better land quality, Middleveld families need less land than in the other ecological zones. Nevertheless, in some regions, especially those surrounding urban areas, great pressure on land exists, with consequences for both land availability and land quality.

Besides quality differences due to different agro-ecological conditions, another important factor in determining land quality is the degree of environmental degradation. And in this respect we should not only think of degrading land for agricultural purposes, but also degradation of pasture land because of overgrazing, firewood scarcity because of deforestation, and water shortages because of desertification. All these processes of degradation can be observed throughout Swaziland and have, in many cases, devastating effects on the homestead economy. Not only are the basic supplies of fuel, water and food for daily subsistence threatened, but also income-generating activities are distorted. Those homesteads that are dependent on cash cropping are confronted with declining production. And as female income-generating activities in most cases need inputs from the environment (grasses, fruits and vegetables, firewood, water, and so on), women's activities are also threatened. In Chapter 6, we indicated the important role of women's income-generating activities for the daily welfare of the homestead members. This welfare would be seriously endangered if women's income were to decline or stop. Agarwal's study (1991) is a good example of what can happen to rural family groups when environmental degradation takes place.

[9] Another reason for the relatively high population density of the Middleveld is that it is also the most urbanised area of Swaziland, which attracts people who are going to live in the peri-urban areas.

In this section, we paid attention to the chief as redistributive centre. In the context of our social security discussion, the distribution of land by the chiefs is their most important social security role. This is the reason that we went into detail on access to land and land tenure and the problems that go with it. The right of access, the quantity of land available, the communal tenure system and the land quality together determine the extent to which land can operate as a social security resource for rural homesteads. It has also been shown that recent social and economic developments, such as population growth and cash cropping, increase the pressure on land, thereby at the same time strengthening the chiefs' powers. The way in which powers are exercised by chiefs differs sharply among them, but there is evidence that some of them use their increased power to 'squeeze' their subjects through higher levies, tribute labour, fines, and so on.

The most recent development with regard to land is taking place at the level of policy makers. To promote 'modern' economic development and to stop environmental degradation, plans have been developed to abolish the communal land tenure system on Swazi Nation Land (see Bruce and Marquardt 1988). Of course, these plans are causing many political struggles between the traditionalists and chiefs, on the one hand, and the central policy makers, on the other hand. What the effects of a change from communal to individual land tenure on the social security position of rural homesteads would be is very uncertain. On the one hand, if it indeed leads to more rapid economic development because of rising agricultural productivity, this may benefit the rural population in the long

run, although much will depend on the 'trickling down' effects. On the other hand, it cannot be denied that the communal land tenure system to some extent protects the weak in the rural society, as the right of avail applies to each homestead in a given community. It provides the poorer homesteads, in particular, with means of subsistence which they could not afford to buy in the market. Water, wood, minerals, pasture land, and agricultural land is provided 'for free' in the eyes of the rural population. So, there is a tension here between economic development goals and social security considerations. The social security considerations should not be underestimated in the discussion, because a change in the land tenure system does not only affect the access and rights to land, but all other rights that are connected with it as well. Not only would a land tenure system be changed, but also the 'way of life' of many rural homesteads would be profoundly affected, with all the consequences for the social security position of a large part of the economically weaker strata of Swazi society.

9. SOCIAL SECURITY MECHANISMS AND THE INDIVIDUAL SWAZI

9.1. Introduction

In the previous chapters, we analyzed the main social security mechanisms operating among the rural population on Swazi Nation Land. In this chapter, we go into more detail on the question to what extent these mechanisms play a role in the individual life of our respondents. In this way, a more concrete picture can be presented of the role and importance of the various social security mechanisms in daily social and economic life. This will be done in two ways. Firstly, in Section 9.2 the various social security mechanisms as discussed in previous chapters are put into perspective by pointing out their role in the Swazis' individual life-cycle. Secondly, three contingent situations have been selected: old age (Section 9.3), sickness (Section 9.4), and death of family members and widowhood (Section 9.5). In the latter sections is analyzed what *should* happen in case of these contingent situations, and this is confronted with the actual practice according to our survey findings. In this way, both the limitations and the flexibility of the several social security mechanisms can be shown, as the existence of social security mechanisms does not necessarily mean that they are always effective for each individual in society.

Since not all respondents in our survey were in old age, sick, or widowed, we took the relevant cases from the total sample of 295 respondents. 119 people were found to be in old age, 207 people had been sick in the year before the survey, in 47 cases a family member had died, and there were 63 widows. Also in this chapter, some relationships put forward have been statistically tested. The results of this exercise can be

found in Appendix G. As in the previous chapters, the numbers in parentheses (G1, G2, etc.) in the text below refer to the tables in Appendix G.

9.2. The individual and rural social security mechanisms

In Chapters 6, 7 and 8 we described and analyzed the most important social security mechanisms operating in rural Swaziland. It has been explained that the homestead and the kinship system have been the most important social security mechanisms for the rural Swazi people. Both mechanisms provide protection - at least to a reasonable extent - in almost all sorts of contingencies, and they are directed at providing the individual with a basic standard of living. All is done, of course, according to capacity, which must be considered relatively limited, given economic constraints. The homestead and kinship system as social security mechanisms are supplemented by social security mechanisms that operate in particular areas. The land tenure system and the practice of *lilima* are directed at overcoming economic constraints which might be caused by shortage of land or labour. Funeral organisations, operating at community level, are present to overcome initial setbacks caused by death of family members, and neighbours are present in the event of temporary food shortage and when homestead buildings get damaged or destroyed. All in all, the above mechanisms have provided the rural Swazi people with social security for almost centuries and can be considered as belonging to the older forms of social security mechanisms. Except probably for the funeral organisation, none of these mechanisms are differentiated out of broader social and economic institutions as particular, single-purpose social security mechanisms. Except for the land tenure system, all mechanisms have reciprocity as the underlying mode of exchange - the mode of exchange for centuries dominant in Swazi rural society as a whole: a rural society which can be described as a 'lineage economy', combined with some elements of what is sometimes referred to as the 'tribute mode of production' (Bonner 1980), in which redistribution is the main mode of exchange.

But times have changed and, since the end of the last century, Swazi society has been transformed by the introduction of the market economy and the values and norms that go with it. Gradually market exchange has become the dominant mode of exchange in Swazi society. New institutions have arisen in order to cope with new realities created by

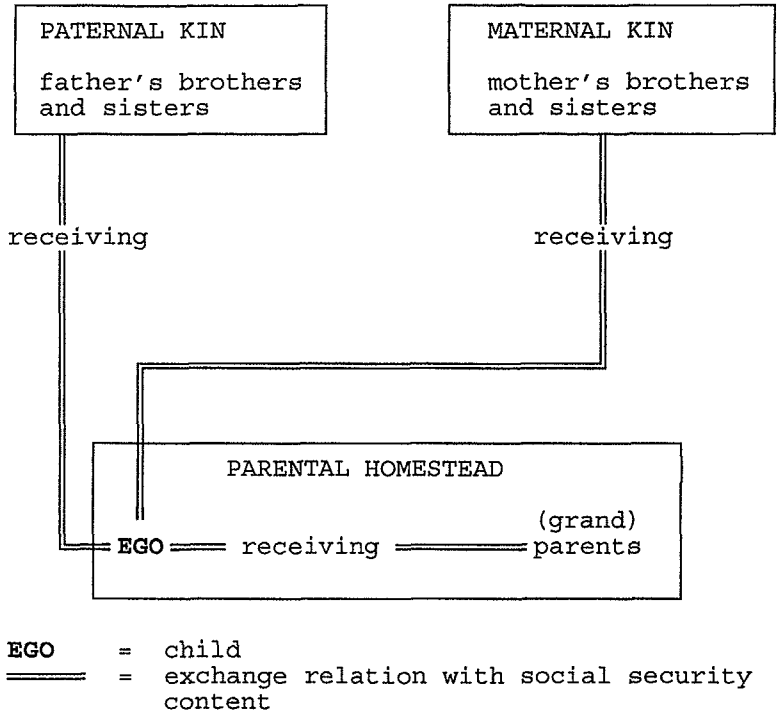
the market economy and the changing social relations. We have described the main institutions operating in the rural areas: ROSCAs and other savings groups, 'new style' funeral organisations, churches, development projects and self-help groups. They are all of recent date and form a basis for new social security mechanisms. Exchanges of resources for social security purposes are, in most cases, the result of new social or economic relationships between people which are created by these new institutions.

All the social security mechanisms discussed cannot solve the problem of poverty, but act as best they can to give and ensure the participants a certain standard of living which is considered acceptable in the given society. In stating this, we do not want to argue that these mechanisms are, at the same time, directed at social and economic equality among participants. As we have seen, social security mechanisms may work out differently for men and women, and for younger and older people. Rights and obligations vary between groups of people, and not all people have the same opportunities. Moreover, the role of the various social security mechanisms in someone's life will not be the same for all stages of his or her life-cycle. It is important to pay some further attention to this.

With the help of Figures 9.1 to 9.4, it can be illustrated that someone's 'social security network' constantly changes during the important phases of his or her life. Figure 9.1 visualizes this network during someone's childhood. It is clear that this network is small and contains only a few social relationships that may operate as social security mechanisms. Both Swazi boys and girls will have their main support relations with their parents and, when present, their grandparents. The child is almost fully dependent on them, not only for contingent situations, but also for his daily survival. Some 'receiving' contacts may exist with the paternal and maternal kin, especially father's brothers and sisters and mother's brothers and sisters. This will depend on the parent's own economic position and that of the 'uncles' and 'aunts'. Also the latter's social position (age, relationship to head of their own homestead, marital status), as well as the physical distance, will determine the existence of supporting contacts. It is also clear that the relationship during childhood is one of 'receiving'. As already argued in Chapter 4, children are in a deficit-phase and have nothing they can contribute except for their labour power in light productive or domestic activities.

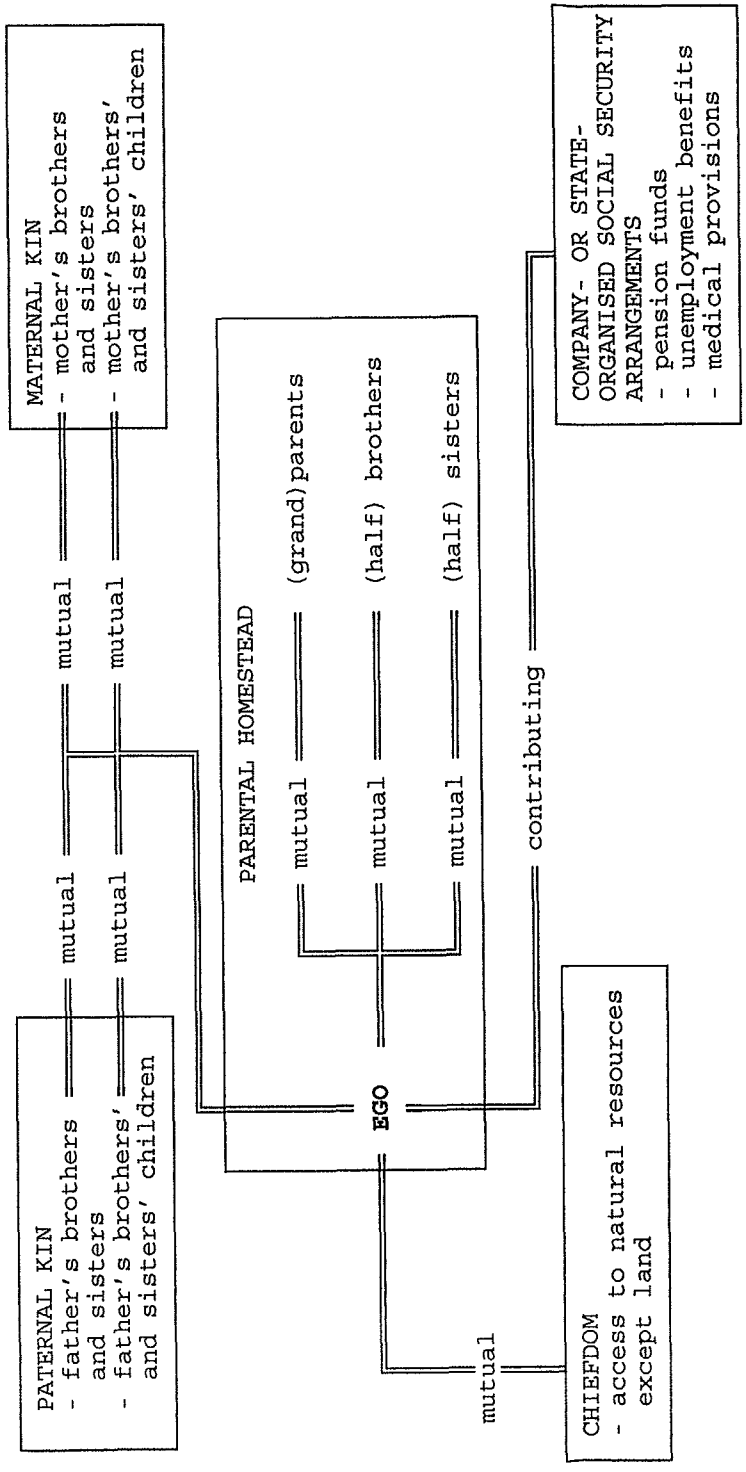
The picture starts to change when Swazi boys and girls grow up and reach the adolescent age. This can be seen in Figure 9.2. When a child grows older, he or she will be gradually engaged in the homestead's economic activities. As was outlined in Chapter 4, during the courtship period, a

Figure 9.1. The individual social security network during childhood



child will start to accumulate funds which can be used for further investment in a future enterprise. For a young unmarried Swazi female, these accumulating opportunities are limited. Normally she will stay on the homestead and join the parent's enterprise. She will contribute her labour power in exchange for sharing in the homestead's production and income. In so far as the young woman is already engaged in her own income-generating activities, part of her income will go to her parents or to her parents' relatives. Exchange may also take place with her cousins, both on her father's and mother's side. The young woman's membership of the homestead of a particular chiefdom gives her access to communal resources. As she will have fewer chances to be engaged in off-homestead wage-labour, she will not be able to participate in social security mechan-

Figure 9.2. The individual social security network during courtship



isms in the 'formal' sector. For a young man, the picture is somewhat different. We have already seen in Chapter 6 that a young man often leaves the homestead to work in the South African mines or Swazi industry. In this case, he will have to contribute to 'formal' social security arrangements (and in case of contingencies may receive benefits). Moreover, if Swazi customary rules are respected, he has to share his income with his parents, who, in the long run, may give him the necessary resources to start his own homestead. During his absence, it will be difficult to support other kin members also, but he may be obliged to do so. In principle, he will keep access to the communal resources, because his rights as homestead member will not be denied through his absence. In contrast with a migrant worker, a young man who stays on the homestead will be in the same position as a young woman. The main difference with the latter is that a young man staying on the homestead will have the prospect of inheriting (part of) his parent's resources, while the resident young woman will not.

When young men and women are married, the situation again will change. Figure 9.3 presents the new situation. It has already been explained that a Swazi man and woman reach full adulthood when they are married. They acquire full rights in Swazi society, but will also have full obligations towards others. This can clearly be seen in Figure 9.3. Having their own homestead with its own land, both wife and husband are fully integrated into the rural society. Since both are productive members of society, they are responsible for the welfare of the unproductive: their own children, their own parents and parents-in-law, paternal and maternal kin from older generations, and brothers' and sisters' children. Both man and woman also fully participate in social and economic relationships in which 'mutual' social security relations prevail: relationships evolving from membership of all types of associations, relationships with the chief, with their own relatives and in-laws from the same generation, and with neighbours. When a man or a woman are employed in wage-labour, he or she will also have to participate in 'formal' social security arrangements. Being in their productive phase, this normally means that they have to contribute. In short, in the phase of life in which full adulthood is reached and the man or women is productive and generates an income, his or her social security network will be very extended. It should be noted that, in Swaziland, a man's network is usually different from a woman's. A man joins different associations, has a different position in the kinship system -

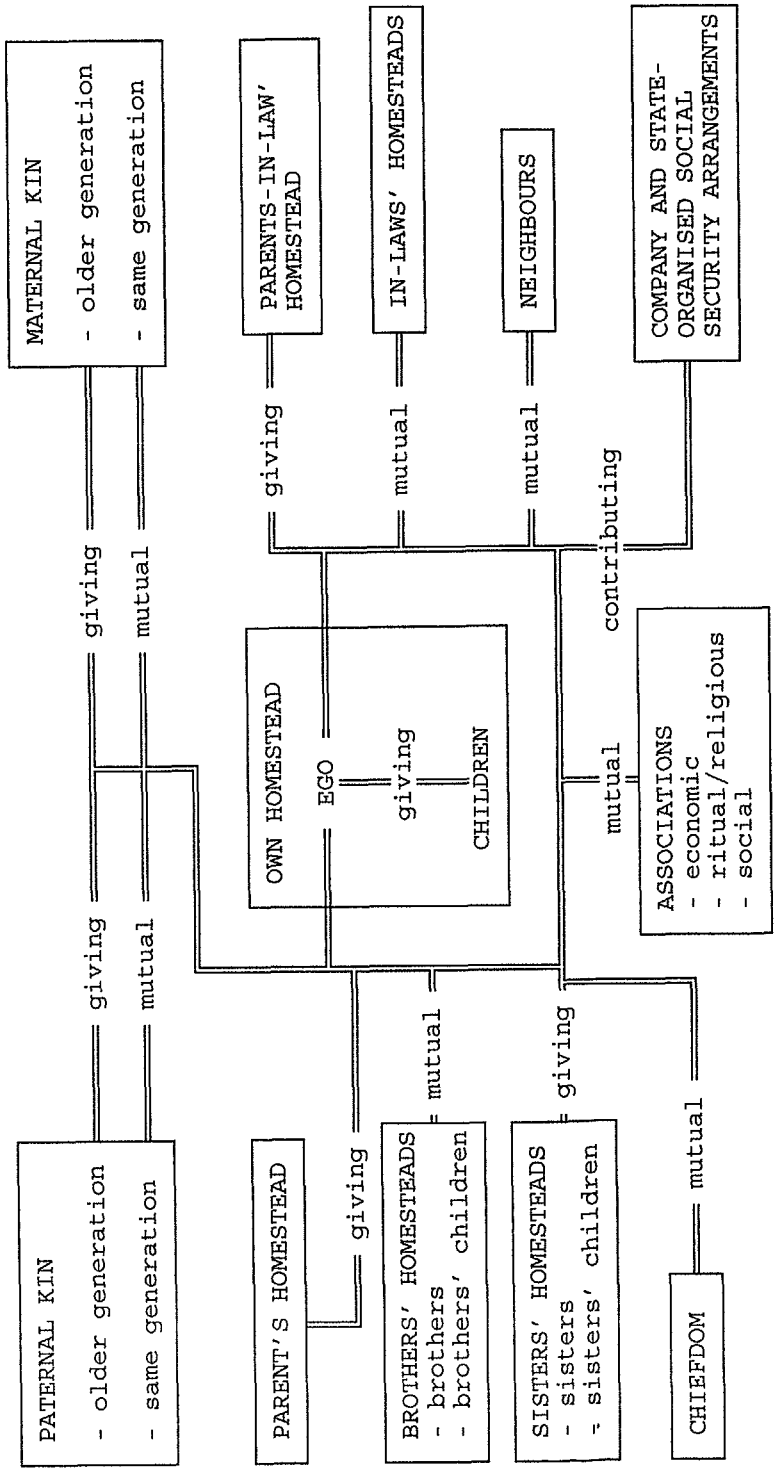


Figure 9.3. The individual social security network when married

and therefore different rights and obligations - and is engaged in different economic activities. Their social security networks will only partly overlap. When cooperation and mutual solidarity dominate in a homestead, and internal power conflicts and distribution problems between the sexes canbe overcome, the existence of two social security circuits will be a great asset. A collapse of (part of) one's own network, because of, for example, relatives dying, social relationships dissolving, associations disintegrating, does not immediately lead to a collapse of the social security position of the homestead group as whole, because another social security network may still be available. It might even be suggested that the existence of two or more social security networks of homestead members is, in itself, a social security arrangement: when one social security network collapses, there is still another one available for coping with contingent situations.

Naturally people grow older and their physical abilities will decline. This will negatively affect their productive activities. They will reach old age, and also this phase of life will cause an alternation in their social security network, as can be seen in Figure 9.4. As can be seen, the relationships with the older generations are absent, as well as the relationships with one's own brothers (in-law) and sisters (in-law). In most cases, relatives belonging to older generations will have died as well as one's own parents and parents-in-law. Siblings have also reached old age and will have nothing to exchange like EGO him- or herself. Being in old age and being improductive means that relationships with productive people are essential. These people include mainly one's own children and children-in-law, and brothers' and sisters' children. Moreover, some social security resources may be expected from companies or the state, religious and social associations (except for the economic ones of which the old aged are not generally members), and the chiefdom. The membership of the chiefdom will always give a person access to the chiefdom's communal resources, irrespective of his age and productive capabilities. In short, in old age the social security network becomes smaller again, because the amount and diversity of social and economic relationships as a whole declines. Thereby, the still existing exchange relations turn from 'giving' and 'mutual' into 'receiving'.

The above figures have clearly shown that social security networks constantly change during a person's lifetime: the mix of social security

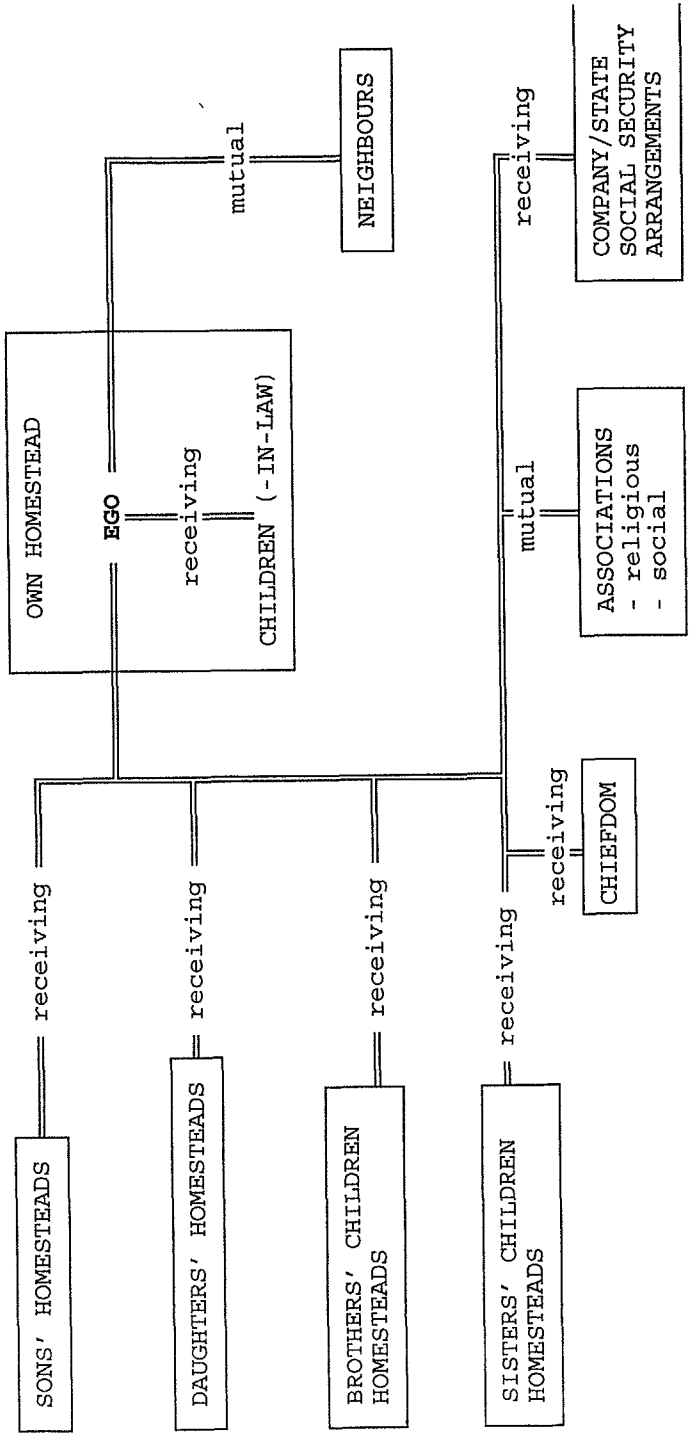


Figure 9.4. The individual social security network in old age

mechanisms in which a person participates changes, as is the direction of the social security resources that are exchanged within the mechanisms. This dynamics of the individual's social security network can be brought into relation with the dynamics of society as a whole. At the individual's level, economic decisions, which include decisions with respect to social security, are not only based on someone's present endowments and opportunities, but also include expectations about the future. For example, the parent decides to spend part of his income on his childrens' welfare, because he expects that in the future his children will spend some of their income on him. But in situations in which social and economic changes take place rapidly - such as is the case in developing countries - some expectations might turn out to be false. Children leave the parental homestead and migrate to town or South Africa. New norms and values may replace the ones that enforced mutual solidarity and intergenerational help. In other words, someone in his or her productive phase of life will have some expectations about his or her social security network when he or she is in old age. Based on these expectations he or she is prepared to participate in the present social security network in which 'giving' will dominate 'receiving'. However, rapid changes at the level of society - in the social, economic and political order - may influence the operation of social security mechanisms, as we have seen in the last three chapters. Social security mechanisms might change or disappear, new ones may arise. Individuals will be confronted with these alternations as soon as they reach a particular stage in their life. This confrontation might not be in accordance with their earlier expectations. As far as their social security position is concerned, this may mean that they are left with 'empty hands': older social security mechanisms have disappeared or been eroded, more recent mechanisms have not been incorporated into someone's network because these did not exist at that time. It is clear that these people belong to the most vulnerable groups in developing societies nowadays. They might become the 'victims' of rapid social and economic development and change in developing countries.

Another way of putting the role of social security mechanisms into perspective is by analyzing the role of various social security mechanisms in case of specific contingent situations. This is done in the following sections for three contingent situations: old age, sickness, and death of a family member.

9.3. Social security provision in the case of old age

9.3.1. Law and old age

Swazi (customary) law is very clear on what should happen in the event of people reaching old age. The first question to tackle, however, is when someone is considered to be in old age. The social and economic organisation of the Swazi rural society is, amongst other things, based on the principle that each should contribute according to capacity, whatever his or her age. In this society there is no such thing as a 'pensionable age', which must be considered as a typical construct of Western industrialized societies. In the latter societies, the 'pensionable age', mostly in the range of 60 to 65 years, marks, at the same time, the difference between the old aged and those who are not, or between becoming economically dependent on others or not. Such constructs do not exist in Swazi rural society.

Nevertheless, views exist on when someone is in old age or not. This is largely determined by someone's social position in the rural society. A mixture of factors play a role: decisive for the distinction may be whether or not the head of the homestead has transferred his powers and control over the homestead to one of his sons, which can be considered as a form of 'retiring'. Age in itself may also play a role, but in a different way than in industrialized societies: the older someone is, the more he or she is considered to approach the dividing line between the living and the dead, between the living and the ancestors. Very old people are sometimes even looked upon as already belonging to the world of the ancestors. Because of their close contacts with the ancestors, relatively old people are therefore supposed to have strong mystical powers and wisdom, which give them a major social role in Swazi society. It is not thought proper that these people should still pay attention to, and spend efforts on, the daily struggle for food and survival. A third factor, of course, is the decline of people's physical powers which accompanies ageing. Although older people may still contribute their labour power and perform light tasks, their contribution to the homestead's welfare is often less than what they need, that is, they have reached a deficit-phase in their individual life (see Chapter 4 on the family unit). The above factors determine, separately or in combination, whether or not someone is considered to be in old age. Still, what is clear to Swazis does not have to be clear for outsiders. In our fieldwork, therefore, we depended fully on our assistants' estimations concerning whether or not respondents were in old age, instead of working with age limits or trying to estimate ourselves

the extent of the respondents' contacts with the ancestors. This way of working proved to be successful.

The responsibility for taking care of the elderly lies with their children. It is the eldest son who has the largest responsibility of all sons for taking care of the old parents. He is supposed to support the parents by providing them with clothes and food, or by fully taking care of them if they live at his homestead. In their daily life, the old parents will be helped by their daughter-in-law. If the eldest son cannot support his parents, the next son in row becomes responsible, and so on. When a couple has no sons, the man's brothers must take care of them, according to age (see also Knippenburg and Lopriore 1990:19). If a couple's own sons are not alive anymore, grandsons take over; otherwise, the brother's sons must take care of their uncle (who in their eyes is also their 'father', see Chapter 7). Although Swazi custom is clear on who should support, and therefore to whose support the one in need is 'entitled' in case of old age, the main question is: what happens in practice? The next section goes into more detail.

9.3.2. How the elderly survive

In view of the absence of pensions or state-regulated allowances, the question how the elderly survive in the rural areas is not too difficult to answer, because the possibilities are limited: either one takes care of oneself by working and earning an income, or one has to depend on others, or a combination of these possibilities. How do the old-aged people in our survey survive? Table 9.1 presents the results. In this table we see that only 26 per cent of the old-aged people depend fully on their children for their survival. The other 74 per cent still work or have other sources of support besides their children. We did some crosstabulation calculations to see whether there were any relationships between 'modes of survival' and socio-economic characteristics of the respondents. The respondent's sex does not influence the way of survival (G1). As can be expected, the respondent's age does. The older the respondent is, the more he or she becomes dependent on children or other forms of external support (G2). It is obvious that decline of physical capabilities explains this finding. The crosstabulation between the respondent's income and the way of survival (G3) is also obvious, and shows that, by still working, apparently a higher income is raised than when one becomes dependent on children or other persons. An interesting finding is that marital status

Table 9.1. Ways in which respondents in old age survive

Ways of survival	Frequency	Percentage
Working + support from children	49	41.2
Support from children	31	26.0
Working	27	22.7
Working + support from children + pension	5	4.2
Support from others than children	5	4.2
Support from children + pension	2	1.7
Total	119	100.0

Source: Survey 1990

seems to be a significant factor (G4). Widow(er)s depend more on children and other persons than married elderly. Two explanations can be put forward for this finding. The first reason is that widow(er)s are relatively older than married elderly, in which case marital status gives the same results as the age of the respondents when crosstabulated with ways of survival. The second reason is that widow(er)s are usually in a relatively awkward socio-economic position, compared with married women and men (see also Section 9.4), which gives them less opportunities to be engaged in income-generating activities. The dependence on others for survival will be larger then. There is an insignificant relationship between the respondent's relationship to the head and the ways of survival (G5). Nevertheless, some association could be found. Generally, those who are still the head or the head's wife continue to raise their own income (in combination with support from children), while those denoted as the head's parent are more dependent on their children or others. Loss of control over productive resources explains the latter finding: the control over the economic resources of the homestead has been transferred to the son, and thereby also the responsibility for raising an income for the homestead members and taking care of their welfare.

After this brief introduction into the ways in which elderly survive in Swazi rural society, in the next sections we go into more detail for each of the possibilities for survival.

9.3.3. Support from the children

As already observed in the previous section, the support of children is the main source of livelihood for elderly. Although there are differences in the extent to which people depend on their children, almost all respondents in old age said they received some form of support. A first important finding in this respect is that almost all respondents in old age lived with one or more of their children. This can be seen from Table 9.2, indicating frequency and per cent of the respondents in old age who have children living on their homestead.

Table 9.2. Number and percentage of respondents in old age and support from children living on the homestead

	Frequency	Percentage
Respondent has no children	4	3.4
Respondent has children but not old enough to help	11	9.2
Respondent has children but they do not help	6	5.0
Respondent has children and they do help	98	82.4
Total	119	100.0

Source: Survey 1990

As the table shows, 82.4 per cent of the respondents are supported by children living on the homestead. The respondents who answered that the children did not help (5 per cent) were not totally deprived or neglected, but either they could still provide themselves with a living and felt therefore independent from their children, or they had the feeling that their children did not take care of them and they had to look for their own ways to survive on the homestead. Those respondents without children, or with children living on the homestead who are themselves too young to take care of their parents, keep themselves alive by raising their own income or by depending on support from outside the homestead (see further below).

Restricting ourselves to the 82.4 per cent who receive support from their children living on the homestead, we found that in 41.8 per cent of these 98 cases support is given only by the sons, in 17.3 per cent of thecases support is given only by daughters, and in 40.9 per cent of cases support is received from both sons and daughters living on the homestead. So, in 82.7 per cent of cases sons are involved in supporting their parents, while daughters are involved in 48.2 per cent of cases. The explanation for these figures is not difficult to find. Daughters are in some sense only 'temporarily' living on the homestead, because as soon as they are married they are supposed to leave the homestead. (One of) the sons, however, mostly stays on their parents' homestead, according to Swazi law and custom, and has to take care of his parents. The figures suggest that Swazi law and custom is respected by the younger male generations in this respect.

With regard to the question of who helps, it is also important to note that in many cases not all children living on the homestead are involved. It has already been stated that supporting the parents is the main responsibility of the eldest son. Other children may support them as well, and in daily life are often also expected to do so, but this is not a very strict obligation. In our survey we found that in 31.6 per cent of the cases support was given by only one person, mostly the eldest son living on the homestead. In 30.6 per cent of the cases support was provided by two children, while in 37.8 per cent of the cases support was provided by three persons or more. In 51 per cent of the cases the number of supporting children equalized the number of children living on the homestead, in 49 per cent of the cases this was less, that is, not all children on the homestead provided support. One may suggest that children who do not support 'directly' in some way or another provide support 'indirectly', as they are supposed to contribute to the welfare of the homestead members in general, the homestead being the main solidarity group in Swazi society (see Chapter 6). This is often the case, but it does not alter the fact that ultimately someone has to be responsible. Who gives clothes to the old aged when they cannot buy them themselves? Who cooks their food when they cannot do it themselves? Who gives them money when they need it? Who pays for their medicines? It remains, therefore, important to distinguish between those who contribute to the general welfare of the homestead and those who have the responsibility to provide means and labour for the livelihood of the old aged. Table 9.3 shows the forms of support that are given by sons and daughters and the regularity of support.

Table 9.3. Forms of support given by sons and daughters living on the homestead to respondents in old age, by form and regularity

	Support	Not given	Irregular	Regular
Sons	Money	24.7 %	24.7 %	50.6 %
	Clothes	66.7 %	12.3 %	21.0 %
	Groceries	49.4 %	9.9 %	40.7 %
	Activities	60.5 %	16.0 %	23.5 %
	Other	85.2 %	2.3 %	12.3 %
Daughters	Money	54.4 %	12.3 %	33.3 %
	Clothes	64.9 %	1.8 %	33.3 %
	Groceries	50.9 %	5.3 %	43.9 %
	Activities	31.6 %	3.5 %	64.9 %
	Other	91.2 %	1.8 %	7.0 %

Source: Survey 1990

We can conclude from Table 9.3 that there are two main differences between sons and daughters in forms of support: 75.3 per cent of the sons give money as opposed to 45.6 per cent of the daughters, and 68.4 per cent of the daughters help with activities or do activities for their parent(s) as opposed to 39.5 per cent of the sons. In the case of the other forms of support, the differences are less striking. The observed differences can be largely attributed to the gender division of labour, as already described in Chapter 6. If we consider the type of activities that the elderly have to be helped with, we observe that mostly domestic activities are involved: preparing food, washing clothes, collecting firewood, fetching water, shopping, and so on. These are specific female tasks and will, therefore, be performed by daughters. In so far as sons help with activities, this will be in the male realm: ploughing a field, housing construction and repair, general maintenance. With the male homestead member often involved in income-generating activities, with higher revenues than the female's, their support may be expected to take the form of money donations to the elderly. Sometimes these necessities are directly given to

them: for example, groceries and clothes. What exactly is given and in what form will also largely depend on how capable the elderly themselves are of performing certain activities. Money is useless to an old aged person who receives money but cannot walk to the shop and is not able to prepare his own food, unless he finds someone to do these activities for him.

In sum, we can conclude that, as far as the children on the homestead are concerned, their support to the elderly is considerable. Means are redistributed from the younger to the older generations through intra-homestead transfers. In this respect, the homestead as social group clearly shows its capacity to operate as a solidarity group.

Support by children may not be restricted to the children living on the respondent's homestead. He or she may also receive support from children living on other rural homesteads or in town. Table 9.4 gives an indication of the extent to which support is received from these children.

Table 9.4. Number and percentage of respondents in old age and support from children living outside the homestead

	Frequency	Percentage
Respondent has no children	4	3.4
Respondent has children but they do not live outside the homestead	35	29.4
Respondent has children living outside the homestead but they do not help	20	16.8
Respondent has children living outside the homestead and they do help	60	50.4
Total	119	100.0

Source: Survey 1990

There is a major difference with children living on the homestead: from

Table 9.4 we see that just 50 per cent of the respondents in old age receive support from children outside the homestead. This lower figure, compared with supporting children living on the homestead, can be largely explained by the incidence of having no children who live outside the homestead, but there is also a considerable proportion of respondents (16.8 per cent) who do not receive support from their children living outside the homestead. We will return to this group later on, and will first concentrate on the group of respondents who do receive support from children living outside the homestead.

We repeated the two questions posed earlier in this section. Who gives support? In what form is support given? As regards the gender, the figures on who helps show a pattern which is opposite to that for the children living on the homestead: in 15.0 per cent of the cases respondents are supported by sons (as opposed to 41.8 per cent 'on-homestead'), in 53.3 per cent of the cases by daughters (as opposed to 17.3 per cent), and in 31.7 per cent of the cases by both daughters and sons (as opposed to 40.9 per cent). The difference in the incidence of support given by sons and given by daughters seems to confirm the conclusions drawn in the paragraph on support from children living on the homestead: (one of) the sons stay(s) on the homestead to support his or their parents, and as a consequence daughters live outside the elderly's homestead more often than sons. Daughters ultimately leave the parental homestead and can only support their parents from their own homestead. It should be noted that it is rather surprising to find that daughters living outside the homestead still have a share in the support of their parents, as a married daughter is supposed to devote all her efforts and revenue to the maintenance of her husband's homestead and his family.

As in the case of children living on the homestead, not all the respondent's children living outside the homestead support their parents. This was the case for 36.6 per cent of the respondents. This means that in 63.4 per cent of the cases *all* children outside the homestead provide support. Of those with children who help, 43 per cent of the respondents were supported by one child, 38.3 per cent by two children, and the rest by three children or more. The forms of help given are reported in Table 9.5.

Two major conclusions can be drawn from Table 9.5. First, the differences between sons and daughters are less pronounced, in the sense that most forms of support are given to the same extent by sons and daughters. Support through providing clothes is still more dominant with

Table 9.5. Forms of support given by sons and daughters living outside the homestead to respondents in old age, by form and regularity

	Support	Not given	Irregular	Regular
Sons	Money	39.3 %	35.7 %	25.0 %
	Clothes	89.3 %	3.6 %	7.1 %
	Groceries	57.1 %	14.3 %	28.6 %
	Activities	82.1 %	7.1 %	10.7 %
	Other	92.9 %	3.6 %	3.6 %
Daughters	Money	37.3 %	39.2 %	23.5 %
	Clothes	68.6 %	19.6 %	11.8 %
	Groceries	56.9 %	25.5 %	17.6 %
	Activities	100.0 %	0.0 %	0.0 %
	Other	88.2 %	5.9 %	5.9 %

Source: Survey 1990

daughters than with sons, but sons sometimes help with activities, which is impossible for daughters for reasons mentioned earlier in this study. The extent of support by money is almost the same between sons and daughters. This can be explained as follows: first, the sons give less monetary support because they have to take care of their own homestead or have to provide for their own living in town or South Africa; secondly, daughters give more monetary support because they have a job in town and thereby earn a higher income than with other income-generating activities, and/or because, for daughters living outside the homestead, money is the only form (besides groceries and clothes) in which support can be easily given, as help with activities is impossible. The second major conclusion from the above table is that the regularity of support seems to decline drastically as soon as the children leave the parental homestead. Children living outside the homestead by no means give their support regularly, which means that it is almost impossible for the parents to rely solely on the external support. Whether or not support is given, and how regularly, depends in most cases on the (ir)regularity of the visits by the children.

Regular visits cannot be made as easily by children living in town or in South Africa as by children living in the near surroundings.

In sum, it can be concluded that there are major differences between the support given by children living on the parental homestead and the support given by those living outside the parental homestead. For the old aged, the support of children living outside the homestead is less 'reliable' than the support received from children living on the homestead. In the latter case, social control and intra-homestead redistribution will ensure in most cases that the old aged are taken care of, in the sense that they will be able to survive. This is not to say that a socially acceptable minimum standard of living is also reached by this form of 'old age provision'. It is clear that poor children have few things to redistribute apart from their labour, and it is far from obvious that rich children will share all their wealth with their parents. From what we have observed during the survey, most parents supported by their children can only be classified as 'just survivors'. In many cases, the old age provision means the children sharing their poverty with their parents.

As mentioned above, we will return now to the group of people who have children living outside the homestead but who do not receive support from them. This is not a major problem if these elderly people are supported in other ways, for instance by children living on the homestead. Therefore, to get a clear overall picture, we have to combine the above findings with regard to the support from children both inside and outside the homestead for each respondent. Table 9.6 presents the results of this exercise.

The table below shows that in our survey only 13 respondents in old age (11.0 per cent) are not helped by their children, either because they do not have children or because the children do not or cannot support them. The respondents who had no children said they were supported by other people, including neighbours and close relatives. The respondents who had children but were not supported by them all said their main basis of subsistence was provided by earning their own income. These answers might suggest that in Swazi society a difference is made between people who have no children and who are for that reason entitled to receive support from others, on the one hand, and, on the other hand, people who have children by whom they are not supported and who, because they have children, are less entitled to support from others. In the latter case the 'others' do not have to take responsibility

Table 9.6. Respondents in old age and support from children

	Frequency	Percentage
Respondent has no children	4	3.4
Respondent has children but they are not able to support	2	1.7
Respondent has children able to support but they do not support	7	5.9
Respondent is only supported by children living outside the homestead	8	6.7
Respondent is only supported by children living on the homestead	46	38.7
Respondent is supported by children living on and outside the homestead	52	43.6
Total	119	100.0

Source: Survey 1990

and can refuse requests for support by referring to the responsibility of the children. It is not certain to us whether this line of reasoning is applied in practice, but the figures do suggest such behaviour. The general conclusion to be drawn, however, is that the 'vulnerable' group of old aged in our sample is small, and most elderly can rely on support from their children when they are in need.

The latter conclusion is reached by interpreting the figures. An important question, however, is also what the respondents themselves think about the support by their children. We asked the respondents in old age with children whether or not their children gave sufficient support, in their opinion. 32.7 per cent thought their children did not take enough care, 67.3 per cent was satisfied with their children's support. A significant positive relationship could be found between the answers to this question and the several possibilities of support as outlined in Table 9.6: the incidence of people being satisfied rises, not surprisingly, with the fact that children help and when both children on and outside the homestead help (G6). It was more surprising to find that one respondent, who received no support from his children, was nevertheless satisfied with receiving no

support (!) (see G6).

A check on the above findings can be made when starting from the side of the children involved. Those respondents not in old age and with parents were asked about their support of their parents. 72.7 per cent of the respondents not in old age still had one or two parents. The ways in which they supported their parents are listed in Table 9.7.

Table 9.7. The types of support given by children to their parents

	Frequency	Percentage
No support given	33	26.0
Money	13	10.2
Groceries	5	3.9
Activities	7	5.5
Clothes	3	2.4
Combination	66	52.0
Total	127	100.0

Source: Survey 1990

A quarter did not support their parents at all, and just over half the respondents provided their parents with a combination of money, goods and labour. We did some crosstabulations with findings on the place where the parentslive, with whom the parents stay, and the respondent's sex and income. A significant relationship was found between the area where the parents live (as proxy for distance) and the support given (G7). First, the further away the parents live, the less is the incidence of support and, secondly, the nearer the parents live, the more the support consists of a combination of goods, money and help with activities. So, physical distance seems to matter in this case. Another type of distance is involved when we look at with whom the parents live and associate the findings with the support given to the parents (G8). A significant relationship was found: when the parents live with brothers or sisters of the respondent or with other family, the incidence of support declines and the support becomes less diversified. This is in accordance with the conclusions we

have drawn on the support that people in old age receive from children living outside the homestead: this support is less frequent and less diversified.

Significant relationships were also found when we combined the incidence and type of support with personal characteristics of the respondent, such as sex and income. The incidence of support among female respondents is less and is less diversified than with male respondents (G9). Of course, the distance factor plays a role in explaining these findings. In many cases, the female respondents live further away from their parents than male respondents and are, therefore, less able to provide support. Income also proved to be significant (G10). The respondents in the low-income groups tend to give less support than the respondents in higher income groups, both in terms of incidence and type of support. Respondents in the higher income groups give relatively more combined support, including money. Other personal characteristics, such as age, marital status and relationship to the head proved to be less important.

In sum, also when we examine the situation from the side of the contributors, it can be concluded that generally children support their parents. The support is given in accordance with the social and economic position of the contributor, the geographical place where the parents live, and whether or not parents are already taken care of by other family members or persons. From our survey there are no indications that elderly people in the *rural* areas are completely neglected and ignored: however minimal it may be, the old aged are given a basis for survival. Many of the old aged, however, also provide themselves with a basis for survival, whether or not combined with support from children. The next section goes into more detail on this matter.

9.3.4. The elderly and monetary income

Many respondents in old age were still engaged in productive activities themselves and were sometimes able to raise a considerable income. In the absence of a 'pensionable age', people in old age are not restricted in their income-generating activities. Their physical condition will be the main restriction on their efforts. Old-aged people are therefore often engaged in light income-generating activities such as mat making, basket making, brewing beer and baked items. Those who are in better physical condition are often still engaged in agriculture. As old aged people keep the right of avail and all the other related rights to communal resources

as discussed in Chapter 8, this enables them to dispose of the necessary inputs for their income-generating activities. Table 9.8 gives an indication of the amounts generated by the activities.

Table 9.8. Respondents in old age by income group (in Emalangeni, annual base), in frequencies and percentage

Income group	Frequency	Percentage
No income	14	11.7
E1 - E250	24	20.2
E251 - E500	12	10.1
E501 - E1,000	20	16.8
E1,001 - E1,500	19	16.0
E1,501 - E2,000	11	9.2
More than E2,000	19	16.0
Total	119	100.0

Source: Survey 1990

It can be calculated from this table that almost 75 per cent of the respondents in old age have an income of E.1,500 or less a year (466.8 US dollars or less in 1990 at the official exchange rate). This figure is 55 per cent for respondents not in old age. 466.8 US dollars a year or less is also 44.4 per cent or less of the GNP per capita in Swaziland (see Appendix B). As in most societies, in Swaziland the elderly belong to the poorer strata of the population in terms of monetary income.

Are there any significant relationships between the respondents' personal characteristics and the income group to which they belong? As we have already found with the ways in which elderly survive, age is an important factor. A higher age leads to less income (G11), which has been explained earlier by the decline of physical capabilities. Marital status was also important: those who still had a partner were better off than the widowed (G12). The incidence of widowhood, of course, increases with age, but it has already been pointed out several times that widows have a difficult social and economic position in society (see also Section 9.5).

Having less access to productive resources will limit the opportunities to raise an income of one's own. The relationship to the head also proved to be significant (G13). Those who are the head or are closely related to the head (by being his wife or being his parent) have a higher income than those at a greater (social) distance. This finding can be explained by the continued access and control over productive resources. A significant difference was also found between male and female (G14). These differences can be traced to the general difference in economic position between men and women in Swazi society, as explained in Chapter 6. Last but not least, the amount of income also depends on the way in which people in old age survive. Those who are more dependent on their children, have a lower income (G15), as has already been observed in Section 9 2.2. Combining all these factors, one might say that relatively old widowed women who are dependent on their children for survival are the worst off in terms of monetary income.

The composition of the income of the respondents in old age is presented in Table 9.9.

Table 9.9. Composition of the income of respondents in old age expressed as ratio 'income from activity / total income respondent', by income group

	Income from agriculture	Income from O.I.G.A.*)	Income from wage labour	Income from remittances
E1 - E250	0.04	0.46	0.00	0.50
E251 - E500	0.25	0.30	0.00	0.45
E501 - E1,000	0.13	0.34	0.00	0.53
E1,001 - E1,500	0.27	0.22	0.00	0.51
E1,501 - E2,000	0.23	0.24	0.00	0.53
More than E2,000	0.14	0.25	0.00	0.61

*) Other Income Generating Activities

Source: Survey 1990

Table 9.9 shows that there are no large differences between the income groups in terms of the ways in which income is realized and the proportion each activity has in the respondent's income. In the lowest income group, agriculture has a low share in the income generation, which could be due to the relatively high age of the respondents in this group. These respondents lack the physical capabilities to perform the heavy agricultural tasks and take refuge in light work such as mat making, making baskets, and so on, which can be done on the homestead site and does not require great physical strength. In all income groups, remittances constitute approximately 50 per cent of the respondents' income, and in the highest income group it is even 61 per cent. This may lead to the conclusion that the amount of remittances largely determines the differences between lower and higher incomes among old-aged people. Absolute figures on the remittances confirm this conclusion: respondents in the lowest income group receive on average E66 from remittances, and this amount increases steadily with the higher income groups, being E1,580 in the highest income group. Calculations on the significance of the differences among average amounts between income groups show that the differences in agricultural income and remittances are significant, but those of other income generating activities (and wages) are not (G16). This gives further support to the above conclusion that remittances, together with agriculture, generate the differences between incomes among respondents. This, in turn, also means that the role of income generation by the elderly themselves as a form of 'self-help' is limited, and most of them depend largely on the remittances from their children or others for their monetary income. People in old age work and through this work they raise an income, but this income is hardly ever sufficient and in most cases will need to be supplemented by support from others.

Apart from the amount and composition of the income, it is interesting to see what the share of the income of the old aged is in the disposable homestead income. Table 9.10 presents the figures. It shows, as was to be expected, that the higher the income of the old aged, the higher is also the share in total homestead income. This association is highly significant (G17). It should be noted that this implies that a low income of the respondent does not necessarily mean that he or she also belongs to a poor homestead in terms of income. For example, the respondents in the lowest income group whose share is a maximum of 25 per cent do not necessarily belong to a poorer homestead than the respondents in the

Table 9.10. Income of respondents in old age and its share in disposable monetary homestead income (in per cent of the frequencies in each income group)

	0.01 - 0.25	0.26 - 0.50	0.51 - 0.75	0.76 - 1.00	Mean
E1 - E250	87.5 %	6.3 %	0.0 %	6.2 %	0.147
E251 - E500	91.7 %	0.0 %	0.0 %	8.3 %	0.189
E501 - E1,000	42.1 %	26.3 %	15.8 %	15.8 %	0.416
E1,001 - E1,500	26.3 %	31.6 %	10.5 %	31.6 %	0.537
E1,501 - E2,000	27.3 %	0.0 %	27.2 %	45.5 %	0.641
More than E2,000	0.0 %	26.3 %	21.1 %	52.6 %	0.742

Source: Survey 1990

fourth income group, whose share is more than 75 per cent in the homestead income. The poorest living conditions are experienced by those belonging to the 6.2 and 8.3 per cent in the fifth column of the first two income groups. These respondents have a low income of their own, but nevertheless this low income constitutes more than 75 per cent of the homestead disposable income. The relatively well-to-do amongst the respondents are those in the lefthand side columns of the higher income groups. The latter have not only a relatively high income themselves, but also belong to a relatively rich homestead, given their low share in the total homestead disposable income. Part of this higher homestead income will be reflected in the general welfare conditions on the homestead (especially housing), from which also the older homestead members will profit.

9.3.5. Other sources of subsistence

Although the support received from the children and their own income-generating activities are the main sources of subsistence for the elderly, some of the old-aged people also have other sources from which they are able to make a living. In most cases, these sources are used in combination with working and/or support from children. In this section, we will briefly pay attention to pensions, monetary savings, cattle and goats, and

help from others than children.

Pensions

As could be expected among our 119 respondents, in old age there were only five people who received a pension (4.2 per cent). Two people received a pension from the mine company in which they worked, one person received a pension from a Swazi company, and the other two had worked with the Swazi government (as teachers) and therefore received a pension from a government scheme. As is mostly the case with the mine companies, the pensions the two respondents received were a once-and-for-all lump-sum payment; the other three received their pensions monthly. As regards the former mine workers, it is doubtful whether they still live on the pension, as they said they had invested the money in better housing and consumables. Not surprisingly, they also answered that the pension they had once received was insufficient to live on. The other three respondents thought their pension was sufficient to live on (given the fact that they also receive support from children or still have income-generating activities).

Monetary savings

13 of the 119 respondents in old age said they had savings (10.9 per cent). The amounts varied from E10 to E5,000. The reasons for saving were various. Three respondents used savings for buying food and groceries when they were in need; one respondent said she saved in order to pay the school fees of her minor children; two respondents said they saved just in case they would need money for unforeseen expenditures; others mentioned saving for clothes or other consumption goods. It appeared from the answers that none of the respondents saw their savings as a regular basis on which to live. Like the pensions, the savings were considered as a welcome supplement to other sources of income and subsistence. The incidence of saving among the respondents did not have any relationship with their age or sex (G18 and G19). There was a weak relationship between income and savings (G20): among those with higher incomes the tendency to save was larger. The latter finding is, however, not very surprising. In sum, the elderly sometimes save, but not on a large scale. With regard to the method of saving, none of them were involved in a ROSCA or had deposited their money in a bank. All respondents kept their money at home, which means that savings are not seen as a source of income.

Cattle and goats

A more usual way of saving in rural Swaziland is by holding cattle or goats. Apart from the fact that cattle can be sold when money is needed, in the meantime cattle can be used for various other purposes, including ploughing, giving milk and, sometimes, such domestic activities as collecting firewood and fetching water. Moreover, nature itself gives the interest if the cattle are able to multiply. A small part of our respondents in old age had cattle and goats of their own, as can be seen in Table 9.11.

Table 9.11. Cattle and goat ownership by respondents in old age, in frequencies and percentage *)

Number	Cattle		Goats	
	Frequency	Per-centage	Frequency	Per-centage
0	79	68.7	86	80.4
1 - 5	13	11.3	6	5.6
6 - 10	12	10.4	9	8.4
11 - 15	6	5.2	3	2.8
16 >	5	4.4	3	2.8
Total	115	100.0	107	100.0

*) missing observations: 4 in case of cattle, 8 in case of goats

Source: Survey 1990

To start with cattle, we asked the respondents what their main reasons were for keeping the cattle. Several reasons were mentioned, mostly in combination: for milk (22 times), for savings (19 times), for meat (8 times), for activities (8 times), and for paying *lobola* (bride-price) (6 times). Thus, more than 50 per cent said that cattle were (also) held as a form of saving, and would be sold when they were in need. In this way, saving and holding cattle is a form of 'self-help', in the event of the respondent not being able to benefit from social security mechanisms. Holding cattle makes the economic position of the respondent stronger, and thereby decreases his or her vulnerability in situations where social

security mechanisms may not operate.

We also made some crosstabulations between cattle ownership and the socio-economic characteristics of the respondent. Cattle ownership varies significantly with gender (G21) (see also Asmellash 1990). In Swaziland, cattle is owned by men. Women cannot inherit or own cattle except in rare cases. A woman can get a cow as part of the bride-price upon the marriage of her daughter, in order 'to wipe away the tears', or a woman can get a cow as a present. Normally, she is not allowed to acquire cattle on her own initiative. When she has cattle, they remain, in principle, under the control of her husband during his lifetime. When the husband dies, she may lose her cattle, as they may go to sons or other inheritors. This can also be seen in the crosstabulation between cattle ownership and relationship to the head (G22). Those who are the head or are married to the head have cattle, but the greater the social distance, the lower the incidence of having cattle. The marital status is another indication of the difference in cattle ownership between the sexes: the incidence of having cattle is less among widows than among married women (G23). Age was not a significant factor in determining cattle ownership (G24). Income, however, proved to be significant (G25): the higher the income, the higher the incidence of having cattle and the higher the number owned. Apparently, people with higher incomes invest part of their income in cattle. The latter might be done not only as a form of saving, but also in order to have milk and meat. Moreover, in Swazi society cattle ownership is closely linked to social status: the larger the herd, the more status the owner has.

Apart from cattle, people may also have goats. Almost 20 per cent of the respondents in old age had goats. The use of goats differs, however, from the use of cattle. In many cases, goats are kept in order to be eaten, supplementing the diet of the homestead people with meat (30.4 per cent). In 17.4 per cent of the cases, goats were held as a form of savings. The majority (43.5 per cent) of the goat holders said they had no specific reason for holding goats, which may indicate that they may serve all sort of purposes. What is clear is that goats are less a savings object than cattle and are more frequently used to satisfy short-term food needs.

Crosstabulation of socio-economic characteristics of the respondent and the holding of goats shows the same results as with cattle. Age does not matter; sex, marital status, relationship to the head, and income are significant factors determining goat ownership (G26 through G30). The

same explanations can be put forward as with cattle. This may lead to the conclusion that cattle owners are, at the same time, goat owners. Calculation suggest that this is indeed the case (G31); one should note, however, that the significance of the positive association is mainly caused by the predominance of the non-cattle/non-goats association. 39.4 per cent of the respondents hold cattle and/or goats; this percentage may be subdivided into 6.7 per cent with goats only, 13.4 per cent with cattle only, and 19.2 per cent owning both. It has sometimes been suggested that goats are the 'poor man's cattle'. Although this statement is difficult to support with our findings, there are some indications that may confirm this suggestion. Both Tables 9.11 and G.31 show that goats are not held in large numbers, in contrast with cattle. It seems that, if someone can afford to buy cattle, he will prefer cattle to goats, taking into consideration that goats are for more general use than cattle. The latter also give social status.

Support from others than children

30.3 per cent of our respondents in old age said they also received occasional support from others than their children. Neighbours and friends were mentioned mostly, and sometimes church members. Support was mostly received in the form of groceries or help with domestic activities (in both cases 36.1 per cent of the positive answers). Money was seldom received (only twice). In contrast with support from children, this support is irregular and directed at solving short-term problems in the field of activities or the provision of daily necessities. The support given by neighbours and others does not so much result from the fact that the respondent is in old age - although this fact may create the obligation to support (as it does for the children) - but rather from reciprocal obligations and rights among neighbours, community members or church members, as described in Chapter 8. The support given by others is relatively independent of the support from children, as is confirmed by calculations (G32) which show that the relationship between support from children and support from others is insignificant. In other words, no support from children does not lead to extra support from others, and vice versa. Furthermore, support from others has no significant relationship with gender (G33) or the respondent's income (G34), which strengthens the conclusion that the support is part of general reciprocal obligations and rights.

Although the above support is irregular, its importance should not be underestimated. As already mentioned, it often helps to solve short-

term problems and needs that might not be solved quickly when other homestead members are temporarily absent or working in the fields. Having people around who can occasionally fetch your water, collect your firewood, do your shopping or prepare your meal can be very 'handy' when your are in old age. It is the kind of support which, in industrialized societies, is often semi-institutionalised and denoted as 'home care' or 'home help'.

9.4. Social security provisions in the event of illness

9.4.1. Who should provide which social security resources?

Also in the event of illness, norms and rules exist on who should help the sick and how the sick should be helped. The norms and rules in the event of sickness can be described using our in-depth study and what has been found by Knippenburg and Lopriore (1990:18-9). A differentiation is made between the illness of men and of women.

A male homestead member, certainly when he is also the head, is supposed, in the first instance, to take care of himself with respect to the costs his sickness may involve. This may be done by using his monetary savings or by selling some of his livestock. In the latter case, the other homestead members may have to be consulted (Marwick 1966:46). If expenses cannot be covered by the sick person, his sons are responsible for him. If the heir has not yet been appointed, they are all equally responsible and have to contribute to the expenses. When the heir is appointed, he is the person most responsible and should also take over his father's labour tasks, such as ploughing, repairing, and representing the homestead group. If a male homestead member has no sons or if his sons are not old enough, other relatives can be called upon for help. His brothers are then the first to come and help. Brothers are responsible according to age. If none of the former are able to help, other more distant relatives can be called upon, such as grand-sons, cousins, and so on. The principal rule, however, is that the contingencies raised by sickness should be solved first within the homestead group.

This rule also applies when sick women are involved. The person with the first responsibility is her husband. He must see to it that she receives the medical treatment she needs, and he should cover the expenses. Daughters and co-wives are supposed to take over her domestic and agricultural tasks. When there are no co-wives or daughters, daughters-in-law are the persons who should help. The people next in line who may be called upon to help with the sick wife's activities are the husband's sisters or the wife's own sisters. If there is nobody to help, it will eventually be the husband who will have to do his wife's tasks. If the husband cannot fulfil his obligations, either due to a lack of money or because he is absent or has passed away, the wife's sons are responsible for their mother's welfare. If the husband has died, also his brothers are responsible and should contribute towards paying the expenses. Knippenburg and Lopriore (1990:19) found that in the latter case, however, the contribution should ultimately be paid back. If no solution can be found, the woman's brothers are, in the last instance, responsible for their sister and, in case of need, may take her back to her parental homestead, where she will be taken care of by her own relatives.

9.4.2. Help with illness in practice

In a society in which poverty prevails and medical provisions are scarce, it is not surprising to find that, of the 295 respondents in our survey, 207 (70.2 per cent) said they had been ill in the survey year. We asked these respondents whether or not they went for treatment. 14.5 per cent of those who had fallen ill did not, as they thought it was unnecessary and the disease only lasted for a few days. The largest proportion of the respondents went for treatment. In 82 cases people said they went to a hospital in town for examination and medicines, in 76 cases respondents visited a clinic in their own or a nearby community, in 26 cases an *inyanga* (traditional healer) was consulted, in 13 cases people went to a private doctor, and in 1 case the respondent could go to a company doctor.

The first contingent situation the illness gives rise to, then, besides physical or emotional misery, is the payment of the costs involved in transport and obtaining medicines. In 61.4 per cent of the cases, respondents had to travel and pay for transport. We asked them who paid these costs. The choice of answers was limited: most of those who needed transport (55.1 per cent) paid the costs themselves, in 24.4 per cent of the cases the husband or wife paid the costs, and in 14.9 per cent of cases the children on the homestead paid the expenses. Only in 3.1 per cent of cases did other family members cover the expenses, and in the case of three respondents (2.7 per cent) the employer paid. We tried to find out by means of some crosstabulations whether or not there was any significant relationship between who paid the expenses and the socio-economic profile of the respondent. The arguments in the previous section suggest

that sex and income are important criteria for whether or not one has to pay for oneself. Sex proved to be significant, income was not (G35 and G36). The significance of the gender factor suggests that the transport costs for women are more frequently paid by other persons than for men. Income was not significant, but this might have to do with the relatively low costs of transport, as people mostly travelled by bus.

In general. higher costs were incurred in paying for the medicines and the treatment. In 16.9 per cent of the cases no costs were involved, in 38.6 per cent the respondent paid him-/herself, in 23.2 per cent the husband or wife paid, in 14.0 per cent the children paid, in 4.8 per cent other family members paid, in one case a church member paid, and in four cases the employer paid for the treatment. Sex proved to be very significant in determining who pays the costs - more so than with regard to transport costs. Males mostly paid the costs themselves, while in the case of women the costs were mostly paid by others (husband or children) (G37). Because of the higher costs involved, also income now mattered (G38). More people could be found among those with relatively high incomes who paid for themselves than among those with relatively low incomes. It can, therefore, be concluded that the payment of costs involved in medical treatment follows the pattern as prescribed by Swazi 'rules', as outlined in the previous section.

Besides the monetary costs involved, sickness often leads to a second contingent situation, especially in case of long-term diseases, in which (productive) activities normally carried out by the respondent cannot be carried out. In 25.1 per cent of the cases the illness had no consequences for the activities, because the respondent was already inactive (because of old age) or the period of sickness was too short (mostly less than one week). In 38.2 per cent of the cases, the illness was so severe that the respondents could not perform any activity. In 36.7 per cent of the cases, part of the activities could not be done. We asked the respondents whether or not their activities were taken over by others when they were ill. In 21.5 per cent of the cases no one took over the activities, in 78.5 per cent of the cases the activities were done by others. Who were these other persons? Of the 134 respondents who received help with activities, 118 (88 per cent) said they received help from people living on the homestead: children (41.8 per cent), children-in-law (21.6 per cent), husband or wife (12.7 per cent) or other people (11.9 per cent). 36 times (26.8 per cent) (also) someone outside the homestead was mentioned:

family members (14.9 per cent), neighbours who were not a family member (9.7 per cent), or other community members/friends (3.0 per cent). In sum, in 88 per cent of the cases the contingent situation with respect to the activities was solved within the homestead group itself.

A crosstabulation between the number of active homestead members and those who took over the activities of the sick respondent shows clearly that the smaller the size of the homestead, the more the support has to come from outside the homestead (G39).[1] This is a further indication that, if sufficient persons are present, the problems are solved in the first instance within the homestead. The age of the sick respondent also proved to be significant (G40): the older the respondent, the more support with activities was given by other homestead members. This can be explained by older sick respondents mostly having productive children living on the homestead, while younger sick respondents are themselves, in many cases, the only productive homestead members, especially when they belong to small, newly-established homesteads. The gender of the respondent was not a significant factor in determining whether support was given from inside or outside the homestead (G41), notwithstanding the finding that those who received support from outside the homestead were all female. The uneven distribution between the number of men and women may have contributed to the insignificance of the result.

Apart from support in paying the costs of treatment and help with activities, other forms of support during illness may be given. We also asked our respondents whether or not they had received any. 20.8 per cent of the respondents who had been ill had. The forms of other help that was given varied from money and groceries to someone bringing water or firewood, and from being prayed for to someone else taking care of the children. A main finding with these forms of 'additional' support was that in 82.7 per cent of the cases such support was given by people living outside the homestead. As regards the various social groups constituting the 82.7 per cent: neighbours (who were not family) were mentioned in 34.8 per cent of the cases, family outside the homestead gave extra support in 23.2 per cent of cases, church members were involved in 16.2 per cent of cases, and in the remaining 8.5 per cent other community members/friends were involved.

[1] As a proxy for the number of active homestead members we took the number of men and women between 16 and 55 years old, minus the respondent if he or she belonged to this agegroup.

We tried to find out those factors that influence the incidence of extra support or not. The only significant explanatory factor appeared to be the period of time the respondent was ill: the longer a person was ill, the higher the incidence of extra support (G42). With long-lasting diseases this finding can be expected: in the long run a respondent will run short of money and other necessities, because he or she is unable to perform the usual economic activities. These necessities will have to be provided, then, by other persons. The relevance of the duration of the illness, combined with the finding that most of the extra support comes from outside the homestead, may well indicate that the homestead is less able to operate as solidarity group in case of sickness over the long term. The homestead can cope with the short-term effects of sickness, but when one of its members falls ill for a long period, external support seems to be necessary. This is an important indication that the capacity of the homestead to provide people with adequate resources is in any case limited. Notwithstanding poverty, the homestead group can provide social security resources to non-active members by 'sharing poverty', but also this can only be done within narrow limits. This fact is also illustrated by the finding that there is no significant relationship between the number of active homestead members and the extra support received (G43). In the long run, even the largest number of active members seems to be unable to provide the necessary means.

We also asked our respondents some brief questions about the support they themselves gave to sick persons. 38.4 per cent of the 295 respondents helped a sick person in the year before the survey. A remarkable finding, given the above results, was that only 1.7 per cent said they had helped a sick person on their own homestead. In all other cases (36.7 per cent), the sick person was someone living outside the homestead: 19.2 per cent were neighbours on other homesteads (not being family), 9.9 per cent were kin members, 7.0 per cent were community members and friends, and 0.6 per cent were church members. All sick persons helped by the respondents lived in the same community as the respondents. We can only guess what the reasons may be for the above finding, as a clear and convincing explanation cannot be thought of. The explanation for the above finding must be found, we think, in the way data were collected and questions were asked. Of those people who supported other sick people, more than 70 per cent had been ill themselves. It must be coincidence, then, that also someone else on the same homestead had fallen sick (but, unfortunately, we did not also ask about this). Moreover, we did not start our questions on help to others by differentiating between on- and off-homestead help. In the eyes of the respondent, the support given to other homestead members may have been so 'obvious', that he or she only mentioned the support given to people living outside the homestead.

The forms of help given by the respondents were: in 44.6 of the cases help with activities, in 19.2 per cent money was given, in 10.4 per cent groceries were given, in 7.4 per cent of cases the sick person was just visited, in 5.4 per cent of cases transport was arranged for the sick, in 5.4 per cent of cases medical treatment was given, and in 4.6 per cent of cases a visit was paid to the sick person to pray together. In 3.0 per cent of the cases, the respondent provided shelter for the sick person. The help with activities was solely provided by female respondents in the lower age groups (under 45 years old) and lower income groups (under E2,000). This has to do both with the gender division of labour, which forces women into domestic and agricultural activities, and with the observation that women in the lower age categories and with low incomes have nothing else to offer than their labour power. In contrast, of those persons who gave money, 48 per cent were men and 52 per cent were women. When their share in the total sample is considered (21.7 per cent for males, 79.3 per cent for females), one may conclude that, relatively, men give money more frequently than women. The other forms of help were given proportionally equally by men and women and by all age and income groups. The above brief observations confirm to some extent that support is given by respondents to sick persons and that Swazi law and custom is followed - in the sense that those who gave help seemed to have given according to their capacity and possibilities.

9.5. Social security provisions in the case of death of homestead members

9.5.1. Norms and rules in the case of death of homestead members

Like birth and marriage, someone's death is an important occurrence in Swazi society. During the funeral and in the mourning period, strict rules and rites are carried out and have to be obeyed. For a description, we refer to Kuper (1963) and Marwick (1966). Concerning the behaviourial rules with regard to social security in the case of death of one of the homestead members, we can be brief. It has already been stated in

Chapter 8 that family, neighbours and community members are supposed to attend the funeral and to contribute some means and help with activities. A difference is made, however, between children and adults. The funerals of children are often small-scale ceremonies, usually involving only homestead members and some close relatives and friends. The homestead cannot expect much support from outside the homestead in these cases. If the deceased is an adult, more support can be expected; and the higher his or her social status in the rural society, the more guests and gifts can be expected during the funeral period. In the period after the funeral, the possible economic problems caused by the death of a homestead member should be solved within the homestead itself, although external support may be given by neighbours within the broader community or close family. The latter are not, however, obliged to provide such support.

Closely associated with the death of a homestead member are the rules concerning the levirate and sororate. The former means that, if a married male homestead member dies, his younger brother should marry his wife and adopt his children. The sororate means that, if a married female homestead member dies, one of her unmarried sisters should take her place and take care of her children. Whether this happens in practice will depend on the age of the widow or widower, and on the relationships maintained with the in-laws. That the levirate and sororate are difficult issues in Swazi society has already been observed by Kuper (1963) and Marwick (1966). The rule exists, but practice is often quite different.

9.5.2. Support received at the death of homestead members

During our survey we visited 47 homesteads in which one of the members had died in the year before the survey. Death of homestead members causes, apart from emotional distress, in many cases also economic problems for the other homestead members. If the deceased was still productive his or her contribution to the homestead production will have been lost, and the funeral itself involves costs that have to be coped with by the other homestead members.

In 30 of the 47 cases (63.8 per cent) the deceased was not productive, because the deceased was either too old to work (4 cases), or the deceased was a young child (26 cases). In the other 17 cases (36.2 per cent), the death of the homestead member also meant a loss of income or produce. Six persons were involved in wage labour and 11 persons earned an income with agricultural or other income-generating activities. Concerning the social security aspects of this loss of income we can be brief: in none of the cases were the other homestead members compensated from outside the homestead for the loss of income or produce. This means that the death of productive homestead members in most cases means a decline in the resource base and in the standard of living of the homestead as a whole. The consequences of the loss fall completely on the remaining productive homestead members. The last observation has, as its rather paradoxical and cynical counterpart, that the death of an unproductive homestead member lessens the burden on the shoulders of the other homestead members, and on average the standard of living per homestead member may rise.[2]

Apart from the possible consequences the death of a homestead member may have on the homestead's standard of living, the funeral ceremony itself may also bring considerable direct costs for the homestead. Although the ceremony is usually on a much smaller scale in the case of a child than in the case of adult people, a funeral leads to expenditures not only on a coffin, but also on groceries, cattle and utensils to provide the funeral guests with food and drinks. In the case of older homestead members and depending on his or her status in Swazi society, the funeral ceremony may take several days or even a week or more. In contrast to the loss of future income, in the case of the costs of the funeral and its accompanying activities the surviving homestead members may count on support from outside. This has already been elaborately described in Chapter 8. Therefore, in this section, we restrict ourselves to the questions of to what extent the homesteads involved actually received support, and from whom.

To start with the payment of the direct funeral costs (coffin plus expenditure on foods and drinks), we asked who had to pay for this in the first instance. In 64.1 per cent of the cases the costs were paid by someone living on the homestead, in the remaining cases someone outside the homestead paid the costs: family members (16.9 per cent), church members (11.3 per cent), company where deceased worked (3.8 per cent), or neighbours (3.8 per cent). During the funeral period itself, however, much support had been received from funeral guests. Support with money was mentioned 23 times (48.9 per cent of the death cases), extensive support was received in the form of groceries and food 16 times (34.0 per cent),

[2] Whether or not this will happen will, of course, also depend on the pattern of intra-homestead distribution, and whether or not the deceased was supported from outside the homestead, in which case also the homestead as a whole may have benefitted.

and the homestead members were physically helped with domestic and funeral activities 20 times (42.5 per cent). 8 homesteads reported that no extra support from outside the homestead was received. In all the latter cases, the deceased was a very young child.

Looking at the persons who gave support from outside the homestead, the plurality already described in Chapter 8 is confirmed. In connection with those homesteads that received extra-homestead support (39 cases), it was mentioned that this support came, amongst others, from kin members 22 times (56.4 per cent), from neighbours 24 times (61.5 per cent), from community members 20 times (51.3 per cent), and from church members 9 times (23 per cent). These findings confirm also the findings in Chapter 8 that in the funeral period a homestead can expect support from a variety of people in and outside the community, and that people generally fulfil their obligations. In all of this, the kind of help given was strongly related to gender. Men tend to give money and help with the funeral activities (digging the grave, burying), while women help with domestic activities and generally give groceries and food. It is also the role of the women to mourn with the surviving wife.

In sum, we found that the social security provisions in the case of death of homestead members are limited. Only in the funeral period can the homestead expect substantial support; the long-term consequences of the death of a productive homestead member for the homestead's production and income, however, have to be coped with within the homestead itself. Generally, the long-term consequence will be a decline of the standard of living for (some of) the surviving homestead members, which can only be offset when new productive members (children growing up) present themselves.

We have already indicated in Chapter 8 that widows generally have a difficult position in Swazi society. They are confronted with a lot of 'do's and dont's', and even in daily newspapers their problems are sometimes acknowledged and discussed at some length (Swazi Times 1989). One of the major restrictions laid upon a widow is that she should avoid mixing with the public as much as possible. A very strict rule is that a widow is not allowed to expose her back to other people, because exposing her

back would lead to *sinyama* (bad luck).[3] A widow is forbidden to attend parties, and she may not sing, dance or enjoy music. She is hardly allowed to attend meetings; if she does attend, she has to sit quite a distance away from everybody else. Moreover, a widow is not supposed to serve foods or sell things to the public. This means that those income-generating activities that depend on extensive marketing cannot be carried out any more. All in all, a widow is virtually cut-off from the rest of society. This situation usually lasts for the two years in which the widow wears her black mourning gowns. Only when the black gowns are thrown off, for which a special ceremony is held, is the widow released from the strict rules.

There were 63 widows among our survey's respondents (we encountered no widowers during our survey). In most cases (84.1 per cent), the women lost an income-generating husband. 36.5 per cent of the husbands were involved in wage labour, the others performed income-generating activities at the homestead (agriculture or other). This means that the death of the husband caused a considerable loss of cash income for the homestead and for the widows. The death of the husband was, however, no reason for most of the widows to stop their income-generating activities, although one would expect otherwise given their social isolation as described above. No significant relationship between those who stopped and those who did not could be found, as far as social and economic characteristics are concerned. One may assume, then, that it is a matter of adhering to Swazi customs. Generally, none of the women involved could miss the income from their activities. So, the only reason for them to stop these activities is that they are supposed to do so as a widow. Only 12.3 per cent of the widows did actually stop these activities. 20.6 per cent of the widows even started new income-generating activities to compensate for the loss of the husband's income. A clear difference was found between those who started new activities and those who did not. Those who did not already had a monetary income of around E.1,000 a year. Those who did start new activities were mainly women who were not engaged in income-generating activities at all before their husband died. In the survey, their average income was found to be E.730 a year.

[3] This rule leads to difficult situations in public life. For example, when a widow enters a bus, she has to walk straight to the back seat, turn around and sit down. If the back seat is full, someone should make way for her and find another seat. One can imagine that it is almost impossible for a widow to enter a bus and walk to the back seat without exposing her back to someone. When she cannot reach for the back seat, then, she has to sit in front of the bus, turn around, and face the other passengers. When there is no provision made to sit there she will have to sit on the floor or get out.

Comparing the widows with married women also gives striking differences, which, in turn, say something about the backward economic position of the widows. Married women have an average income of E.2000 a year, widows have to make do with half of this. Of course, age is also an influencing factor, as widows are, on average, older than married woman (59 years of age versus 40 years of age). A difference between widows and married women could also be found in the disposable income of the homestead. For the widows' homesteads, the average disposable income was approximately E.3,500 annualy; for married women's homesteads, this amount was approximately E.4,200 annually. The difference might be explained by having one active member less on the widows' homestead. In sum, it may be concluded that widows are in a weaker position economically than married women. This also shows up when we look at what happened to the homestead properties after the husband had died. In 46 per cent of the cases the properties were still with the widow, but in 54 per cent of the cases she was deprived of the homestead's properties. These properties were taken either by the late husband's elder wife, or his brothers, or his children, or other in-laws. In one case, the homestead was burnt down after the head had died, which is a very old customary practice but seldom practised nowadays.

The levirate was not applied in any of the cases. Either the relationships with the brothers-in-law were not good when the husband was still alive, or the women themselves refused to marry their brothers-in-law, as has also been observed by Asmellash (1990:22). 59.4 per cent of the widows also said that they received no support whatsoever from the late husband's brother(s). The 40.6 per cent that were supported mostly received money and groceries from their brothers-in-law. Almost identical results were found in the case of the question on whether widows thought that their in-laws helped them sufficiently: 56.7 per cent thought the support was insufficient, 43.3 per cent said it was sufficient. In many cases (55 per cent) widows received support from outside the homestead in the period after their husband died. This support consisted mainly of help with agricultural activities (ploughing and harvesting), groceries and money gifts. This support was in most cases, however, only given for short periods of time. In the long run, the widow had to depend again on other homestead members and her own income-generating activities.

What can be concluded from this section is that the consequences of a case of death are difficult for most homesteads and homestead members

to cope with. Although some social security provisions exist in society, these arrangements are directed at solving short-term problems that arise during the funeral period and shortly afterwards. In the long run, the homestead (members) have to depend on themselves, as far as income and subsistence are concerned.

9.6. Some concluding notes

In this chapter, some examples were given of when and how social security mechanisms discussed in this study may operate in practice for the individual. The kind of contingent situations we chose mainly asked about 'protective' social security. In the examples above, the homestead still plays a major role in the social security provision. Kinship relations and arrangements at community level, such as relations with neighbours, also turn out to be useful. The 'promoting' social security arrangements (associations, the chiefdom) were less in the picture, but their operation has been extensively discussed in Chapter 8. The above 'universal' contingent situations were chosen, because it would then be easy for the reader to see the differences or similarities with his or her own society.

10. SUMMARY, CONCLUSIONS AND OPTIONS FOR FURTHER RESEARCH

10.1. Introduction

This last chapter is devoted to an evaluation of the results of the present study. In Section 10.2, we present a summary of the study and its main conclusions (Section 10.2.1), and some methodological reflections (Section 10.2.2). In Section 10.3, we report several limitations of the study. The final section contains suggestions for further research.

10.2. Summary and methodological evaluation

10.2.1. Summary and conclusions

As stated in Chapter 2 of this study, the basic aim has been to investigate the operation and dynamics of social security mechanisms in Swazi rural society. Attention has thereby been focused on non-market and non-state social security mechanisms, because the majority of the rural people in Swaziland, and in developing countries in general, depend on these types of mechanisms.

To achieve the above goal, this study started with some theoretical considerations on the operation and dynamics of social security mechanisms in the rural areas of developing countries. In Chapter 2, the main concept of this study, 'social security', was briefly discussed. It was argued that the conventional definitions of social security as stated by ILO and as used in developed countries are inappropriate for analyzing social security in developing countries. Following the notion put forward by some leading legal anthropologists, we have stated that 'social security' is a multirefe-

rential concept, implying that it may refer to a set of norms and values, a policy, an exchange mechanism, as well as a social and economic position. For this very reason, it is no use attempting to give a clear-cut general definition of the concept of social security. It is the task of the researcher to make clear what he or she is talking about when using the term social security. In Chapter 2, it has been further stated that this study concentrates on what has been defined as 'social security mechanisms': exchange mechanisms in which economic resources are transferred for social security purposes. As already mentioned, both the operation and dynamics of these mechanisms have been the subject of this study. In Chapters 3 and 4, an attempt has been made to elaborate theoretically on the subject in more detail.

In Chapter 3, the place and function of social security mechanisms in society have been explained. For this purpose, we used a multidisciplinary approach by applying insights from Sen's entitlement approach, Polanyi's theory on modes of economic integration in society, and the 'articulation approach' within economic anthropology. It has been shown that social security mechanisms have a particular function in converting entitlements to social security resources into capabilities, either by making social security resources available for the individual, or by supporting the individual in his or her conversion of his or her obtained social security resources into capabilities, or both. This function can be protective or promotive. Social security mechanisms 'protect' if they prevent a decline in the individual's standard of living (in terms of capabilities), which may otherwise result from the occurrence of specified risks or contingencies; social security mechanisms 'promote' if they enhance an individual's standard of living (in terms of capabilities) when this standard is below a socially accepted minimum level. In the latter case, the deviant situation is often described as 'poverty'. In Chapter 3, it has also been shown that the extent to which and the way in which social security mechanisms perform these functions both depend on the way in which the economy and society are organised. In rural economies in developing societies, different social security mechanisms will dominate from those in industrialised market economies. Main characteristics of social security mechanisms in developing rural societies are that they are not differentiated out as social security mechanisms from social and economic organization in general; they operate within small-scale networks of social and economic relationships, and they use resources internal to such networks. In Chapter 4, then, the main social security mechanisms in the rural areas of developing countries

have been theoretically pointed out and analyzed: the rural family unit, the kinship system, neighbourliness, several types of social and economic associations, and redistributive centres.

After having presented a brief profile of Swazi society in Chapter 5, in Chapter 6 the most important social security mechanism in rural Swazi society has been analyzed: the rural homestead. By analyzing the different criteria for a solidarity group, that is, a group in which economic resources are exchanged between active and non-active members, the capacity of the contemporary rural homesteads to operate as social security mechanism has been assessed. The criteria investigated were the size, composition, durability, normative insurance and economic position of the homestead. In the case of all the criteria, large differences have been observed among homesteads.

It has been argued that the size of the homestead differs according to the phase in the homestead development cycle, but as a more structural tendency also a secular change came to the fore: one-household homesteads seem to be replacing multi-household homesteads. Although the consequences of this 'nuclearization' should be looked upon critically, it makes homesteads less suited for operating as solidarity groups and vulnerable to internal or external shocks.

With regard to the composition of the homestead, it has been shown that the age distribution within homesteads is reasonably well spread. More important, as has also been shown, is the dependency ratio (inactive versus active homestead members). It was argued that the relatively 'young' homesteads with absent migrant workers are less suited to operating as solidarity groups: in most cases there is only one active (female) member left, and the homestead is often female-headed, which means that women also have to take over male responsibilities and tasks without having the associated 'rights', leading to difficulties in performing the tasks. A relatively recent development is the absence of active female homestead members, which may have large implications for the daily care of the inactive members (elderly and children). Another matter related to the homestead's composition is the income diversification within the homestead, both over sexes and over type of activities. Only a minority of homesteads was found with only one income source from one sex. Most homesteads have several income sources, spread over both sexes. It was, however, noted that, when only cash income is considered, the collapse of male income-generating activities will have more impact than a sudden

interruption of women's income-generating activities, because men provide for the largest share of cash income.

With regard to the durability of the homestead, it was found that most intra-homestead relationships are based on kinship and marriage. Both forms of relationships are normally durable and stable, and this makes the homestead more suited to operating as solidarity group than, for instance, relations between neighbours or friends. Kinship structures have a stability over time and exist relatively independently of the will of the kinship members. It was, however, observed with regard to marriage that customary marriage rules are becoming more unclear in Swazi society than they were. Males are more reluctant to pay the bride-price and to acknowledge the children they have procreated, while women prevent men from acquiring full productive and reproductive rights over them if the full bride-price is not paid and children are not acknowledged. Although the latter development may be valued positively from the women's point of view, both tendencies affect the rights and obligations wife and husband have towards each other and towards the offspring of that relationship. This, in turn, may threaten the stability and durability of the homestead as solidarity group.

It was also found that within the homestead a normative insurance exists, which manifests itself in the strong social and economic obligations homestead members have towards each other, and in their responsibility for the general welfare of the homestead. These obligations evolve from general moral codes such as having respect for seniors and status, sharing and mutual aid. In daily practice, someone's age, sex, marital status and position in the kinship system will largely determine with whom one has to share and to whom one has to show respect. In this way, individual aspirations and wealth accumulation are to some extent checked by emphasizing someone's responsibility towards society and by stressing sharing, showing respect and mutual aid as 'good Swazi behaviour'.

With regard to the economic position of the homestead, we made a distinction between inter- and intra-homestead income distribution. At the level of the homesteads, large differences can be observed among homesteads with regard to economic activities, and the produce and income raised. Both temporary and structural factors influence the economic performance of the homestead. It was found that homesteads in the 'poor' category are essentially doubly poor: both with regard to their position in the rural relations of production, and in the income generated. This makes homesteads in this category relatively less able to operate as

solidarity groups than, for instance, homesteads in the 'upper-middle' or 'rich' categories. However, it must be acknowledged that the static picture obscures the fact that homesteads might show large socio-economic mobility up and down in the different categories. On the other hand, this mobility creates, at the same time, a certain instability in the role of the homestead as solidarity group.

The intra-homestead income distribution is largely determined by rules and customs with regard to resource control, which forces men and women into different economic activities with different revenues. This, in turn, reflects itself in the extent to which social security resources are provided by men and women within the homestead, as well as in the type of such resources. As women earn less income and normally stay on the homestead, they contribute their labour efforts towards the daily care of the inactive members as part of their domestic activities. Men, having far better access to high income-generating activities, provide mostly money in cases of need.

In sum, it can be concluded from Chapter 6 that the rural homestead, given its social and economic structure, is still able to operate as solidarity group, notwithstanding the changes it is undergoing and has undergone. Labour migration to urban areas and to South Africa, the evolution of the market economy, the monetarisation of the rural economy, the introduction of Christianity, and accompanying social changes such as individualisation and differentiation have all influenced the role of the homestead as solidarity group, by affecting the conditions for performing this role. However, it cannot be stated on the basis of our findings that these developments have destroyed the capacity of the rural homestead to provide social security resources to those in need. The homestead, therefore, continues to be one of the main social security mechanisms in Swazi rural society.

In Chapters 7 and 8, other operating social security mechanisms in the Swazi rural areas were analyzed. The kinship system must be considered as the second important social security mechanism. In Chapter 7, we concluded from the presented data and observations that there are strong indications to believe that the role of the kinship system as social security mechanism has shrunk. Only with close relatives, such as full brothers, full sisters, parents, paternal uncles and aunts, do the kinship relations also express themselves in economic relationships, including the economic obligations. Not only this 'scale' of the kinship system, but also the

intensity of exchange has apparently shrunk. Even with close relatives, as we saw, exchange relations are frequently not very strong. This fact, too, would seem to indicate a declining role of the kinship system in providing social security resources.

Two explanations were brought forward for this decline, based also on observations made elsewhere in the Southern African region. The first explanation was that, with the introduction of the market economy, the spread of wage labour, the introduction during colonial times of a state apparatus and new laws, and the provision of health care and food by the state in times of need, people became materially more independent of family and kin members. The second explanation put forward was the introduction of Christianity, which affected the ideological structure underlying the lineage economy. The ancestor culture and traditional magical sanctions on violating social norms and rules were questioned, and people became intellectually more independent of those who proclaimed and represented the ideological ideas, namely the elderly. Notwithstanding the above developments, however, and running parallel with the conclusions regarding the homestead, it would be premature to conclude that the kinship system as social security mechanism has been destroyed, even though the scale and intensity of its operation as such has certainly declined.

In Chapter 8, we analyzed social security mechanisms which supplement the homestead and kinship system as social security mechanisms by operating in particular areas. The land tenure system and the practice of *lilima* are directed at overcoming economic constraints which might be caused by shortage of land or labour. Funeral organizations, operating at community level, are present to overcome initial setbacks caused by death of family members. Neighbours are present in case of temporary food shortage and when the homestead buildings need to be renewed. Except probably for the funeral organization, none of these mechanisms are differentiated out of the broader social and economic organization as particular social security mechanisms. Except for the land tenure system, all mechanisms have reciprocity as the underlying mode of exchange.

More recent forms of social security mechanisms have also arisen in Swazi rural society, in order to cope with new realities created by the market economy and the changing social relations. We described some of these institutions: ROSCAs and other savings groups, 'new style' funeral organizations, churches, development projects. They are all of more recent

date and form a basis for new social security mechanisms. Exchanges of resources for social security purposes are, in most cases, the result of the new social or economic relationships between people resulting from these new institutions. This means, in turn, that exchanges for social security purpose cannot be induced anymore by referring to kinship relations and the obligations that evolve from them. New norms and values have to be created, a new 'normative insurance' has to be established. Religion may be a basis for such new normative insurance, when it lays emphasis on equality between people and mutual solidarity.

That new social security mechanisms will arise and operate smoothly is certainly less self-evident than for those mechanisms based on kinship. First, people themselves have to decide whether or not they want to participate in new groups and institutions like churches, ROSCAs, community gardens, and so on. Secondly, the people who participate have to decide together whether or not they will use their group or institution as a basis for action in the social security field. Thirdly, if the answer is positive, they have to decide in what cases they will act, how they will act, and what the rights and obligations of the participants are. In short, a great deal of personal will and engagement is required from participants to get the newer social security mechanisms to operate successfully, more so than with mechanisms based on kinship, in which rights and obligations and when and how to act are 'given' to the participant as soon as he or she is born. What the future role of the new non-state and non-market social security mechanisms will be in Swazi rural society is difficult to say, given their recent existence and development. Much will also depend on social security efforts at the 'formal' front, that is, government policy and action regarding social security issues. We do not only mean the government's own social security programmes and mechanisms, but also its attitude towards the newly formed 'informal' social security mechanisms. All this has to be crystallized out in Swazi society, and no conclusions can be drawn yet. The only thing that is sure, is that social security mechanisms in rural Swazi society are changing and, where possible, are trying to adapt to new circumstances and realities. The outcome of this process is unclear. From the illustrations given in Chapter 9, one can conclude that, in the case of very common contingent situations (old age, sickness and death of family members), the non-market and non-state social security mechanisms still play an important role in the daily life of a Swazi living in the rural areas.

10.2.2. Some methodological reflections

In Section 2.6 and Chapters 3 and 4 we suggested a theoretical approach to be used for the analysis of social security mechanisms in developing countries. This approach was subsequently applied to an analysis of social security mechanisms in rural Swaziland. How helpful has the theoretical approach been in analyzing the Swazi context? To put the question in a different way: would we recommand the theoretical approach to someone, who, for example, wants to study social security mechanisms in Zimbabwe? Given our experiences we would answer this question in the affirmative.

This positive answer is based on the observation that the outlined theoretical setting can well be used as a heuristic device. It has not been our intention to present or formulate 'the theory of social security', and to test this theory on its significance. We have used the theoretical framework as a guidepost to trace the relevant issues at stake when analyzing social security mechanisms. Polanyi's theory draws attention to the existence of several modes of exchange in society, thereby stating that market exchange it not the only mode of exchange. By looking at reciprocal and redistributive modes of exchange in a given society, many social security mechanisms can be detected and the principles of circulation of social security resources within these mechanisms can be explained. Sen's entitlement approach focuses on legitimate command over resources. Sen explains that people do not have automatically access to resources circulating in society; they have to be entitled to these resources. This will not be different for social security resources circulating within social security mechanisms. We can look for 'social security entitlements' people have within social security mechanisms, what these entitlements mean and how they can be effectuated. Such analysis leads to statements on the access that people have to social security resources. The theory of articulation of modes of production has drawn our attention to processes of change in developing societies, in which the focus is on the articulation between older and more recent forms of social and economic organization. This focus is helpful when we want to understand changes in the operation of older social security mechanisms and the rise of new social security mechanisms. In short, the above theories have been useful in analyzing social security mechanisms in Swaziland because they provided us with tools to understand the important elements of social security mechanisms: the set of rights and obligations people have with regard to these resources, the actual practice of exchange of resources, and the changes

that take place in these two elements.

Of course, making a choice and using the theories as heuristic devices has also its drawbacks. Not all theoretical elements can be incorporated usefully and
not all observed phenomena can be adequately explained. As the three parts of the theoretical setting all belong to the 'Institutional Paradigm' (see Chapter 2), the attention will be drawn towards an analysis of institutions (modes of exchange, entitlements, etc.) and less attention is paid then to people's actions. A good example here is the tension between social security entitlements and what actually can be obtained. It would be misleading to state that the mere existence of entitlements guarantees the access of people to social security resources. Entitlements have to be enforced, and conversions have to be made (see Chapter 3). In following an institutional approach we run the risk that actual social and economic practices are overlooked. Frequently an institutional approach leads to normative descriptions instead of positive descriptions. On several places in Chapters 6 through 9 it has been indicated that practice may differ from the norm: social security mechanisms may exist, in practice or in the mind of people, but their actual operation and the extent to which they really provide social security resources to persons in need may differ widely from what they should provide or how these mechanisms should operate. The researcher needs to be aware of this tension when using an institutional approach in analyzing social security mechanisms.

10.3. Limitations of the analysis

Although we think that the findings of this study can be appraised positively, we think it is also important to point out explicitly some limitations of the analysis.

In this study, an attempt has been made to analyze social security mechanisms by not only taking into account the economic aspects. A deliberate attempt has been made to adopt a multidisciplinary approach to the subject. This multidisciplinary approach is considered useful and necessary with respect to research on social security issues. But this multidisciplinarity also has its drawbacks. In the first place, a multidisciplinary approach may quickly evolve into a holistic approach, with the inevitable problem that important problems and explanatory variables will be overlooked. As argued in Chapter 2, it is questionable

whether or not the social security researcher should strive for a holistic or general theory of social security. Fundamental differences in prevailing theories and the methods of analysis between different disciplines confront the social security researcher with 'incompatibility', and this may well be considered as one of the main reasons for not having 'a theory of social security'. The practical solution is to introduce a form of 'reasoned eclecticism', as also has been done in this study. The researcher has to create a balance between the multidisciplinary character of the subject and his or her own disciplinary background. Therefore, the attempt to introduce some form of multidisciplinarity in this study should not be considered as an attempt to formulate a general theory on the operation of social security mechanisms in developing countries. In the second place, multidisciplinarity may sometimes lead to generality, in which specific problems or exceptions are overlooked. Also in this study, generality has sometimes been preferred to detailed specification. In such instances, we have deliberately opted to outline general patterns and processes, acknowledging that exceptions and specific cases might then be overlooked. In sum, although multidisciplinarity is thought to be an asset in social security analysis in general and also in this study, it also sets its limits to the analysis.

Apart from the problem of the multidisciplinary character of the subject, the time dimension also imposes its limitations on this study. As the reader will have noticed in the chapters in which data were presented, we had data collected at one point in time. To collect original data on the dynamics of social security mechanisms would require a great deal of time, due to the fact that changes in social security mechanisms only take place over a very long time span. Practical reasons like time and budget constraints often prevent such an analysis, and the researcher has to find practical solutions to this problem. A much used method in social sciences is to have recourse to comparative statics. The collected data are compared with what has been found in the past. This method has also been applied in this study. By making comparisons with what has been found in the past and what people have told us about the past, conclusions have been drawn on the dynamics of the analyzed social security mechanisms. As data are sometimes incompatible because different collection methods or calculations are used, some of these conclusions should be considered with more caution than others.

A last and in fact obvious limitation is set by the case-study character itself. We think that the social security mechanisms studied in

our analysis can be found all over the world, and the factors that influence their operation and development may even be the same. The analytical approach that is used to analyze the Swaziland case is therefore considered to have a wider significance (see also previous section). But the ways in which explanatory factors lead to the ultimate operation and development of social security mechanisms will differ per society, maybe even within societies. The analysis and results from the case study should by no means be considered as representative for *all* developing countries in the world. As stated in Chapter 2, Swaziland can be representative for other countries in the Southern African region, given a certain common historical, political, cultural and economic background. It might even be suggested that similar developments can be observed in other Sub-Saharan African societies, but the results of this study should be treated with care when looking at these other societies.

10.4. Options for further research

It is clear that it is impossible to pretend that all questions regarding the research topic have been answered. It was argued earlier that the boundaries and possibilities of research on social security issues are still vague and unclear. Research on social security issues in developing countries has just started seriously and is still in an exploratory stage. This study is a contribution to this exploration. But there is still a lot to be done. We want to indicate some directions for further research that we think may be promising.

The first option for further research flows almost naturally from the previous section: the dynamics of 'informal' social security mechanisms. It is not only to be recommended that more case studies will appear in future on the operation and dynamics of these social security mechanisms in developing countries, but this should also lead to more elaborate theoretical considerations on the evolution and dissolution of these social security mechanisms. Certainly, the multidisciplinarity of the subject will give rise to many problems with regard to the theoretical understanding of social security mechanisms, but, on the other hand, research on social security in developing countries is an excellent field in which development studies (for instance, development economics, (legal) anthropology, history, and politics) could cooperate and bundle their efforts, in order to get to grips with the social security problem.

A second direction for further research can also be distilled from our study: the role of social networks in the economic acting of economic agents. It is clear from this study and many other studies that man's economic acting is not only determined by economic factors such as relative prices, demand and supply on (inter)national markets for factors of production and for products, profits to be possibly realised, and so on. People also function in social networks in which they have social rights and obligations. Also as a result of these rights and obligations within such networks, exchange of economic resources takes place. How do these exchanges interact with a person's economic acting outside the social network? For example, it has been argued in the literature on small-scale enterprises in developing countries that the transfer of resources originating from the social obligations people have are one of the main reasons that many small-scale enterprises cannot take off or fail to succeed, because the entrepreneur has to redistribute each small profit he or she makes within the 'family economy' (see Rasmussen 1992). Therefore, when it is taken into account that the social obligations are an integral part of a person's economic strategy to secure his or her own social security position, traditional 'economic' models with regard to the economic behaviour of entrepreneurs will have to be modified. The economic acting of the entrepreneur cannot be separated from his or her social acting. Both 'fields' of action are interrelated and influence each other, and this interrelationship should not only be looked upon negatively. It would be an interesting topic for development economists to incorporate to a larger extent the social security arguments in their analysis of the economic behaviour of households and individuals in developing countries.

The third option for further research regards a topic which we did not analyze in this study, but which will gradually become more important: the linkage between non-state and state-organised social security mechanisms. By 'linkage', we do not mean a deliberately established linkage, that is, that non-state and state-organised social security mechanisms should legally be linked, but rather the (un)expected relationships that may exist or arise between the two categories of mechanisms. With developing countries becoming more and more incorporated into the (world) market economy (some of them already are fully integrated), meaning that also the labour force becomes involved and affected, accompanying social security arrangements which fit the market economy are likely to be called for. What factors will influence the rise and establishment of new social security mechanisms? What will be the influence on older already existing social security mechanisms? And do existing social security mechanisms play a role in determining the organization and success or failure of the new ones? Are state-organised social security mechanisms a supplement to or a replacement of older social security mechanisms? How does this influence the various social groups involved (women, children, elderly, unemployed, and so on)? Although a few studies exist that analyze both state and non-state social security mechanisms in developing countries (see, for example, Bossert 1985, Hirtz 1989), these studies only marginally touch upon the above questions with regard to the linkages.

A last brief suggestion we want to make in this study is that more research of 'informal' social security mechanisms would be useful also in the industrialized market economies. It is almost proverbial that the study of foreign societies operates as a mirror and can lead to new insights in one's own society and behaviour. Kaufmann (1989) is one example of such a study. We think, for instance, that one of the results of such research may be that we have to modify our opinions on the degree of individualization in Western societies and the consequences this may have for the ongoing reconsideration of 'formal' social security mechanisms. Research of 'informal' social security mechanisms might show that with respect to social security the degree of individualization is less than we are accustomed to think it is. This might give opportunities to transfer social security provisions from the 'formal' sector back again into the 'informal' sector. As Kaufmann (1989) states informal social security networks are much more flexible and can be better adapted to the different wishes and situations of the participants. This adaption cannot be achieved by state- or company-initiated social security mechanisms. What prevents such a 'decentralization' is not the assumed non-existence of 'informal' social security networks in our society, but our aversion to participate in them. In a society in which individualization and personal independency are highly valued, responsibilities within 'informal' social security networks are transferred to higher levels, i.e, the state, and 'transformed' into 'formal' social security provisions. Any attempt from policy makers to transfer these responsibilities back to lower levels will be unsuccesful as long as we prefer personal independency to mutual dependency within small-scale social networks.

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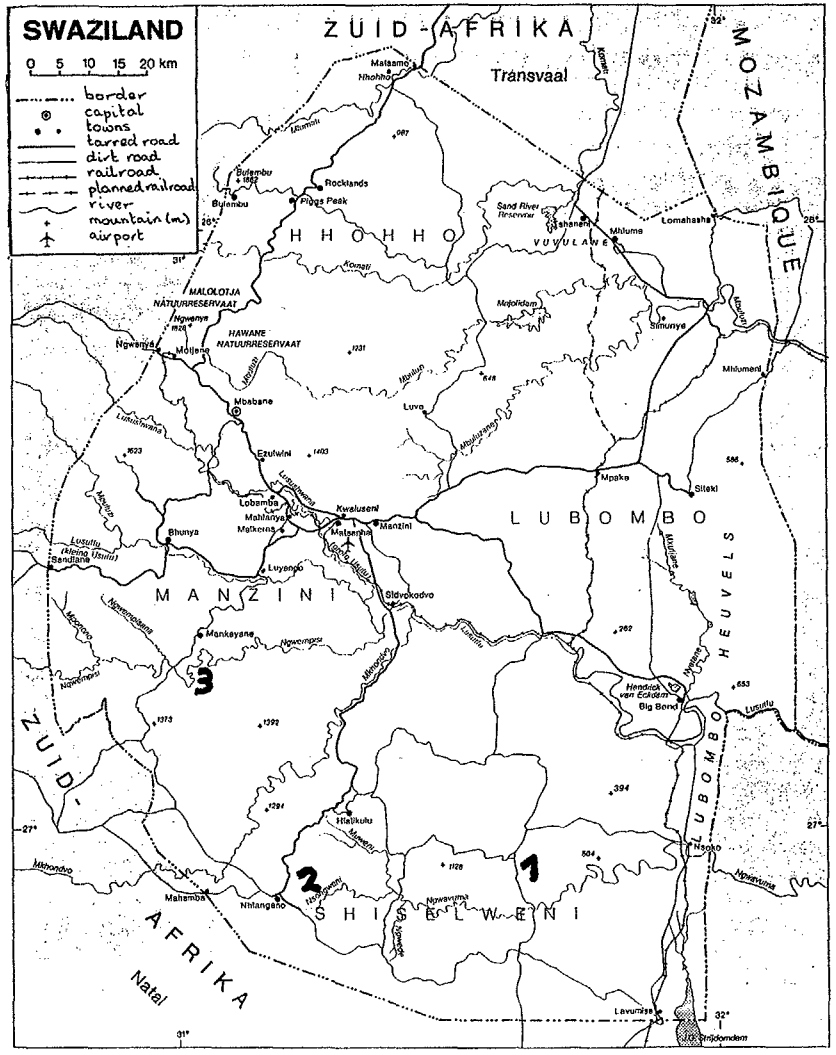
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A. LOCATION OF SURVEY AREAS

Map A.1. Location of survey areas

1 = Elulakeni, Lowveld and Non-RDA
2 = Ezokoteni, Middleveld and Minimum-Input RDA
3 = Ngwempisi, Highveld and Maximum-Input RDA

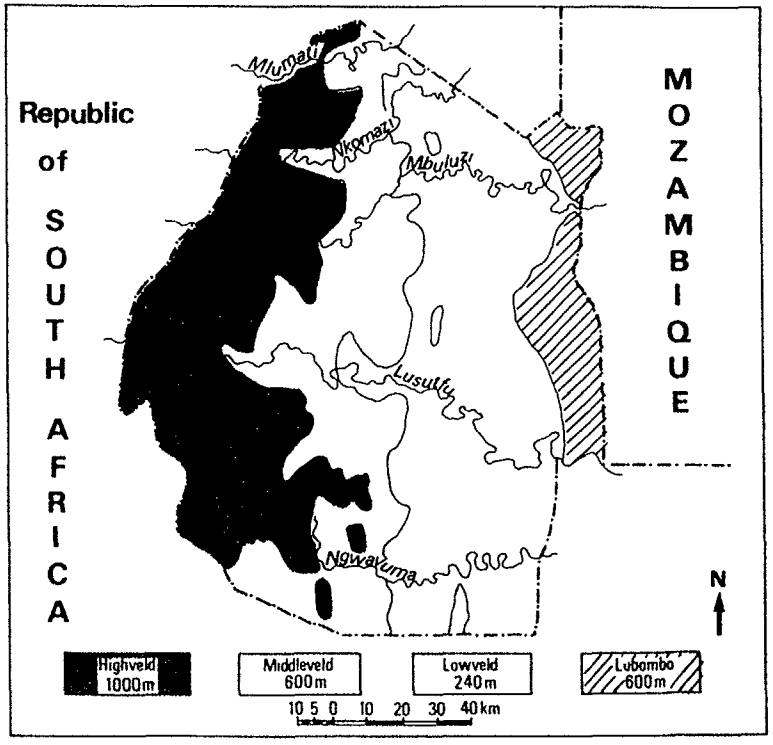


B. SWAZILAND: FACTS AND FIGURES

B.1. Geography and agro-climatical conditions

Official name of the country	: Kingdom of Swaziland
Capital	: Mbabane
Surface (sq.kms.)	: 17,368 (second smallest in Africa)
Ecological regions (see also Map B.1)	: Highveld, Middleveld, Lowveld, Lubombo Hills

Map B.1. Ecological regions of Swaziland



Source: Low 1986:60

Highveld:	average elevation	: 1300 m (range from 900 to 1900 m)
	annual rainfall	: 1000 - 2000 mm (average 1270)
	average monthly temperatures	: 22.6℃ to 10.8℃
	vegetation	: short 'sour' grass and woodland
	crops cultivated	: maize, tobacco, potatoes
Middleveld:	average elevation	: 700 m (range from 900 to 350 m)
	annual rainfall	: 750 - 1150 mm (average 940)
	average monthly temperatures	: 26.2℃ to 11.7℃
	vegetation	: long grasses
	crops cultivated	: maize, tobacco, cotton, vegetables
	large estate crops	: cotton, citrus, pineapple
Lowveld:	average elevation	: 200 m
	annual rainfall	: 600 mm (with drought hazard)
	average monthly temperatures	: 29.8℃ to 15.4℃
	vegetation	: thorn scrub, tall 'sweet' grass
	crops cultivated	: maize, cotton, sorghum
	large estate crops	: sugar and citrus (both irrigated)

Lubombo: agro-climatic environment similar to Middleveld

B.2. Demography

De facto total population (1986)	: 681,059
De jure total population (1986)	: 708,455
Population density (1986)	: 39.2 inhab./sq.km.
Population density urban areas (1986)	: 82.7 inhab./sq.km.
Population density rural areas (1986)	: 34.0 inhab./sq.km.
Urban population (1986)	: 22.7 %
Average annual rate of (1976-1986) population growth	: 3.2 %
Crude birth rate (1986)	: 50.6

Crude death rate (1986)	: 16.7
Fertility rate (1986)	: 6.5 lifetime births
Ethnic composition population	: 90 % Swazi
	: 6 % Zulu
	: 4 % Others

B.3. Basic economic indicators

Gross Domestic Product per capita 1990 (at factor costs in dollars)	: $ 620
Gross Domestic Product per capita 1990 (purchasing power parity in dollars)	: $ 2,340
Average annual growth rate GDP	: 8.6 % (1987-1990)
Growth rate GDP 1989-1990	: 3.0 %
GNP per capita (1991)	: $ 1,050
Retail price index (Sept.1988-Dec.1990)	: 100 - 126.2
Inflation rate 1990	: 13.5 %
Currency unit	: Lilangeni (pl. Emalangeni)
Exchange rate (Sept. 1990)	: L. 2.57 = $ 1.0
Value of imports 1990	: $ 591 mln.
Main imports	: fuels, minerals, machinery
Value of exports 1990	: $ 558 mln.
Main exports	: sugar, woodpulp, canned fruit
External debt 1990	: $ 216.5 mln.
Debt service ratio 1990 (in percent of total export earnings)	: 10.7
Labour force (percent of population)	: 24 % (1989-1991)
% of women in labour force	: 40 %
% of labour force in agriculture	: 74 %
% of labour force in industry	: 9 %
% of labour force in services	: 17 %

Total paid employment 1990	: 109,000 (estimate)
Paid employment private sector 1990	: 66,537
Paid employment public sector 1990	: 27,398
Informal employment 1990	: 15,000 (estimate)
Migrant workers to South Africa 1990	: 16,000 (estimate)
Growth rate paid employment 1990	: 2.8 %

Main industries private sector	: agriculture/forestry, manufacturing
Main industries public sector	: social services, transport, forestry

B.4. Basic social indicators

Ranking Human Development Report	: 117(low human development)
Life expectancy (at birth) (1990)	: 56.8 years
Infant mortality (promille) (1990)	: 76
Percent of population having (1990) access to safe drinking water	: 30.0 %
Urban population having access	: 100.0 %
Rural population having access	: 7.0 %
Illiteracy rate (1986)	: 32.9 %
Illiteracy rate females (1986)	: 34.9 %
Illiteracy rate males (1986)	: 30.4 %
Primary school enrolment ratio (net, 1988-1990)	: 82
Secondary school enrolment ratio (gross, 1988-1990)	: 50
Tertiary enrolment (gross)	: 4
Public expenditure on education (1988-1990) (as % of GNP)	: 7.2
Public expenditure on health (1988-1990) (as % of GNP)	: 5.8
Military expenditures (as % of combined education and health expenditure)	: 20 0

B.5. Data sources

Data on geography and climate are derived from Low (1986), and the Annual Statistical Bulletin of the Central Statistical Office (1990).
Data on demography are derived from the Swaziland Population Census 1986, published by the Central Statistical Office (1986). Data on the economy are derived from the Annual Statistical Bulletin published by the Central Statistical Office (1990), the Development Plan as published by the Economic Planning Office, and the Third World Guide 1991/1992. The social indicators are derived from the Annual Statistical Bulletin by the Central Statistical Office, the Social Science Research Unit (1992) and the Human Development Report 1993.

C. CLASSIFICATION OF HOMESTEADS

To reconstruct the homestead categories of Neocosmos the criteria were used as presented in Table C.1.

Table C.1. Criteria to classify homesteads into categories as distinguished by Neocosmos (1987a)

Criteria	Homestead Categories			
	Poor	Lower-Middle	Upper-Middle	Rich
Agricultural production sufficient for subsistence	No	No	Yes	Yes
Non-agricultural petty commodity production	No	Yes	- -	- -
Hiring labour for agricultural purposes	- -	- -	No	Yes

Source: Neocosmos 1987a:46-48

Neocosmos defines four homestead categories. The main differentiating criterion is the level of *all* agricultural production (Neocosmos 1987a:48), i.e., whether or not this level is sufficient to ensure subsistence. Neocosmos checked this in his survey by simply asking people (1987a:47). We did not. An alternative was found by comparing food requirements with agricultural production. For the requirements we took figures from Testerink (1984), who calculated that one adult consumes on average 250 kgs. maize, and a child 125 kgs. By multiplying these figures with the homestead *resident* size we found figures how many kgs. of maize are required a year. Figures on subsistence and commercial agricultural production were converted into maize equivalents. Subsistence maize production was already asked for in the survey in kgs. Commercial agricultural production was given in income. We divided this income by 1.10, which was the price of 1 kilogramme of maize meal in 1990. In this way we could estimate how many kilograms could be bought with agricul-

tural income. This was compared with the requirements, and in this way sufficiency could be estimated.

The poor category, then, are those homesteads which do not reach subsistence with agricultural production, are not engaged in non-agricultural petty-commodity production and therefore have to sell their labour power in order to reach subsistence. This is a category of clearcut semi-proletarians. The difference between the poor and lower-middle homesteads is the engagement in non-agricultural petty commodity production of the latter group. The justification for distinguishing lower-middle homesteads from poor is that in general middle homesteads as one group are more reliant on petty commodity production than the poor (Neocosmos 1987a:47). The upper-middle peasants can be considered as petty commodity producers, just like the lower-middle, but the former can reach subsistence by agricultural production alone. The upper-middle and rich differ from each other because the latter employs wage-labour from outside the homestead, and therefore can be considered as small capitalists (Neocosmos 1987a:48).

D. THE SWAZI KINSHIP SYSTEM AND KIN RELATIONS SURVEYED

Figure D.1. Paternal and maternal kin

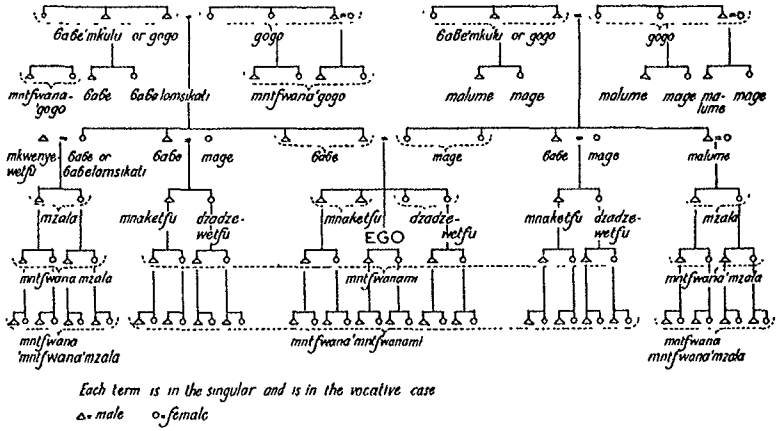
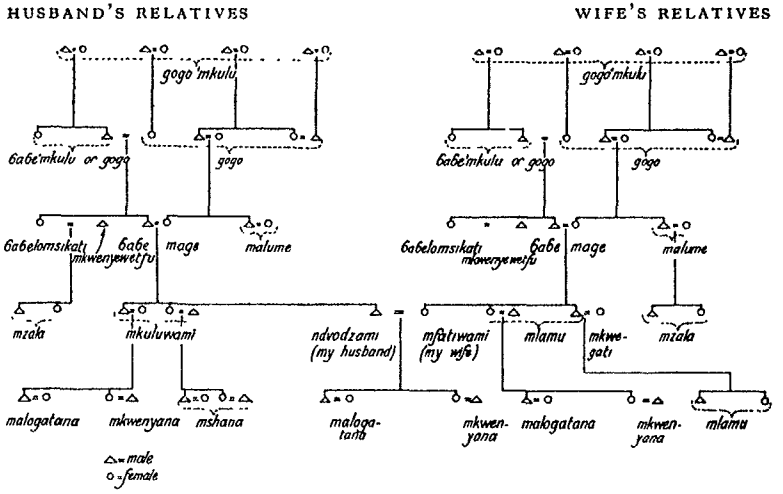


Figure D.2. Affinal kin



Source: Kuper 1950:101

Figure D.3. Kin relations surveyed, and described in Chapter 7

Paternal kin	Maternal kin	Affinal kin
	Older generation	
Own father	Own mother	Parents-in-law
Father's brothers	Mother's brothers	
Father's sisters	Mother's sisters	
	Same generation	
Full brothers	Mother's sister's sons	Wife's/husband's brothers
Half brothers	Mother's sister's daughters	Wife's/husband's sisters
Father's brother's sons	Mother's brother's children	
Full sisters		
Half sisters		
Father's brother's daughters		
Father's sister's children		
	Younger generation	
Brother's children		
Sister's children		

E. STATISTICAL APPENDIX CHAPTER 7

E.1. Statistical measures applied

The tables and statistics in Section E.3 have been calculated with SPSS/-PC+, version 2.0. The choice of statistical formulae by which the association is expressed is governed by the type of data. A nominal variable can only state whether a quantity is 'such' or 'otherwise', whereas at the ordinal level there is a notion of ranking in the scores. Fot statistical association, this means that at a nominal level we would only be able to say whether or not there is a statistical association between the independent and dependent variable, and how strong that association is. At ordinal level, we can assess the direction of the association, for example, whether higher income leads to more cattle ownership.

At the bottom of each of the tables indices of statistical association are shown. When applicable, four indices of statistical association of the ordinal level are shown: Kendall's tau-b, Kendall's tau-c, Somers' D and Gamma. In Kendall's tau, all possible pairs of cases are compared for the ranks they score on two variables in order to see whether the two sets of ranks are related. The coefficient can vary between 0 for independent variables and either minus or plus 1 for a perfect correlation - negative or positive. The variant tau-c was chosen besides tau-b, because it will provide values between minus 1 and plus 1 for any size of cross-table. Gamma is based on a similar principle as Kendall's tau-b and tau-c. Gamma is a 'symmetric' measure of association: it does not assume either variable to be dependent on the other. Somers' D is an asymmetric coefficient: it distinguishes between the dependent and the independent variable; it is also based on a similar principle as Kendall's tau.

Kendall's tau can be tested for its significance: that is, how likely is it that the result obtained is due to a coincidence in the sample only, and not a characteristic of the population from which the sample was taken? This significance is measured in terms of the probability that we have had a sample leading us to reject the null hypothesis, whereas in actual fact it is true (this is known as an error of the first kind). The probability (also known as α) is shown as a proportion: e.g. a significance level of 0.05 means a five per cent chance of an error of the first kind. The lower the figure shown, the more significant the value can be said to be, since a low figure means a small chance of an accidental result. When we refer in the

text to a 'significant' result, we mean that the probability has a value of 0.05 or less. Results with values above 0.05 are considered to be 'insignificant'.

In a few cases, indices of statistical association at the nominal level are used (Carmer's V and Contingency coefficient), either because the association cannot be of an ordinal nature because of theoretical reasons, or because some some association is expected but it is not evident at ordinal level. The measures used are based on Chi-square, which measures the difference between expected frequencies (i.e. in the absence of association) and observed frequencies. Both Cramer's V and the Contingency coefficient are Chi-square measures that can be applied, in contrast with the Chi-square measure proper, to tables larger than '2x2'.

As the reader also will see that some tables are presented with on average less than 5 observations per cell. In social science at least 5 observations per cell is often used as a 'rule of thumb' for being able to draw explicit conclusions from a cross-table. In some cases we had too few observations to fulfil this 'rule of thumb'. Notwithstanding this deficit we used the available observations for a cross-table analysis, because this could still raise important findings for our discussion in this study. The figures and statistical measures, however, should be treated with care in these cases.

E.2. Guide lines for reading the tables

The tables and statistics in the next section correspond with the numbers E1, E2, and so on, used in the text in Chapter 7. In the tables some abbrevations and codes have been used that will be briefly explained in this section.

The relationships characterized (either exclusively or partly) by social security exchange are analyzed in trems of their association with several demographic, social and economic variables. As regards the latter variables, statistically significant association was found to exist with the variables: AGERSP, INTOTRSP, MSRSP, and RHRSP. These variables are coded as follows:

AGERSP (age respondent):
1 = between lowest and 30 years
2 = between 31 and 45 years
3 = between 46 and 60 years
4 = 61 years and older

INTOTRSP (income respondent):
1 = lowest through E.2,500
2 = E.2,501 through E.5,000
3 = E.5,001 through E.7,500
4 = E.7,501 through E.10,000
5 = E.10,001 through highest

MSRSP (marital status respondent)
1 = single
2 = widowed
3 = married

RHRSP (relationship of respondent to homestead head)
1 = head
2 = wife of head
3 = child
4 = other own family
5 = in-law family
6 = other relationship

The relationships to be 'explained' all contain the characters DIREC..., which stands for 'direction'. The same variables have been used to describe both the incidence and direction of exchange. For example:
DIRECFB (direction of exchange with full brothers), stands for 'direction of exchange', whereby:
1 = respondent only gives
2 = there is mutual exchange between respondent and kin member
3 = respondent only receives
and after recoding DIRECFB also stands for 'incidence of exchange', whereby:
0 = no exchange takes place
1 = exchange takes place

In the following section the table headings clearly state which meaning of DIREC is applicable.

E.3. Tables and statistics

Table E.1. Crosstabulation 'incidence of exchange between male respondents and full brothers' by 'income category respondent'

DIRECFB--> Count / INTOTRSP	.00	1.00	Row Total
1	18	14	32
2	2	2	4
3		1	1
4	1	2	3
5	2		2
Column Total	23 / 54.8	19 / 45.2	42 / 100.0

Statistic	Value	Significance
Kendall's Tau B	.03301	.4129
Kendall's Tau C	.02948	.4129
Gamma	.07263	

Number of Missing Observations = 19

Table E.2. Crosstabulation 'direction of exchange between male respondents and full brothers' by 'income category respondent'

DIRECFB--> Count / INTOTRSP	1.00	2.00	3.00	Row Total
1	5	7	2	14
2	1	1		2
3	1			1
4	2			2
Column Total	9 / 47.4	8 / 42.1	2 / 10.5	19 / 100.0

Statistic	Value	Significance
Kendall's Tau B	-.39592	.0348
Kendall's Tau C	-.29917	.0348
Gamma	-.78261	

Number of Missing Observations = 0

Table E.3. Crosstabulation 'incidence of exchange between male respondents and full brothers' by 'age category respondent'

DIRECFB--> Count / AGERSP	.00	1.00	Row Total
1		3	3
2	6	10	16
3	11	2	13
4	6	4	10
Column Total	23 / 54.8	19 / 45.2	42 / 100.0

Statistic	Value	Significance
Kendall's Tau B	-.32985	.0114
Kendall's Tau C	-.38776	.0114
Gamma	-.51662	

Number of Missing Observations = 19

Table E.4. Crosstabulation 'incidence of exchange between male respondents and full brothers' by 'age category respondent'

DIRECFB--> Count / AGERSP	1.00	2.00	3.00	Row Total
1	2	1		3
2	5	4	1	10
3	1	1		2
4	1	2	1	4
Column Total	9 / 47.4	8 / 42.1	2 / 10.5	19 / 100.0

Statistic	Value	Significance
Cramer's V	.23814	
Contingency Coefficient	.31917	
Kendall's Tau B	.24349	.1255
Kendall's Tau C	.22438	.1255
Gamma	.39130	

Number of Missing Observations = 0

Table E.5. Crosstabulation 'incidence of exchange between male respondents and full brothers' by 'relationship respondent to homestead head'

DIRECFB--> Count / RHRSP	.00	1.00	Row Total
1	22	14	36
3		3	3
4	1	1	2
6		1	1
Column Total	23 54.8	19 45.2	42 100.0

Statistic	Value	Significance
Kendall's Tau B	.29845	.0254
Kendall's Tau C	.21315	.0254
Gamma	.73438	

Number of Missing Observations = 19

Table E.6. Crosstabulation 'direction of exchange between male respondents and full brothers' by 'relationship respondent to homestead head'

DIRECFB--> Count / RHRSP	1.00	2.00	3.00	Row Total
1	8	5	1	14
3	1	2		3
4		1		1
6			1	1
Column Total	9 47.4	8 42.1	2 10.5	19 100.0

Statistic	Value	Significance
Kendall's Tau B	.36527	.0478
Kendall's Tau C	.27424	.0478
Gamma	.64706	

Number of Missing Observations = 0

Table E.7. Crosstabulation 'incidence of exchange male respondents with full sisters' by 'age category respondent'

DIRECFS--> Count / AGERSP	.00	1.00	Row Total
1		2	2
2	8	10	18
3	9	4	13
4	6	3	9
Column Total	23 54.8	19 45.2	42 100.0

Statistic	Value	Significance
Kendall's Tau B	-.26912	.0327
Kendall's Tau C	-.31066	.0327
Gamma	-.45215	

Number of Missing Observations = 19

Table E.8. Crosstabulation 'incidence of exchange between male respondents and full sisters' by 'relationship of respondent to homestead head'

DIRECFS--> Count / RHRSP	.00	1.00	Row Total
1	22	15	37
3		2	2
4		2	2
6	1		1
Column Total	23 54.8	19 45.2	42 100.0

Statistic	Value	Significance
Cramer's V	.37789	
Contingency Coefficient	.35350	
Kendall's Tau B	.23759	.0605
Kendall's Tau C	.15646	.0605
Gamma	.64486	

Table E.9. Crosstabulation 'incidence of exchange between female respondents and full brothers' and 'age of respondents'

DIRECFB--> / AGERSP	.00	1.00	Row Total
1	18	19	37
2	46	24	70
3	30	13	43
4	3	1	4
Column Total	97 63.0	57 37.0	154 100.0

Statistic	Value	Significance
Kendall's Tau B	-.14840	.0254
Kendall's Tau C	-.16428	.0254
Gamma	-.26396	

Number of Missing Observations = 80

Table E.10. Crosstabulation 'incidence of exchange between female respondents and full brothers' and 'respondents' relationship to head'

DIRECFB--> / RHRSP	.00	1.00	Row Total
1	14	5	19
2	67	32	99
4	1	2	3
5	13	13	26
6	2	5	7
Column Total	97 63.0	57 37.0	154 100.0

Statistic	Value	Significance
Kendall's Tau B	.19620	.0052
Kendall's Tau C	.19700	.0052
Gamma	.37269	

Number of Missing Observations = 80

Table E.11. Crosstabulution 'incidence of exchange of female respondents with full sisters' and 'income respondents'

DIRECFS--> / INTOTRSP	.00	1.00	Row Total
1	81	63	144
2	5	14	19
3	6	10	16
4		2	2
5	1		1
Column Total	93 51.1	89 48.9	182 100.0

Statistic	Value	Significance
Kendall's Tau B	.18802	.0046
Kendall's Tau C	.15843	.0046
Gamma	.43101	

Number of Missing Observations = 52

Table E.12. Crosstabulution 'direction of exchange of female respondents with full sisters' and 'income respondents'

DIRECFS--> / INTOTRSP	1.00	2.00	3.00	Row Total
1	10	25	28	63
2	6	4	4	14
3	3	6	1	10
4		2		2
Column Total	19 21.3	37 41.6	33 37.1	89 100.0

Statistic	Value	Significance
Kendall's Tau B	-.23723	.0073
Kendall's Tau C	-.19391	.0073
Gamma	-.41626	

Number of Missing Observations = 0

Table E.13. Crosstabulation 'incidence of exchange between female respondents and full sisters' by 'age of respondents'

DIRECFS--> AGERSP	Count	.00	1.00	Row Total
	1	14	21	35
	2	38	37	75
	3	30	25	55
	4	11	6	17
	Column Total	93 51.1	89 48.9	182 100.0

Statistic	Value	Significance
Kendall's Tau B	-.11705	.0448
Kendall's Tau C	-.13779	.0448
Gamma	-.19806	

Number of Missing Observations = 52

Table E.14. Crosstabulation 'direction of exchange between female respondents and full sisters' by 'age of respondents'

DIRECFS--> AGERSP	Count	1.00	2.00	3.00	Row Total
	1	7	8	6	21
	2	8	15	14	37
	3	4	12	9	25
	4		2	4	6
	Column Total	19 21.3	37 41.6	33 37.1	89 100.0

Statistic	Value	Significance
Kendall's Tau B	.15892	.0454
Kendall's Tau C	.15869	.0454
Gamma	.23766	

Table E.15. Crosstabulation 'incidence of exchange between female respondents and full sisters' by 'respondent's relationship to head'

DIRECFS--> RHRSP	Count	.00	1.00	Row Total
	1	20	10	30
	2	55	56	111
	4	3	6	9
	5	13	12	25
	6	2	5	7
	Column Total	93 51.1	89 48.9	182 100.0

Statistic	Value	Significance
Kendall's Tau B	.12458	.0373
Kendall's Tau C	.13392	.0373
Gamma	.23042	

Number of Missing Observations = 52

Table E.16. Crosstabulation 'direction of exchange between female respondents and full sisters' by 'respondents' relationship to head'

DIRECFS--> RHRSP	Count	1.00	2.00	3.00	Row Total
	1	1	6	3	10
	2	13	21	22	56
	4		3	3	6
	5	2	6	4	12
	6	3	1	1	5
	Column Total	19 21.3	37 41.6	33 37.1	89 100.0

Statistic	Value	Significance
Kendall's Tau B	-.04476	.3183
Kendall's Tau C	-.04053	.3183
Gamma	-.07415	

Number of Missing Observations = 0

Table E.17. Crosstabulation 'direction of exchange between male respondents and brothers' children' by 'age respondent'

DIRECBRC–> Count / AGERSP	1.00	2.00	3.00	Row Total
2	5		1	6
3	1			1
4	1	2	3	6
Column Total	7 53.8	2 15.4	4 30.8	13 100.0

Statistic	Value	Significance
Kendall's Tau B	.53072	.0238
Kendall's Tau C	.46154	.0238
Gamma	.76471	
Somers' D	.44444	

Number of Missing Observations = 0

Table E.18. Crosstabulation 'incidence of exchange between male respondents and sisters' children' by 'respondent's relationship to homestead head'

DIRECSIC–> Count / RHRSP	.00	1.00	Row Total
1	27	8	35
3		1	1
4		1	1
6		1	1
Column Total	27 71.1	11 28.9	38 100.0

Statistic	Value	Significance
Kendall's Tau B	.45227	.0027
Kendall's Tau C	.22438	.0027
Somers' D	.75000	

Number of Missing Observations = 23

Table E.19. Crosstabulation 'incidence of exchange between female respondents and father's brothers' sons' by 'marital status respondent'

DIRECFBS–> Count / MSRSP	.00	1.00	Row Total
1	3		3
2	13	6	19
3	66	4	70
Column Total	82 89.1	10 10.9	92 100.0

Statistic	Value	Significance
Kendall's Tau B	-.27439	.0040
Kendall's Tau C	-.14839	.0040
Gamma	-.65690	
Somers' D	-.20300	

Number of Missing Observations = 142

Table E.20. Crosstabulation 'incidence of exchange between female respondents and father's brothers' sons' by 'respondent's relationship to homestead head'

DIRECFBS–> Count / RHRSP	.00	1.00	Row Total
1	17		17
2	51	5	56
4	3	2	5
5	10	1	11
6	1	2	3
Column Total	82 89.1	10 10.9	92 100.0

Statistic	Value	Significance
Kendall's Tau B	.25511	.0048
Kendall's Tau C	.17060	.0048
Gamma	.65996	
Somers' D	.23088	

Table E.21. Crosstabulation 'incidence of exchange of female respondents with father's brothers' daughters' by 'respondent's marital status'

DIRECFBD--> Count / MSRSP	.00	1.00	Row Total
1	5		5
2	15	4	19
3	58	4	62
Column Total	78 90.7	8 9.3	86 100.0

Statistic	Value	Significance
Cramer's V	.22150	
Contingency Coefficient	.21626	
Kendall's Tau B	-.13281	.1053
Kendall's Tau C	-.07139	.1053
Gamma	-.39759	

Number of Missing Observations = 148

Table E.22. Crosstabulation 'incidence of exchange of female respondents with father's brothers' daughters' by 'respondent's relationship to homestead head'

DIRECFBD--> Count / RHRSP	.00	1.00	Row Total
1	18		18
2	43	5	48
4		2	2
5	12		12
6	5	1	6
Column Total	78 90.7	8 9.3	86 100.0

Statistic	Value	Significance
Cramer's V	.51752	
Contingency Coefficient	.45962	
Kendall's Tau B	.13881	.0857
Kendall's Tau C	.08978	.0857
Gamma	.41089	

Table E.23. Crosstabulation 'direction of exchange between female respondents and father's sisters' children' and 'age respondent'

DIRECFSC--> Count / AGERSP	1.00	2.00	3.00	Row Total
1		1		1
2	2	4		6
3	1	1	4	6
4		1	1	2
Column Total	3 20.0	7 46.7	5 33.3	15 100.0

Statistic	Value	Significance
Kendall's Tau B	.42768	.0364
Kendall's Tau C	.41333	.0364
Gamma	.58491	
Somers' D	.44444	

Number of Missing Observations = 0

Table E.24. Crosstabulation 'incidence of exchange between female respondents and father's sisters' children' and 'marital status respondent'

DIRECFSC--> Count / MSRSP	.00	1.00	Row Total
1	3	1	4
2	12	8	20
3	64	6	70
Column Total	79 84.0	15 16.0	94 100.0

Statistic	Value	Significance
Kendall's Tau B	-.32822	.0006
Kendall's Tau C	-.21458	.0006
Gamma	-.67521	
Somers' D	-.27932	

Number of Missing Observations = 140

Table E.25. Crosstabulation 'incidence of exchange between female respondents and father's sisters' children' and 'respondent's relationship to the homestead head'

DIRECFSC--> Count / RHRSP	.00	1.00	Row Total
1	15	1	16
2	51	7	58
4	1	3	4
5	9	2	11
6	3	2	5
Column Total	79 84.0	15 16.0	94 100.0

Statistic	Value	Significance
Kendall's Tau B	.22653	.0101
Kendall's Tau C	.17746	.0101
Gamma	.49873	
Somers' D	.15860	

Number of Missing Observations = 140

Table E.26. Crosstabulation 'incidence of exchange between female respondents and sisters' children' and 'age respondent'

DIRECSIC--> Count / AGERSP	.00	1.00	Row Total
1	21	9	30
2	52	13	65
3	40	2	42
4	16	4	20
Column Total	129 82.2	28 17.8	157 100.0

Statistic	Value	Significance
Kendall's Tau B	-.15377	.0188
Kendall's Tau C	-.13972	.0188
Gamma	-.33077	
Somers' D	-.09800	

Number of Missing Observations = 77

Table E.26a Crosstabulation 'direction of exchange between female respondents and sisters' children' and 'age respondent'

DIRECSIC--> Count / AGERSP	1.00	2.00	3.00	Row Total
1	8	1		9
2	8	3	2	13
3		1	1	2
4			4	4
Column Total	16 57.1	5 17.9	7 25.0	28 100.0

Statistic	Value	Significance
Kendall's Tau B	.62931	.0001
Kendall's Tau C	.58163	.0001
Gamma	.88372	
Somers' D	.74419	

Number of Missing Observations = 0

Table E.27. Crosstabulation 'direction of exchange between female respondents and sisters' children' and 'income respondent'

DIRECSIC--> Count / INTOTRSP	00	1.00	Row Total
1	102	17	119
2	14	6	20
3	12	3	15
4		2	2
5	1		1
Column Total	129 82 2	28 17 8	157 100 0

Statistic	Value	Significance
Kendall's Tau B	15974	.0196
Kendall's Tau C	.10938	.0196
Gamma	38339	
Somers' D	.13268	

Number of Missing Observations = 77

Table E.27a Crosstabulation 'direction of exchange between female respondents and sisters' children' and 'income respondent'

DIRECSIC--> Count / INTOTRSP	1.00	2.00	3.00	Row Total
1	8	2	7	17
2	3	3		6
3	3			3
4	2			2
Column Total	16 57.1	5 17.9	7 25.0	28 100.0

Statistic	Value	Significance
Kendall's Tau B	-.37335	.0160
Kendall's Tau C	-.32143	.0160
Gamma	-.63636	
Somer' D	-.38710	

Number of Missing Observations = 0

Table E.28. Crosstabulation 'incidence of exchange between male respondents and mother's brothers' by 'age respondent'

DIRMOBR--> Count / AGERSP	.00	1.00	Row Total
1	2	1	3
2	8	3	11
3	3	2	5
4	1		1
Column Total	14 70.0	6 30.0	20 100.0

Statistic	Value	Significance
Kendall's Tau B	.00000	.5000
Kendall's Tau C	.00000	.5000
Gamma	.00000	

Number of Missing Observations = 41

Table E.28a Crosstabulation 'incidence of exchange between male respondents and mother's sisters' by 'age respondent'

DIRMOSI--> Count / AGERSP	.00	1.00	Row Total
1	1	2	3
2	9	3	12
3	3	1	4
4	2		2
Column Total	15 71.4	6 28.6	21 100.0

Statistic	Value	Significance
Cramer's V	.38006	
Contingency Coefficient	.35527	
Kendall's Tau B	-.29139	.0825
Kendall's Tau C	-.29025	.0825
Gamma	-.55172	

Number of Missing Observations = 40

Table E.29. Crosstabulation 'incidence of exchange between male respondents and mother's brothers' by 'respondent's relationship to homestead head'

DIRMOBR--> Count / RHRSP	.00	1.00	Row Total
1	12	5	17
3	1		1
4	1	1	2
Column Total	14 70.0	6 30.0	20 100.0

Statistic	Value	Significance
Cramer's V	.20153	
Contingency Coefficient	.19756	
Kendall's Tau B	.04496	.4211
Kendall's Tau C	.03000	.4211
Gamma	.13043	

Number of Missing Observations = 41

Table E.29a Crosstabulation 'incidence of exchange between male respondents and mother's sisters' by 'respondent's relationship to homestead head'

DIRMOSI--> Count / RHRSP	.00	1.00	Row Total
1	14	4	18
3		1	1
4	1	1	2
Column Total	15 71.4	6 28.6	21 100.0

Statistic	Value	Significance
Cramer's V	.39675	
Contingency Coefficient	.36878	
Kendall's Tau B	.32398	.0706
Kendall's Tau C	.20862	.0706
Gamma	.69697	

Number of Missing Observations = 40

Table E.30. Crosstabulation 'direction of exchange between female respondents and mother's brothers' children' by 'age respondent'

DIRECMBC--> Count / AGERSP	1.00	2.00	3.00	Row Total
1	1		1	2
2	1	2	2	5
3	1	1	4	6
4			2	2
Column Total	3 20.0	3 20.0	9 60.0	15 100.0

Statistic	Value	Significance
Cramer's V	.37019	
Contingency Coefficient	.46381	
Kendall's Tau B	.32810	.0833
Kendall's Tau C	.30667	.0833
Gamma	.51111	

Table E.31. Crosstabulation 'incidence of exchange between female respondents and mother's brothers' children' by 'marital status respondent'

DIRECMBC--> Count / MSRSP	.00	1.00	Row Total
1	4		4
2	13	8	21
3	65	7	72
Column Total	82 84.5	15 15.5	97 100.0

Statistic	Value	Significance
Kendall's Tau B	-.24240	.0079
Kendall's Tau C	-.15687	.0079
Gamma	-.54993	
Somers' D	-.20403	

Number of Missing Observations = 137

Table E.32. Crosstabulation 'incidence of exchange between female respondents and mother's brothers' by 'age respondent'

DIRMOBR--> Count / AGERSP	.00	1.00	Row Total
1	17	6	23
2	34	6	40
3	8	2	10
Column Total	59 80.8	14 19.2	73 100.0

Statistic	Value	Significance
Cramer's V	.12623	
Contingency Coefficient	.12523	
Kendall's Tau B	-.08484	.2263
Kendall's Tau C	-.07206	.2263
Pearson's R	-.08087	.2482
Gamma	-.19048	

Number of Missing Observations = 161

Table E.32a Crosstabulation 'incidence of exchange between female respondents and mother's sisters' by 'age respondent'

DIRMOSI-> Count / AGERSP	.00	1.00	Row Total
1	14	7	21
2	30	11	41
3	13	1	14
Column Total	57 75.0	19 25.0	76 100.0

Statistic	Value	Significance
Kendall's Tau B	-.17977	.0512
Kendall's Tau C	-.17036	.0512
Gamma	-.38318	
Somers' D	-.19189	

Number of Missing Observations = 158

Table E.33. Crosstabulation 'incidence of exchange between female respondents and mother's brothers' by 'respondent's relationship to homestead head'

DIRMOBR-> Count / RHRSP	.00	1.00	Row Total
1	4	4	8
2	37	7	44
4	1		1
5	15	2	17
6	2	1	3
Column Total	59 80.8	14 19.2	73 100.0

Statistic	Value	Significance
Cramer's V	.29689	
Contingency Coefficient	.28461	
Kendall's Tau B	-.16180	.0738
Kendall's Tau C	-.13586	.0738
Gamma	-.34875	

Number of Missing Observations = 161

Table E.34 Crosstabulation 'incidence of exchange between female respondents and brothers-in-law' by 'income respondent'

DIREBRIL-> Count / INTOTRSP	.00	1.00	Row Total
1	82	42	124
2	8	12	20
3	7	6	13
4		2	2
5	2		2
Column Total	99 61.5	62 38.5	161 100.0

Statistic	Value	Significance
Kendall's Tau B	.15910	.0188
Kendall's Tau C	.13580	.0188
Gamma	.34429	
Somers' D	.17467	

Number of Missing Observations = 73

Table E.35. Crosstabulation 'direction of exchange between female respondents and brothers-in-law' by 'income respondent'

DIREBRIL-> Count / INTOTRSP	1.00	2.00	3.00	Row Total
1	4	17	21	42
2	1	5	6	12
3	3	1	2	6
4	1	1		2
Column Total	9 14.5	24 38.7	29 46.8	62 100.0

Statistic	Value	Significance
Kendall's Tau B	-.17544	.0576
Kendall's Tau C	-.14438	.0576
Gamma	-.30278	
Somers' D	-.15551	

Number of Missing Observations = 0

Table E.36. Crosstabulation 'incidence of exchange between female respondents and brothers-in-law' by 'age respondent'

DIREBRIL–> Count / AGERSP	.00	1.00	Row Total
1	12	21	33
2	45	26	71
3	33	11	44
4	9	4	13
Column Total	99 61.5	62 38.5	161 100.0

Statistic	Value	Significance
Kendall's Tau B	-.23333	.0008
Kendall's Tau C	-.26527	.0008
Gamma	-.39819	
Somers' D	-.16550	

Number of Missing Observations = 73

Table E.37. Crosstabulation 'direction of exchange between female respondents and brothers-in-law' by 'age respondent'

DIREBRIL–> Count / AGERSP	1.00	2.00	3.00	Row Total
1	7	6	8	21
2	2	13	11	26
3		5	6	11
4			4	4
Column Total	9 14.5	24 38.7	29 46.8	62 100.0

Statistic	Value	Significance
Kendall's Tau B	.28560	.0062
Kendall's Tau C	.27471	.0062
Gamma	.43672	
Somers' D	.26537	

Number of Missing Observations = 0

Table E.38. Crosstabulation 'incidence of exchange between female respondents and sisters-in-law' by 'income respondent'

DIRECSIL–> Count / INTOTRSP	.00	1.00	Row Total
1	91	40	131
2	9	8	17
3	7	8	15
4		2	2
5	1		1
Column Total	108 65.1	58 34.9	166 100.0

Statistic	Value	Significance
Kendall's Tau B	.17765	.0094
Kendall's Tau C	.14342	.0094
Gamma	.39583	
Somers' D	.19845	

Number of Missing Observations = 68

Table E.39. Crosstabulation 'direction of exchange between female respondents and sisters-in-law' by 'income respondent'

DIRECSIL–> Count / INTOTRSP	1.00	2.00	3.00	Row Total
1	8	20	12	40
2	2	3	3	8
3	6		2	8
4	1	1		2
Column Total	17 29.3	24 41.4	17 29.3	58 100.0

Statistic	Value	Significance
Kendall's Tau B	-.20536	.0432
Kendall's Tau C	-.17390	.0432
Gamma	-.33913	
Somers' D	-.24625	

Number of Missing Observations = 0

Table E.40. Crosstabulation 'incidence of exchange between female respondents and sisters-in-law' by 'age respondent'

DIRECSIL-> Count / AGERSP	.00	1.00	Row Total
1	15	18	33
2	50	23	73
3	34	11	45
4	9	6	15
Column Total	108 65.1	58 34.9	166 100.0

Statistic	Value	Significance
Kendall's Tau B	-.14406	.0231
Kendall's Tau C	-.16084	.0231
Gamma	-.25091	
Somers' D	-.14486	

Number of Missing Observations = 68

Table E.41. Crosstabulation 'direction of exchange between female respondents and sisters-in-law' by 'age respondent'

DIRECSIL-> Count / AGERSP	1.00	2.00	3.00	Row Total
1	8	5	5	18
2	6	10	7	23
3	3	6	2	11
4		3	3	6
Column Total	17 29.3	24 41.4	17 29.3	58 100.0

Statistic	Value	Significance
Cramer's V	.22791	
Contingency Coefficient	.30678	
Kendall's Tau B	.15170	.0952
Kendall's Tau C	.15428	.0952
Gamma	.22095	

Number of Missing Observations = 0

Table E.42. Crosstabulation 'direction of exchange between female respondents and sisters-in-law' by 'marital status respondent'

DIRECSIL-> Count / MSRSP	1.00	2.00	3.00	Row Total
1		1		1
2		7	7	14
3	17	16	10	43
Column Total	17 29.3	24 41.4	17 29.3	58 100.0

Statistic	Value	Significance
Kendall's Tau B	-.32812	.0041
Kendall's Tau C	-.24970	.0041
Gamma	-.61674	
Somers' D	-.44613	

Number of Missing Observations = 0

Table E.43. Crosstabulation 'incidence of exchange between female respondents and sisters-in-law' by 'respondent's relationship to the head'

DIRECSIL-> Count / RHRSP	.00	1.00	Row Total
1	18	8	26
2	73	27	100
4	5	4	9
5	8	17	25
6	4	2	6
Column Total	108 65.1	58 34.9	166 100.0

Statistic	Value	Significance
Kendall's Tau B	.19622	.0036
Kendall's Tau C	.20250	.0036
Gamma	.35006	
Somers' D	.19010	

Number of Missing Observations = 68

Table E.44. Crosstabulation 'incidence of exchange between male respondents and sisters-in-law' by 'respondent's relationship to homestead head'

DIRECSIL-> Count / RHRSP	.00	1.00	Row Total
1	32	7	39
3	2	2	4
4		1	1
5		1	1
Column Total	34 75.6	11 24.4	45 100.0

Statistic	Value	Significance
Kendall's Tau B	.39142	.0042
Kendall's Tau C	.23309	.0042
Gamma	.80822	
Somers' D	.48560	

Number of Missing Observations = 16

Table E.45. Crosstabulation 'direction of exchange between male respondents and sisters-in-law' by 'income respondent'

DIRECSIL-> Count / INTOTRSP	1.00	2.00	3.00	Row Total
1	1	5	3	9
4	2			2
Column Total	3 27.3	5 45.5	3 27.3	11 100.0

Statistic	Value	Significance
Kendall's Tau B	-.60388	.0218
Kendall's Tau C	-.52893	.0218
Gamma	-1.00000	
Somers' D	-.88889	

Number of Missing Observations = 0

F. STATISTICAL APPENDIX CHAPTER 8

F.1. Guidelines for Section F.2.

For this appendix the same statistical measures have been used as in Appendix E. For explanation of these measures we refer to E.1. The table numbers correspond with the figures given in parentheses in Chapter 8. The meaning of the variables and their abbrevations are explained below each table.

F.2. Tables and statistics

Table F.1. Crosstabulation 'membership church' by 'sex respondent'

MEMCHUR-> Count / SEXRSP	0	1	Row Total
0	25	36	61
1	34	200	234
Column Total	59 20.0	236 80.0	295 100.0

Codes memchur: 0 = no membership
1 = membership
Codes sexrsp: 0 = male
1 = female

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F.< 5
19.54189	1	.0000	12.200	None

Statistic	Value	Significance
Kendall's Tau B	.26784	.0000
Kendall's Tau C	.17356	.0000
Gamma	.60668	
Somer's D	.26454	

Number of Missing Observations = 0

Table F.2. Cosstabulation 'membership of church' by 'marital status respondent'

MEMCHUR--> Count / MSRSP	0	1	Row Total
1	40	184	224
2	1	1	2
3	16	48	64
Column Total	57 20.0	233 80.0	290 100.0

Codes MSRSP: 1 = married
2 = single
3 = widowed

Statistic	Value	Significance
Kendall's Tau B	-.09466	.0504
Kendall's Tau C	-.06568	.0504
Gamma	-.24676	

Number of Missing Observations = 0

Table F.3. Crosstabulation 'membership church by 'age respondent'

MEMCHUR--> Count / AGEGROUP	0	1	Row Total
1.00	1	42	43
2.00	18	89	107
3.00	26	68	94
4.00	14	37	51
Column Total	59 20.0	236 80.0	295 100.0

Codes AGEGROUP: 1 = 16-30 years
2 = 31-45 years
3 = 46-60 years
4 = more than 61 years

Statistic	Value	Significance
Kendall's Tau B	-.18737	.0002
Kendall's Tau C	-.17935	.0002
Gamma	-.39043	
Somers' D	-.12528	

Number of Missing Observations = 0

Table F.4. Crosstabulation 'homestead hiring labour' by 'total income homestead'

LSHMHL--> Count / INHMT	0	1	Row Total
1	26	6	32
2	30	5	35
3	12	4	16
4	25	15	40
5	11	15	26
6	12	8	20
7	12	10	22
Column Total	128 67.0	63 33.0	191 100.0

Codes LSHMHL: 0 = homestead does not hire labour
1 = homestead hires labour
Codes INHMT 1 = 0 thru 2500
2 = 2501 thru 5000
3 = 5001 thru 7500
4 = 7501 thru 10000
5 = 10001 thru 15000
6 = 15001 thru 20000
7 = 20001 thru highest

Statistic	Value	Significance
Kendall's Tau B	.23038	.0001
Kendall's Tau C	.28157	.0001
Gamma	.36928	
Somers' D	.16667	

Number of Missing Observations = 7

Table F.5. Crosstabulation 'homestead hiring labour' by 'total disposable income homestead'

LSHMHL--> Count / INHMDIS	0	1	Row Total
1	64	25	89
2	36	16	52
3	15	11	26
4	4	7	11
5	3	1	4
6	3	1	4
7	3	2	5
Column Total	128 67.0	63 33.0	191 100.0

Codes LSHMHL: 0 = homestead does not hire labour
1 = homestead hires labour
Codes INHMDIS:1 = 0 thru 2500
2 = 2501 thru 5000
3 = 5001 thru 7500
4 = 7501 thru 10000
5 = 10001 thru 15000
6 = 15001 thru 20000
7 = 20001 thru highest

Statistic	Value	Significance
Kendall's Tau B	.11524	.0426
Kendall's Tau C	.12686	.0426
Gamma	.20359	
Somers' D	.09555	

Number of Missing Observations = 7

Table F.6. Crosstabulation 'homestead hiring labour' by 'agricultural income homestead'

LSHMHL–> / INHMAGT	Count	0	1	Row Total
	1	106	44	150
	2	15	14	29
	3	3	1	4
	4	1	2	3
	5	1		1
	6	2	2	4
	Column Total	128 67.0	63 33.0	191 100.0

Codes LSHMHL : 0 = homestead does not hire labour
1 = homestead hires labour
Codes INHMAGT : 1 = 0 thru 1000
2 = 1001 thru 2000
3 = 2001 thru 3000
4 = 3001 thru 4000
5 = 4001 thru 5000
6 = 5001 thru highest=6

Statistic	Value	Significance
Kendall's Tau B	.14160	.0227
Kendall's Tau C	.11283	.0227
Gamma	.32348	
Somers' D	.15752	

Number of Missing Observations = 7

G. STATISTICAL APPENDIX CHAPTER 9

G.1. Background information

The tables and statistics in Section G.2 were calculated with SPSS/PC+, Version 2.0. The numbers of the tables, G1, G2, ...,correspond with the numbers referred to in Chapter 9. Wherever necessary, the abbrevations and codes used in the tables are explained below the table.

The same statistical measures have been applied as in the Appendices E and F. For explanation we refer to Section E.1. In two tables (G16 and G17) in Section G.2 the Kruskal-Wallis test has been applied. The Kruskal-Wallis test tests whether k independent samples defined by a grouping variable are from the same population, by ranking cases and comparing the mean ranks from each group. The results of the Kruskal-Wallis test can be checked on their significance. In our analysis the results are considered significant at a level of significance of 0.05 or below.

G.2. Tables and statistics

Table G.1. Crosstabulation 'ways of survival in old age' by 'sex respondent'

OLDSURV–> / SEXRSP	Count	1.00	2.00	3.00	4.00	Row Total
	0	10	10	5	4	29
	1	17	46	26	1	90
	Column Total	27 22.7	56 47.1	31 26.1	5 4.2	119 100.0

Codes OLDSURV: 1 = working
2 = working / pension + children
3 = children
4 = others
Codes SEXRSP: 0 = male
1 = female

Statistic	Value	Significance
Cramer's V	.33276	
Contingency Coefficient	.31574	
Kendall's Tau B	.04705	.2928
Kendall's Tau C	.04632	.2928
Gamma	.08884	

Number of Missing Observations = 0

Table G.2. Crosstabulation 'ways of survival in old age' by 'agegroup respondent'

OLDSURV--> AGEGROUP	Count	1.00	2.00	3.00	4.00	Row Total
	1.00	16	22	5	1	44
	2.00	5	16	5		26
	3.00	4	8	3	1	16
	4.00	2	10	18	3	33
	Column Total	27 22.7	56 47.1	31 26.1	5 4.2	119 100.0

Codes OLDSURV: see Table F.1

Statistic	Value	Significance
Kendall's Tau B	.37017	.0000
Kendall's Tau C	.33971	.0000
Gamma	.51899	

Number of Missing Observations = 0

Table G.3. Crosstabulation 'ways of survival in old age' by 'income group respondent'

OLDSURV--> INCGROUP	Count	1.00	2.00	3.00	4 00	Row Total
	1 00	8	34	23	5	70
	2.00	12	13	5		30
	3.00	3	3	2		8
	4.00		5			5
	5.00			1		1
	6 00	2	1			3
	7.00	2				2
	Column Total	27 22.7	56 47.1	31 26.1	5 4.2	119 100.0

Codes OLDSURV: see Table G.1.
Codes INCGROUP: 1 = no income
2 = E1 - E250
3 = E251 - E500
4 = E501 - E1,000
5 = E1,001 - E1,500
6 = E1,501 - E2,000
7 = more than E2,000

Statistic	Value	Significance
Kendall's Tau B	-.30565	.0001
Kendall's Tau C	-.25234	.0001
Gamma	-.48063	

Number of missing observations: 0

Table G.4. Crosstabulation 'ways of survival in old age' by 'marital status respondent'

OLDSURV--> MSRSP	Count	1.00	2.00	3.00	4 00	Row Total
	1.00	21	33	12	1	67
	3.00	6	23	19	4	52
	Column Total	27 22.7	56 47.1	31 26.1	5 4.2	119 100 0

Codes OLDSURV: see Table G 1.
Codes MSRSP: 1 = married
3 = widowed

Statistic	Value	Significance
Kendall's Tau B	.29276	.0003
Kendall's Tau C	.33303	.0003
Gamma	.49810	

Number of Missing Observations = 0

Table G.5. Crosstabulation 'ways of survival in old age' by 'respondent's relationship to head'

OLDSURV--> HEADREL	Count	1.00	2.00	3.00	4.00	Row Total
	1.00	13	29	15	2	59
	2.00	12	23	6		41
	3.00	1	3	10		14
	4 00				1	1
	5.00		1			1
	6 00	1			2	3
	Column Total	27 22.7	56 47.1	31 26 1	5 4 2	119 100.0

Codes HEADREL: 1 = head
2 = wife
3 = parent (in-law)
4 = brother (in-law)/sister (in-law)
5 = child (in-law)
6 = other relationship

Statistic	Value	Significance
Cramer's V	.45732	
Contingency Coefficient	62091	
Kendall's Tau B	11429	.0810
Kendall's Tau C	09736	0810
Gamma	17216	

Number of Missing Observations = 0

Table G.6. Crosstabulation 'satisfaction of respondents in old age with support from children' by 'support by children'

OACHICAR--> Count / SUPPORT	1	2	Row Total
2.00	6	1	7
3.00	2	6	8
4.00	16	30	46
5.00	13	39	52
Column Total	37 32.7	76 67.3	113 100.0

Codes OACHICAR: 1 = dissatisfied
2 = satisfied

Codes SUPPORT: 2 = children do not support
3 = children outside homestead support
4 = children on homestead support
5 = children on and outside homestead support

Statistic	Value	Significance
Kendall's Tau B	.18589	.0194
Kendall's Tau C	.19328	.0194
Gamma	.34145	

Number of Missing Observations = 0

Table G.7. Crosstabulation 'incidence and type of support given by children' by 'place where parents live'

HELPPAR--> Count / PARLIV	.00	1.00	2.00	Row Total
1		2	15	17
2	4	5	26	35
3	3	4	4	11
4	17	15	17	49
5	1		2	3
6	8	2	2	12
Column Total	33 26.0	28 22.0	66 52.0	127 100.0

Codes HELPPAR: 0 = no support
1 = only one type of support
2 = support contains several types

Codes PARLIV: 1 = at the repsondent's homestead
2 = in the same community as respondent
3 = in the same chiefdom, but in different community
4 = in other chiefdom than respondent
5 = in town
6 = outside Swaziland

Statistic	Value	Significance
Kendall's Tau B	-.41187	.0000
Kendall's Tau C	-.41645	.0000
Gamma	-.59092	

Number of Missing Observations = 0

Table G.8. Crosstabulation 'incidence and type of support given by children' by 'persons with whom parents stay'

HELPPAR--> Count / PARSTAY	.00	1.00	2.00	Row Total
1		2	15	17
2	13	17	22	52
3	4	2	9	15
4	2		1	3
5			1	1
7			1	1
Column Total	19 21.3	21 23.6	49 55.1	89 100.0

Codes HELPPAR: see Table G.7
Codes PARSTAY: 1 = with respondent
2 = with brothers/sisters respondent
3 = on their own
4 = parents' brothers or sisters
5 = other family
6 = other than family

Statistic	Value	Significance
Kendall's Tau B	-.18364	.0275
Kendall's Tau C	-.16362	.0275
Gamma	-.31214	

Number of Missing Observations = 38

Table G.9. Crosstabulation 'incidence and type of support given to parents' by 'sex respondent'

HELPPAR--> Count / SEXRSP	.00	1.00	2.00	Row Total
0	3	2	17	22
1	30	26	49	105
Column Total	33 26.0	28 22.0	66 52.0	127 100.0

Codes HELPPAR: see Table G.7
Codes SEXRSP: 0 = male
1 = female

Statistic	Value	Significance
Kendall's Tau B	-.20376	.0080
Kendall's Tau C	-.17087	.0080
Gamma	-.51610	

Number of Missing Observations = 0

Table G.10. Crosstabulation 'incidence and type of support given to parents' by 'income group respondent'

HELPPAR--> / INCGROUP	Count .00	1.00	2.00	Row Total
1.00	17	11	18	46
2.00	8	8	16	32
3.00	3	4	12	19
4.00	1		5	6
5.00		1	3	4
6.00	4	3	5	12
7.00		1	7	8
Column Total	33 26.0	28 22.0	66 52.0	127 100.0

Codes HELPPAR: see Table G.7
Codes INCGROUP: 1 = E1 - E1,000
2 = E1,001 - E2,000
3 = E2,001 - E3,000
4 = E3,001 - E4,000
5 = E4,001 - E5,000
6 = E5,001 - E7,500
7 = more than E7,500

Statistic	Value	Significance
Kendall's Tau B	.20478	.0036
Kendall's Tau C	.21074	.0036
Gamma	.29966	

Table G.11. Crosstabulation 'respondents in old age by income group' by 'respondents in old age by agegroup'

Codes AGEGROUP: 1 = less than 56 years
2 = 56 - 60 years
3 = 61 - 65 years
4 = more than 65 years

Codes INCOLD: 0 = no income
1 = E1 - E250
2 = E251 - E500
3 = E501 - E1,000
4 = E1,001 - E1,500
5 = E1,501 - E2,000
6 = more than E2,000

AGEGROUP--> / INCOLD	Count 1.00	2.00	3.00	4.00	Row Total
.00	2	1	3	8	14
1.00	7	7	4	6	24
2.00	6	1	1	4	12
3.00	7	3	4	6	20
4.00	11	7		1	19
5.00	4	3	2	2	11
6.00	7	4	2	6	19
Column Total	44 37.0	26 21.8	16 13.4	33 27.7	119 100.0

Statistic	Value	Significance
Kendall's Tau B	-.15705	.0172
Kendall's Tau C	-.16364	.0172
Gamma	-.19872	

Number of Missing Observations = 0

Table G.12. Crosstabulation 'marital status respondents in old age' by 'respondents in old age by income group'

NEWMS--> / INCOLD	Count 1.00	2.00	Row Total
.00	4	10	14
1.00	7	17	24
2.00	8	4	12
3.00	15	5	20
4.00	15	4	19
5.00	7	4	11
6.00	11	8	19
Column Total	67 56.3	52 43.7	119 100.0

Codes NEWMS: 1 = married
2 = widowed
Codes INCOLD: see Table G.11

Statistic	Value	Significance
Kendall's Tau B	-.23357	.0019
Kendall's Tau C	-.30167	.0019
Gamma	- 35108	

Number of Missing Observations = 0

Table G.13. Crosstabulation 'respondent's relationship to the homestead's head' by 'respondents in old age by income group'

HEADREL--> Count / INCOLD	1.00	2.00	3.00	4.00	Row Total
.00	6	2	3	3	14
1.00	12	5	7		24
2.00	2	9	1		12
3.00	8	11	1		20
4.00	9	9	1		19
5.00	9	1		1	11
6.00	13	4	1	1	19
Column Total	59 49.6	41 34.5	14 11.8	5 4.2	119 100.0

Codes HEADREL: 1 = head
2 = wife
3 = parent
4 = else
Codes INCOLD: see Table G.11

Statistic	Value	Significance
Kendall's Tau B	-.22525	.0016
Kendall's Tau C	-.21769	.0016
Gamma	-.30421	

Number of Missing Observations = 0

Table G.14. Crosstabulation 'sex respondent' by 'respondents in old age by income group'

SEXRSP--> Count / INCOLD	0	1	Row Total
.00	5	9	14
1.00	2	22	24
2.00	1	11	12
3.00	4	16	20
4.00	4	15	19
5.00	5	6	11
6.00	8	11	19
Column Total	29 24.4	90 75.6	119 100.0

Codes SEXRSP: 0 = male
1 = female
Codes INCOLD: see Table G.11

Statistic	Value	Significance
Kendall's Tau B	-.15767	.0253
Kendall's Tau C	-.17626	.0253
Gamma	-.27513	

Number of Missing Observations = 0

Table G.15. Crosstabulation 'ways in which respondents survive' by 'respondents in old age by income group'

OLDSURV--> Count / INCOLD	1.00	2.00	3.00	4.00	Row Total
.00	2	1	8	3	14
1.00	2	12	8	2	24
2.00	2	7	3		12
3.00	2	14	4		20
4.00	7	9	3		19
5.00	5	4	2		11
6.00	7	9	3		19
Column Total	27 22.7	56 47.1	31 26.1	5 4.2	119 100.0

Codes OLDSURV: 1 = mainly by working
2 = working and support from children
3 = support from children
4 = support from others than children
Codes INCOLD: see Table G.11

Statistic	Value	Significance
Kendall's Tau B	-.34794	.0000
Kendall's Tau C	-.34630	.0000
Gamma	-.45712	

Number of Missing Observations = 0

Table G.16. Kruskal-Wallis tests on differences between income groups with respect to average incomes from agriculture, wage labour, remittances, and other income generating activities

Test on agricultural income:

INAGTRSP
by INCOLD

Mean Rank	Cases	
37.63	24	INCOLD = 1
54.17	12	INCOLD = 2
46.10	20	INCOLD = 3
63.82	19	INCOLD = 4
65.73	11	INCOLD = 5
60.76	19	INCOLD = 6
	105	Total

			Corrected for Ties	
CASES	Chi-Square	Significance	Chi-Square	Significance
105	12.7131	.0262	18.4032	.0025

Test on Other Income Generating Activities:

INSETRSP
by INCOLD

Mean Rank	Cases		
43.65	24	INCOLD =	1
45.75	12	INCOLD =	2
58.92	20	INCOLD =	3
59.63	19	INCOLD =	4
56.32	11	INCOLD =	5
54.61	19	INCOLD =	6
	105	Total	

			Corrected for Ties	
CASES	Chi-Square	Significance	Chi-Square	Significance
105	4.7855	.4426	5.3288	.3771

Test on wage labour:

INWLTRSP
by INCOLD

Mean Rank	Cases		
53.13	24	INCOLD =	1
51.00	12	INCOLD =	2
51.00	20	INCOLD =	3
53.74	19	INCOLD =	4
51.00	11	INCOLD =	5
56.63	19	INCOLD =	6
	105	Total	

			Corrected for Ties	
CASES	Chi-Square	Significance	Chi-Square	Significance
105	.4671	.9933	4.2469	.5144

Test on remittances:

REMRSPR
by INCOLD

Mean Rank	Cases		
31.88	24	INCOLD =	1
41.33	12	INCOLD =	2
51.70	20	INCOLD =	3
58.32	19	INCOLD =	4
67.77	11	INCOLD =	5
74.55	19	INCOLD =	6
	105	Total	

			Corrected for Ties	
CASES	Chi-Square	Significance	Chi-Square	Significance
105	26.0278	.0001	27.3370	.0000

Table G.17. Kruskal-Wallis test on differences between income groups with respect to mean ratios of income respondents in old age versus total disposable homestead income

- - - - - Kruskal-Wallis 1-way ANOVA

INRATIO2
by INCOLD

Mean Rank	Cases		
23.71	24	INCOLD =	1
33.08	12	INCOLD =	2
54.26	19	INCOLD =	3
64.79	19	INCOLD =	4
69.55	11	INCOLD =	5
77.21	19	INCOLD =	6
	104	Total	

			Corrected for Ties	
CASES	Chi-Square	Significance	Chi-Square	Significance
104	46.3136	.0000	46.5972	.0000

Table G.18. Crosstabulation 'age of respondents' by 'incidence of saving among respondents in old age'

AGEGROUP--> Count / OASAV	1.00	2.00	3.00	4.00	Row Total
0	38	23	15	30	106
1	6	3	1	3	13
Column Total	44	26	16	33	119
	37.0	21.8	13.4	27.7	100.0

Codes AGEGROUP: see Table G.11
Codes OASAV: 0 = respondent does not save
1 = respondent saves

Statistic	Value	Significance
Cramer's V	.08280	
Contingency Coefficient	.08252	
Kendall's Tau B	-.06411	.2246
Kendall's Tau C	-.04802	.2246
Gamma	-.17418	

Number of Missing Observations = 0

CASES	Chi-Square	Significance	Corrected for Ties Chi-Square	Significance
105	12.7131	.0262	18.4032	.0025

Test on Other Income Generating Activities:

INSETRSP
by INCOLD

Mean Rank	Cases		
43.65	24	INCOLD =	1
45.75	12	INCOLD =	2
58.92	20	INCOLD =	3
59.63	19	INCOLD =	4
56.32	11	INCOLD =	5
54.61	19	INCOLD =	6
	105	Total	

CASES	Chi-Square	Significance	Corrected for Ties Chi-Square	Significance
105	4.7855	.4426	5.3288	.3771

Test on wage labour:

INWLTRSP
by INCOLD

Mean Rank	Cases		
53.13	24	INCOLD =	1
51.00	12	INCOLD =	2
51.00	20	INCOLD =	3
53.74	19	INCOLD =	4
51.00	11	INCOLD =	5
56.63	19	INCOLD =	6
	105	Total	

CASES	Chi-Square	Significance	Corrected for Ties Chi-Square	Significance
105	.4671	.9933	4.2469	.5144

Test on remittances:

REMRSPR
by INCOLD

Mean Rank	Cases		
31.88	24	INCOLD =	1
41.33	12	INCOLD =	2
51.70	20	INCOLD =	3
58.32	19	INCOLD =	4
67.77	11	INCOLD =	5
74.55	19	INCOLD =	6
	105	Total	

CASES	Chi-Square	Significance	Corrected for Ties Chi-Square	Significance
105	26.0278	.0001	27.3370	.0000

Table G.17. Kruskal-Wallis test on differences between income groups with respect to mean ratios of income respondents in old age versus total disposable homestead income

- - - - - Kruskal-Wallis 1-way ANOVA

INRATIO2
by INCOLD

Mean Rank	Cases		
23.71	24	INCOLD =	1
33.08	12	INCOLD =	2
54.26	19	INCOLD =	3
64.79	19	INCOLD =	4
69.55	11	INCOLD =	5
77.21	19	INCOLD =	6
	104	Total	

CASES	Chi-Square	Significance	Corrected for Ties Chi-Square	Significance
104	46.3136	.0000	46.5972	.0000

Table G.18. Crosstabulation 'age of respondents' by 'incidence of saving among respondents in old age'

AGEGROUP--> Count / OASAV	1.00	2.00	3.00	4.00	Row Total
0	38	23	15	30	106
1	6	3	1	3	13
Column Total	44	26	16	33	119
	37.0	21.8	13.4	27.7	100.0

Codes AGEGROUP: see Table G.11
Codes OASAV: 0 = respondent does not save
1 = respondent saves

Statistic	Value	Significance
Cramer's V	.08280	
Contingency Coefficient	.08252	
Kendall's Tau B	-.06411	.2246
Kendall's Tau C	-.04802	.2246
Gamma	-.17418	

Number of Missing Observations = 0

Table G.19. Crosstabulation 'sex respondents' by 'incidence of saving among respondents in old age'

SEXRSP–> / OASAV	Count	0	1	Row Total
	0	25	81	106
	1	4	9	13
	Column Total	29 24.4	90 75.6	119 100.0

Codes SEXRSP: 0 = male
1 = female
Codes OASAV: 0 = respondent does not save
1 = respondents saves

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F.< 5
.05162	1	.8203	3.168	1 of 4 (25.0%)
.32429	1	.5690	(Before Yates Correction)	

Statistic	Value	Significance
Phi	.05220	
Contingency Coefficient	.05213	
Kendall's Tau B	-.05220	.2853
Kendall's Tau C	-.02796	.2853

Number of Missing Observations = 0

Table G.20. Crosstabulation 'incidence of saving among respondents in old age' by 'income group respondents'

OASAV–> / INCOLD	Count	0	1	Row Total
	.00	12	2	14
	1.00	22	2	24
	2.00	12		12
	3.00	19	1	20
	4.00	18	1	19
	5.00	10	1	11
	6.00	13	6	19
	Column Total	106 89.1	13 10.9	119 100.0

Codes INCOLD: see Table G.11
Codes OASAV: 0 = respondent does not save
1 = respondents saves

(continue next page)

Statistic	Value	Significance
Kendall's Tau B	.12762	.0567
Kendall's Tau C	.10366	.0567
Gamma	.30970	

Number of Missing Observations = 0

Table G.21. Crosstabulation 'cattle ownership' by 'sex respondent'

CATTLEOA

Count SEXRSP	.00	1.00	2.00	3.00	4.00	Row Total
0	10	1	6	5	4	26
1	69	12	6	1	1	89
Column Total	79 68.7	13 11.3	12 10.4	6 5.2	5 4.3	115 100.0

Codes CATTLEOA: 0 = 0
1 = 1-5
2 = 6-10
3 = 11-15
4 = 16 >
Codes SEXRSP: 0 = male
1 = female

Statistic	Value	Significance
Kendall's Tau B	-.40391	.0000
Kendall's Tau C	-.33784	.0000
Gamma	-.71283	

Number of Missing Observations = 4

Table F.22. Crosstabulation 'cattle ownership' by 'respondent's relationship to homestead head'

CATTLEOA

Count HEADREL	.00	1.00	2.00	3.00	4.00	Row Total
1.00	31	5	8	6	5	55
2.00	33	4	4			41
3.00	11	3				14
4.00	4	1				5
Column Total	79 68.7	13 11.3	12 10.4	6 5.2	5 4.3	115 100.0

Codes CATTLEOA: see Table G.21
Codes HEADREL: 1 = head
2 = wife
3 = parent
4 = else

Statistic	Value	Significance
Kendall's Tau B	-.25876	.0010
Kendall's Tau C	-.18129	.0010
Gamma	-.47172	

Number of Missing Observations = 4

Table G.23. Crosstabulation 'cattle ownership' by 'marital status respondent'

CATTLEOA

Count NEWMS	.00	1.00	2.00	3.00	4.00	Row Total
1.00	41	5	9	5	4	64
3.00	38	8	3	1	1	51
Column Total	79 68.7	13 11.3	12 10.4	6 5.2	5 4.3	115 100.0

Codes CATTLEOA: see Table G.21
Codes NEWMS : 1 = married
3 = widowed

Statistic	Value	Significance
Cramer's V	.24480	
Contingency Coefficient	.23778	
Kendall's Tau B	-.14249	.0542
Kendall's Tau C	-.14155	.0542
Gamma	-.28712	

Number of Missing Observations = 4

Table G.24. Crosstabulation 'cattle ownership' by 'age group respondent'

CATTLEOA

Count AGERSP	.00	1.00	2.00	3.00	4.00	Row Total
1.00	32	3	6	1		42
2.00	13	5	2	2	3	25
3.00	8	2	2	2	2	16
4.00	26	3	2	1		32
Column Total	79 68.7	13 11.3	12 10.4	6 5.2	5 4.3	115 100.0

Codes CATTLEOA: see Table G.21
Codes AGERSP: see table G.11

Statistic	Value	Significance
Cramer's V	.23239	
Contingency Coefficient	.37340	
Kendall's Tau B	-.00302	.4852
Kendall's Tau C	-.00242	.4852
Gamma	-.00481	

Number of Missing Observations = 4

Table G.25. Crosstabulation 'cattle ownership' by 'income group respondent'

CATTLEOA

Count INCOLD	.00	1.00	2.00	3.00	4.00	Row Total
.00	10	2	1			13
1.00	20	3			1	24
2.00	11			1		12
3.00	12	3	3	1	1	20
4.00	11	1	4	3		19
5.00	8			1	2	11
6.00	7	4	4		1	16
Column Total	79 68.7	13 11.3	12 10.4	6 5.2	5 4.3	115 100.0

Codes CATTLEOA: see Table G.21
Codes INCOLD: see Table G.11

Statistic	Value	Significance
Kendall's Tau B	.21689	.0026
Kendall's Tau C	.17637	.0026
Gamma	.32841	

Number of Missing Observations = 4

Table G.26. Crosstabulation 'goats ownership' by 'age respondent'

GOATSOA-> AGEGROUP Count	.00	1.00	2.00	3.00	Row Total
1.00	32	3	5	1	41
2.00	19	1	3		23
3.00	9	2		3	14
4.00	26		1	2	29
Column Total	86 80.4	6 5.6	9 8.4	6 5.6	107 100.0

Codes GOATSOA: 0 = 0
1 = 1-5
2 = 6-10
3 = 11-15
4 = 16 >
Codes AGEGROUP: see Table G.24

Statistic	Value	Significance
Cramer's V	.22506	
Contingency Coefficient	.36320	
Kendall's Tau B	-.05128	.2771
Kendall's Tau C	-.03377	.2771
Gamma	-.10147	

Number of Missing Observations = 12

Table G.27. Crosstabulation 'goats ownership' by 'sex respondent'

GOATSOA--> Count / SEXRSP	.00	1.00	2.00	3.00	Row Total
0	13	4	3	6	26
1	73	2	6		81
Column Total	86	6	9	6	107
	80.4	5.6	8.4	5.6	100.0

Codes GOATSOA: see Table G.26
Codes SEXRSP: 0 = male, 1 = female

Statistic	Value	Significance
Kendall's Tau B	-.43178	.0000
Kendall's Tau C	-.30570	.0000
Gamma	-.77365	

Number of Missing Observations = 12

Table G.28. Crosstabulation 'goats ownership' by 'marital status respondent'

GOATSOA--> Count / NEWMS	.00	1.00	2.00	3.00	Row Total
1.00	45	6	4	6	61
2.00	41		5		46
Column Total	86	6	9	6	107
	80.4	5.6	8.4	5.6	100.0

Codes GOATSOA: see Table G.26
Codes NEWMS : 1 = married
2 = widowed

Statistic	Value	Significance
Kendall's Tau B	-.18425	.0251
Kendall's Tau C	-.15058	.0251
Gamma	-.45802	

Number of Missing Observations = 12

Table G.29. Crosstabulation 'goats ownership' by 'respondent's relationship to the homestead head'

GOATSOA--> Count / HEADREL	.00	1.00	2.00	3.00	Row Total
1.00	38	4	5	6	53
2.00	32	2	3		37
3.00	12		1		13
4.00	4				4
Column Total	86	6	9	6	107
	80.4	5.6	8.4	5.6	100.0

Codes GOATSOA: see Table G.26
Codes HEADREL: 1 = head
2 = wife
3 = parent
4 = else

Statistic	Value	Significance
Kendall's Tau B	-.21746	.0074
Kendall's Tau C	-.13323	.0074
Gamma	-.50709	

Number of Missing Observations = 12

Table G.30. Crosstabulation 'goats ownership' by 'respondent's income'

GOATSOA--> Count / INCOLD	.00	1.00	2.00	3.00	Row Total
.00	13				13
1.00	19		1		20
2.00	10		1		11
3.00	14	2		1	17
4.00	11	4	3		18
5.00	8		1	2	11
6.00	11		3	3	17
Column Total	86	6	9	6	107
	80.4	5.6	8.4	5.6	100.0

Codes GOATSOA: see Table G.26
Codes INCOLD: see Table G.11

Statistic	Value	Significance
Kendall's Tau B	.29893	.0001
Kendall's Tau C	.21452	.0001
Gamma	.54594	

Number of Missing Observations = 12

Table G.31. Crosstabulation 'catlle ownership' by 'goats ownership' of respondents in old age

Count GOATSOA	CATTLEOA .00	1.00	2.00	3.00	4.00	Row Total
.00	63	11	6	2	1	83
1.00	2		2	1	1	6
2.00	4		3	1	1	9
3.00	1	1	1	2	1	6
Column Total	70 67.3	12 11.5	12 11.5	6 5.8	4 3.8	104 100.0

Codes GOATSOA and CATTLEOA:
0 = 0
1 = 1-5
2 = 6-10
3 = 11-15
4 = 16 >

Statistic	Value	Significance
Kendall's Tau B	.39892	.0000
Kendall's Tau C	.22559	.0000
Gamma	.67528	

Number of Missing Observations = 15

Table G.32. Crosstabulation 'support respondent in old age receives from others' by 'support from children'

OAHELPOP--> Count SUPPORT	0	1	Row Total
.00	2	2	4
1.00	1	1	2
2.00	5	2	7
3.00	6	2	8
4.00	31	15	46
5.00	38	14	52
Column Total	83 69.7	36 30.3	119 100.0

Codes OAHELPOP: 0 = no help from others
1 = help from others
Codes SUPPORT: 2 = children do not support
3 = children outside homestead support
4 = children on homestead support
5 = children on and outside homestead support

Statistic	Value	Significance
Cramer's V	.11657	
Contingency Coefficient	.11579	
Kendall's Tau B	-.06363	.2306
Kendall's Tau C	-.06666	.2306
Gamma	-.12016	

Missing observations: 0

Table G.33. Crosstabulation 'support respondent in old age receives from others' by 'sex respondent'

OAHELPOP--> Count SEXRSP	0	1	Row Total
0	21	8	29
1	62	28	90
Column Total	83 69.7	36 30.3	119 100.0

Codes OAHELPOP: see Table G.32
Codes SEXRSP: 0 = male
1 = female

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F.< 5
.01612	1	.8990	8.773	None
.12915	1	.7193	(Before Yates Correction)	

Statistic	Value	Significance
Phi	.03294	
Contingency Coefficient	.03293	
Kendall's Tau B	.03294	.3602
Kendall's Tau C	.02599	.3602
Gamma	.08487	

Table G.34. Crosstabulation 'support respondent in old age receives from others' by 'income respondent'

OAHELPOP--> Count INCOLD	0	1	Row Total
.00	11	3	14
1.00	17	7	24
2.00	10	2	12
3.00	11	9	20
4.00	13	6	19
5.00	7	4	11
6.00	14	5	19
Column Total	83 69.7	36 30.3	119 100.0

Codes OAHELPOP: see Table G.32
Codes INCOLD: 0 = no income
1 = E1 - E250
2 = E251 - E500
3 = E501 - E1,000
4 = E1,001 - E1,500
5 = E1,501 - E2,000
6 = more than E2,000

Statistic	Value	Significance
Cramer's V	.18314	
Contingency Coefficient	.18014	
Kendall's Tau B	.04322	.2960
Kendall's Tau C	.05169	.2960
Gamma	.07202	

Number of Missing Observations = 0

Table G.35. Crosstabulation 'sex respondent' by 'who pays transport costs in case of sickness'

SEXRSP--> Count / SIPAYTR	0	1	Row Total
1	15	55	70
2	5	52	57
Column Total	20 / 15.7	107 / 84.3	127 / 100.0

Codes SEXRSP: 0 = male
1 = female
Codes SIPAYTR: 1 = respondent pays him-/herself
2 = other persons pay

Chi-Square	D.F.	Significance	Min E.F.	Cells with E.F.< 5
2.89920	1	.0886	8.976	None
3.79315	1	.0515	(Before Yates Correction)	

Statistic	Value	Significance
Phi	.17282	
Contingency Coefficient	.17030	
Kendall's Tau B	.17282	.0262
Kendall's Tau C	.12524	.0262
Pearson's R	.17282	.0260
Gamma	.47867	

Number of Missing Observations = 0

Table G.36. Crosstabulation 'income respondent' by 'who pays transport costs in case of sickness'

SIPAYTR--> Count / INCSICK	1	2	Row Total
.00	3	7	10
1.00	31	24	55
2.00	20	9	29
3.00	4	7	11
4.00	3	4	7
5.00	1	2	3
6.00	6	4	10
7.00	2		2
Column Total	70 / 55.1	57 / 44.9	127 / 100.0

Codes SIPAYTR: 1 = respondent pays him-/herself
2 = other persons pay
Codes INCSICK: 0 = 0
1 = 1 thru 1000
2 = 1001 thru 2000
3 = 2001 thru 3000
4 = 3001 thru 4000
5 = 4001 thru 5000
6 = 5001 thru 10000
7 = 10001 thru highest

Statistic	Value	Significance
Cramer's V	.26801	
Contingency Coefficient	.25888	
Kendall's Tau B	-.05402	.2514
Kendall's Tau C	-.06522	.2514
Gamma	-.08828	

Number of Missing Observations = 0

Table G.37. Crosstabulation 'sex respondent' by 'who pays medical treatment in case of sickness'

SEXRSP--> Count / SIPAYME	0	1	Row Total
0	7	28	35
1	21	59	80
2	8	84	92
Column Total	36 / 17.4	171 / 82.6	207 / 100.0

Statistic	Value	Significance
Kendall's Tau B	.16318	.0070
Kendall's Tau C	.13825	.0070
Gamma	.36577	

Number of Missing Observations = 0

Table G.38. Crosstabulation 'income respondent' by 'who pays medical treatment in case of sickness'

SIPAYME--> / INCSICK	1	2	Row Total
.00	4	9	13
1.00	30	43	73
2.00	21	19	40
3.00	8	10	18
4.00	4	4	8
5.00	3	3	6
6.00	8	4	12
7.00	2		2
Column Total	80 46.5	92 53.5	172 100.0

Codes SIPAYME and INCSICK: see Table G.36

Statistic	Value	Significance
Kendall's Tau B	-.14432	.0185
Kendall's Tau C	-.17523	.0185
Gamma	-.23572	

Number of Missing Observations = 0

Table G.39. Crosstabulation 'origin of support with activities of sick respondents' by 'number of active homestead members'

SIACT2--> / ACTIVE	1.00	2.00	3.00	Row Total
1.00	62	6	24	92
2.00	29	3	4	36
3.00	3			3
4.00	2			2
Column Total	96 72.2	9 6.8	28 21.1	133 100.0

Codes SIACT2: 1 = support from within homestead
2 = support from within and outside the homestead
3 = support from outside the homestead
Codes ACTIVE: 1 = 1 - 5
2 = 6 - 10
3 = 11 - 15
4 = 16 - 20
5 = 21 thru highest

Statistic	Value	Significance
Kendall's Tau B	-.17241	.0195
Kendall's Tau C	-.11346	.0195
Gamma	-.42208	

Number of Missing Observations = 1

Table G.40. Crosstabulation 'origin of support with activities of sick respondents' by 'age of sick respondent'

SIACT2--> / AGESICK	1.00	2.00	3.00	Row Total
1.00	12		9	21
2.00	34	5	11	50
3.00	39	3	8	50
4.00	12	1		13
Column Total	97 72.4	9 6.7	28 20.9	134 100.0

Codes SIACT2: see Table G.39
Codes AGESICK: 1 = lowest thru 30
2 = 31 thru 45
3 = 46 thru 60
4 = 61 thru highest=4

Statistic	Value	Significance
Kendall's Tau B	-.21009	.0038
Kendall's Tau C	-.17092	.0038
Gamma	-.38329	

Number of Missing Observations = 0

Table G.41. Crosstabulation 'origin of support with activities of sick respondents' by 'sex of sick respondent'

SIACT2--> / SEXRSP	1.00	2.00	3.00	Row Total
0	11	2		13
1	86	7	28	121
Column Total	97 72.4	9 6.7	28 20.9	134 100.0

Codes SIACT2: see Table G.39
Codes SEXRSP: 0 = male
1 = female

Statistic	Value	Significance
Cramer's V	.19154	
Contingency Coefficient	.18812	
Kendall's Tau B	.10944	.0980
Kendall's Tau C	.05992	.0980
Pearson's R	.13287	.0630
Gamma	.43883	

Number of Missing Observations = 0

Table G.42. Crosstabulation 'incidence of extra support received by sick' by 'length of sickness period'

SIOTHHLP--> Count / SITIME	0	1	Row Total
0	15	2	17
1	57	11	68
2	47	8	55
3	45	22	67
Column Total	164	43	207
	79.2	20.8	100.0

Codes SIOTHHLP: 0 = respondent did not receive extra support
1 = respondent received extra support
Codes SITIME: 0 = one week or less
1 = 1 till 4 weeks
2 = more than one month
3 = more than one year

Statistic	Value	Significance
Kendall's Tau B	.16061	.0063
Kendall's Tau C	.15562	.0063
Gamma	.33003	

Number of Missing Observations = 0

Table G.43. Crosstabulation 'incidence of extra support received by sick' by 'number of active homestead members'

SIOTHHLP--> Count / ACTIVE	0	1	Row Total
1.00	96	24	120
2.00	58	15	73
3.00	7	4	11
4.00	2		2
Column Total	163	43	206
	79.1	20.9	100.0

Codes SIOTHHLP: 0 = respondent did not receive extra support
1 = respondent received extra support
Codes ACTIVE: 1 = 1 - 5 persons
2 = 6 - 10 persons
3 = 11 - 15 persons
4 = 16 - 20 persons

Statistic	Value	Significance
Cramer's V	.10301	
Contingency Coefficient	.10246	
Kendall's Tau B	.03429	.3072
Kendall's Tau C	.02875	.3072
Gamma	.08012	

Number of Missing Observations = 1

Date interview: Research area:

PART 1: GENERAL INFORMATION ON HOMESTEAD: no. of kitchens: ... name respondent:

1 no.	2 first name	3 sex	4 age	5 education	6 rel. to head	8 abs.	9 freq. return	occupation	marital status
1		M/F				Y / N			
2		M/F				Y / N			
3		M/F				Y / N			
4		M/F				Y / N			
5		M/F				Y / N			
6		M/F				Y / N			
7		M/F				Y / N			
8		M/F				Y / N			
9		M/F				Y / N			
10		M/F				Y / N			
11		M/F				Y / N			
12		M/F				Y / N			
13		M/F				Y / N			
14		M/F				Y / N			
15		M/F				Y / N			

PART 2 NON INCOME AND INCOME GENERATING ACTIVITIES OF HOMESTEAD MEMBERS

Does someone in this household?	Yes/No	Who does?	Does anyone sell?	Who does	Period	Frequency w/m/y	Income w/m/y	Who receive
1. Grow maize	YES/NO		YES/NO					
a.ploughing			XXXX					
b.weeding			XXXX					
c.harvesting			XXXX					
2. Grow vegetables	YES/NO		YES/NO					
3. Grow (sweet) potat.	YES/NO		YES/NO					
4. Grow pumpkins	YES/NO		YES/NO					
5. Grow groundnuts	YES/NO		YES/NO					
6. Grow cotton	YES/NO		YES/NO					
a. ploughing			XXXX					
b. weeding			XXXX					
c. harvesting			XXXX					
7. Grow fruits	YES/NO		YES/NO					
8. Make Swazi hats	YES/NO		YES/NO					
9. Make Swazi mats	YES/NO		YES/NO					

PART 2 (CONTINUED)

Does someone in this household?	Yes/No	Who does?	Does anyone sell?	Who does	Period	Frequency w/m/y	Income w/m/y	Who receive
10. Make baskets	YES/NO		YES/NO					
11. Make woodwork	YES/NO		YES/NO					
12. Make bricks	YES/NO		YES/NO					
13. Make beer	YES/NO		YES/NO					
14 Make emasi	YES/NO		YES/NO					
15. Do carpentry	YES/NO		YES/NO					
16 Clothes/knitwear	YES/NO		YES/NO					
17. Make bakeries	YES/NO		YES/NO					
18. Collect grasses	YES/NO		YES/NO					
19. Collect firewood	YES/NO		YES/NO					
20. Prepare meals	YES/NO		XXXXX					
21. Washing clothes	YES/NO		XXXXX					
22. Smearing ground	YES/NO		XXXXX					
23. Looking af. cattle	YES/NO		XXXXX					
24. Go to the dip	YES/NO		XXXXX					
25. Construct/repair	YES/NO		XXXXX					

PART 2 (CONTINUED)

Does someone in this household?	Yes/No	Who does?	Period	Frequency w/m/y	Income w/m/y	Who receive
26. Sell chicken	YES/NO					
27. Sell goats	YES/NO					
28. Sell cattle	YES/NO					
29. Construct/repair houses for others	YES/NO					
30. Look after cattle for other people	YES/NO					
31. Work on somebodies else fields	YES/NO					
32. Fetch water	YES/NO					
33. Sell other things	YES/NO					

Wage labour activities of household members	who does	period of year act. is done	income w/m/y	remitt. yes/no	form	frequen.	amount	who rec.
34.				YES/NO				
35.				YES/NO				
36.				YES/NO				
37.				YES/NO				

PART 3. 3.1. Transfers between respondent and (non)-relatives.

If respondent has no children, GO TO QUESTION 3.

1. We would like to know if the **children** or **children-in-law** who live on this homestead (SEE SHEET 1) give you money, goods, or other things.

No.	Does support	Kind of support	Frequency	Amount
	YES/NO			
	YES/NO			
	YES/NO			
	YES/NO			
	YES/NO			
	YES/NO			
	YES/NO			

2. Further we would like to know if **children** and **children-in-law, who do not live on this homestead** give you money, goods, help with activities or do other things for you

no.	M/F	Place	Occupat on	Help	Form	Frequency	Amount
				YES/NO			
				YES/NO			
				YES/NO			
				YES/NO			
				YES/NO			
				YES/NO			
				YES/NO			

3. Can you also tell me if you support or help the following relatives with goods, money, food, clothes, activities, etc. or if they help you.

	Do you have	Actual help give	Actual help received
Older brothers from same mother and father	YES/NO		
Younger brothers from same mother and father	YES/NO		
Brothers from other father/mother	YES/NO		
Brother children			
Older sisters from same mother and father	YES/NO		
Younger sisters from same mother and father	YES/NO		
Sisters from other father/mother	YES/NO		
Sisters children	YES/NO		
Fathers brothers sons	YES/NO		
Fathers brothers daughters	YES/NO		
Fathers sisters children	YES/NO		
Mothers sisters sons	YES/NO		
Mothers sisters daughters	YES/NO		
Mothers brothers children	YES/NO		
Husbands/wives' brothers	YES/NO		
Husbands/wives' sisters	YES/NO		
Husb/wives'brothers children	YES/NO		
Husb/wives'sisters children	YES/NO		

4. Do you have parents yourself?

.... YES, father and mother (go to 5)
.... YES, only mother (go to 5)
.... YES, only father (go to 5)
.... NO (go to 9)

5. Where does he/she or where do they live?
... same homestead as respondent
... same community as respondent
... other community, but same chiefdom as respondent
... other chiefdom in Swaziland

6. With whom do they live? .....

7. Please, can you tell me if you help them with one or more of the following things: (for codes activities use activities list)

.... Nothing is given to (one) of the parents (go to 8)
.... Activities: .....
.... Food
.... Money
.... Clothes
.... Groceries
.... Transport
.... Blankets
.... Firewood
.... Building materials
.... Agricultural items (plough, fertilizer, seeds, etc)
.... Other items, please specify .....

GO TO SECTION 3.2.

8. Why don't you help your parents as Swazi custom says that children should take care of their parents?

3.2. OLD AGE

THE FOLLOWING QUESTIONS ONLY NEED TO BE ANSWERED BY RESPONDENTS WHO ARE NOT OLD AGED. FOR PERSONS WHO ARE OLD AGED, PLEASE GO TO QUESTION 22 .

1. Do you think your children will take care of you when you are old?

....YES (go to 2) ....NO (go to 2) ....DO NOT KNOW (go to 2)
.... Respondent has no children (go to 3)

2. Why do you think so?

3. Please, can you tell us if you support one or more of the following persons and with what you help them?

Persons	Alive	Support	Form	Freq	Amount
Father-in-law					
Mother-in-law					
Fathers brother(s)					
Fathers sister(s)					
Mothers brother(s)					
Mothers sister(s)					
Own grandparents					
Husbands/wives' fathers brothers					
Husbands/wives' fathers sisters					
Husbands/wives' mothers brothers					
Husbands/wives'					

mothers sisters					
Grandparents-in-law					

4. Are there maybe other persons who are supported by you like friends, neighboors or other people?

.... YES (go to 5) .... NO (go to 7)

5. How are these persons related to you?

6. How do you support him/her or them?

7. Are there already activities that you did recently but are not doing now anymore?

.... YES (go to 8) .... NO (go to 10)

8. What kind of activities?

.... Agricultural activities: .....
.... Domestic activities: .....
.... Wage labour activities: .....
..... Other income generating activities: .....

9. What is the reason that you do not do these activities nowadays?

....	Getting older	....	Lack of inputs
....	Children took over	....	No transport
....	Not profitable anymore	....	Did not like thework
....	Other work got preference	....	No demand for it
....	Sickness	....	Other reasons:
....	Got married		

10. Can you expect to receive a pension when you are old?

.... YES (go to 11) .... NO (go to 14)

11. From whom will you receive a pension?

.... National Provident Fund
.... Pension from mines
.... Pension from government schemes
.... Social welfare department
.... Pension from company
.... Others, please specify:

12. Will you receive this pension monthly or just once?

.... MONTHLY .... ONCE

13. Do you think it will be enough to stay alive when you are old?

....YES ....NO .... DO NOT KNOW

14. Do you have savings yourself?

....YES (go to 15) ....NO (go to 16)

15. Why do you save this money?

16. Does your husband or wife have savings?

....YES ....NO

17. Are you or your husband/wife saving for your old age at the moment or not?

....YES ....NO

18. Do you yourself have cattle?

....YES (go to 19) ....NO (go to question 21a)

19. How many cattle do you have? ....

20. Why do you keep this cattle?

21. What will you do with your cattle when you are old?

21a. Did you have cattle in the past?

....YES (go to 21b) ....NO (go to section 3.3.)

21b. What did you do with this cattle?

GO TO SECTION 3.3.

THE FOLLOWING QUESTIONS NEED TO BE ANSWERED BY RESPONDENTS WHO ARE IN OLD AGE

22. In general how do you stay alive now you are in old age?

.... By working
.... Selling my cattle
.... Living from pension
.... Children help me
.... Use my savings
.... Other persons besides children help me
.... Other answers: .....

23. Is this the homestead you used to live after you were married?

.... YES, this is own homestead
.... NO, this is homestead of a son
.... NO, this is homestead of a daughter
.... NO, this is homestead of a son-in-law
.... NO, this is homestead of other relative
.... NO, we come from another place

24. Are there activities that you did when you were younger, but not doing now anymore?

.... YES (go to 25) ....NO (go to 26)

25. What kind of activities did you do?

.... Agricultural activities: .....
.... Domestic activities: .....
.... Wage labour activities: .....
..... Other income generating activities: .....

26. Why don't you do this activities anymore?

....	Getting older	....	Lack of inputs
....	Children took over	....	No transport
....	Not profitable anymore	....	Did not like thework
....	Other work got preference	....	No demand for it
....	Sickness	....	Other reasons:
....	Got married		

FOLLOWING QUESTIONS ONLY WHEN RESPONDENT HAS CHILDREN. OTHERWISE GO TO QUESTION 29.

27. Do you think your children take enough care of you now you are old?

....YES (go to 29) ....NO (go to 28)

28. Why do you think so?

29. Do the neighboors, friends or other community members sometimes help you?

....YES (go to 30) ....NO (go to 31)

30. How do they help you?

.... Give/send me money
.... Give me food
.... Give me a place on their homestead
.... Give me clothes
.... Bring me groceries
.... Do certain activities for me
.... Other help: .....

31. Do you receive a pension?

.... YES (go to 32) .... NO (go to 35)

32. From whom do you receive a pension?

.... National Provident Fund
.... Pension from mines
.... Pension from government schemes
.... Pension from company
.... Social welfare department
.... Others, please specify:

33. How much is this pension and how many times do you receive it?

Amount: ..... Frequency: .....

34. Do you think it is enough to stay alive?

....YES ....NO

35. Do you have savings?

....YES (go to 36) ....NO (go to 38)

36. How much do you have as savings? Emalangeni.....

37. Where do you use them for?

.... To buy food
.... To buy clothes
.... To pay medical treatments
.... To pay transport
.... To buy groceries
.... To cover other expenses: .....
.... Does not use them at the moment

38. Do you yourself have cattle?

.... YES (go to 39) .... NO (go to 40)

39. Why do you keep this cattle?

.... Milk
.... Meat
.... Use them for ploughing
.... Use them for transport
.... Sell them when I need money
.... To pay lobola for children
.... Other reasons, please specify:....

GO ON WITH QUESTION 42

40. Did you have cattle yourself in the past?

.... YES (go to 41) .... NO (go to 42)

41. What did you do with your cattle?

.... Gave them to my sons
.... Sold tem
.... Slaughter them in order to have food
.... Used them to pay lobola for children
.... Other: .....

42. Do you have goats yourself?

.... YES (go to 43) .... NO (go to 45)

43. How many goats do you have yourself?

44. Why do you keep this goats?

.... To have milk
.... Slaughter them to have food
.... Sometimes sell them
.... Present for visitors
.... Other reasons: .....

45. Do you meet any problems now you are old?

.... YES (go to 46) .... NO (go to 47)

46. What kind of problems?

47. Do you think children take care more or less of their parents, than you did in the past or is it still the same?

.... MORE (go to 48)
.... LESS (go to 48)
.... SAME (go to 3.3)

48. Why do you think so?

3.3. SICKNESS

1. Have you been ill during the last 12 months?

.... YES (go to 2) .... NO (go to 19)

2. For how long were you ill?

.... Less than one week
.... Between 1 and 4 weeks
.... More than one month, specify number:

4. Did you go anywhere for treatment?

.... YES (go to 5) .... NO (go to 11)

5. Where did you go?

.... Inyanga
.... Clinic
.... Hospital
.... Company doctor
.... Private doctor
.... Other: .....

6. Where was this?

.... Own community
.... Other community, specify:
.... Town, please specify:
.... Company, please specify:
.... Other place, please specify:

7. How did you arrive at the place of treatment?

.... Walking (go to 10)
.... By bus (go to 9)
.... By car (go to 8)

8. Who owns the car? .....

9. Who did pay the transport?

10. Who did pay for the treatment and the medicines?

11. When you were ill, were you still able to do your activities on the homestead and on the fields?

.... YES (go to 16) .... NO (go to 12)

12. Which activities couldn't you do during your sickness?

.... Agricultural activities: .....
.... Domestic activities: .....
.... Wage-labour activities: .....
.... Other income generating activities: .....

13. Were all these activities or some of them taken over by other people?

.... YES (go to 14) .... NO (go to 16)

14. If yes, who did these activities for you?

15. Did you have to pay these people for doing these activities?

.... YES .... NO

16. Were you also helped with other things, like food, money, clothes, etc. during your sickness?

.... YES (go to 17) .... NO (go to 18)

17. Who did give and what did they give?

18. Where did you stay during your illness?

.... own homestead
.... parents homestead
.... homestead parents-in-law
.... homestead son / daughter
.... homestead brother / sister
.... other homestead
.... hospital
.... somewhere else, please specify: .....

GO TO QUESTION 27

19. If you were ill where would you go for treatment?

.... Inyanga
.... Clinic
.... Hospital
.... Company doctor
.... Other, please specify:

20. Can you tell me where this is in Swaziland?

.... Own community
.... Other community, specify:
.... Town, please specify:
.... Company:.....

21. How do you think you will arrive at the place of treatment?

.... Walking (go to 23)
.... By bus (go to 22)
.... By car (go to 22)

22. Who will pay the transport?

23. Who will pay for the treatment and the medicines?

24. When you would be ill are there any activities in or outside the homestead or on the fields that cannot be taken over by other people?

.... YES (go to 25) .... NO (go to 26)

25. Can you please specify these activities?

26. Who do you think will normally help you when you are sick?

27. In general, do you go to anyone who is sick in this community or do you only give help to particular people when they are sick or don't you give help at all?

.... Other answers:
.... No help given to no one (go to 29)

28. What kind of help would you normally give?

29. Did you help other people in the past twelve months, when they were ill?

.... YES (go to 29) .... NO (go to 31)

30. Who did you help?

31. Does the person you helped live in this community or not?

.... YES .... NO

32. What kind of help did you give?

3.4. DEATH OF HOMESTEAD MEMBERS AND/OR RELATIVES

1. Did someone pass away on this homestead during the last 12 month?

.... YES (go to 2) .... NO (go to 11)

2. How was the person related to the respondent?

3. What kind of activities did the deceased do before he/she died?

4. Has anyone taken over these activities from the deceased:

.... YES, all of them (go to 5)
.... YES, partly (go to 5)
.... NO (go to 6)

5. Can you tell me who has taken over what activities:

6. The activities that are not done anymore, does this mean a loss of production or income for the homestead?

.... YES (go to 7) .... NO (go to 8)

7. Is the homestead compensated in one way or another for this loss of income or production?

.... YES, specify:
.... NO

8. Who paid for the funeral expenses?

9. Did you get help from other people outside this homestead during the funeral period?

.... YES (go to 10) .... NO (go to 11)

10. How were these people related to this homestead and how did they help?

11. Did you give help to homesteads, where a relative or a community member died in the last 12 months?

.... YES (go to 12) .... NO (go to 16)

12. How was the deceased related to you?

13. What kind of help did you give?

14. Are you still giving help to this homestead?

.... YES (go to 15) .... NO (go to 16)

15. In what form?

16. Do you attend every funeral in this community?

.... YES (go to 20) .... NO (go to 17)

17. Why not?

20. Do you give more help at funerals of relatives than at funerals of community members or other people or is it the same?

....Relatives more (go to 21) ....Same help (go to 22)

21. Why do you help relatives more than other community members?

22. Are you member of a funeral organization?

.... YES (go to 23) .... NO (go to 24)

23. What kind of help can you expect from this funeral organization?

24. Is respondent a widow or widower?

.... YES (go to 25) .... NO (go to 3.5.)

25. What did your husband or wife do before he/she died?

26. Did you start other activities in addition to what you did before your husband/wife died?

.... YES (go to 27) .... NO (go to 28)

27. What kind of activities did you start?

.....

28. Did you stop with certain activities after your husband/wife died?

.... YES (go to 29) .... NO (go to 30)

29. With what activities did you stop?

.....

30. Did your husband have brothers who were still alive?

.... YES (go to 31) .... NO (go to 34)

31. Were they helping you since your husband died?

.... YES (go to 32) .... NO (go to 33)

32. With what did they help you?

GO TO QUESTION 34

33. Why do you think they do not support you?

34. Were you supported by other people outside this homestead after your husband died?

.... YES (go to 35) .... NO (go to 37)

35. Who did help you?

36. How did they help you?

37. Do you meet any problems by being a widow?

.... YES (go to 38) .... NO (go to 39)

38. Can you explain what kind of problems you meet?

39. Do you think people treating you differently than when you were not a widow?

.... YES (go to 40) .... NO (go to 41)

40. Why do you think so?

41. Do you think your husbands' family take enough care of you?

.... YES (go to 43) .... NO (go to 42)

42. Why do you think so?

43. Are the properties of the homestead still with you?

.... YES (go to section 3.5.) .... NO (go to 44)

44. What happened with this properties?

3.5. MEMBERSHIP OF COMMUNITY ORGANIZATIONS

1. Are you member of a church?

.... YES (go to 2) .... NO (go to 15)

2. What kind of church is this?

.... Zionist
.... Evangelistic
.... Catholic
.... Lutheran
.... Seven adventist
.... Anglican
.... Franson Christian
.... Other

3. Do you have to pay contribution?

.... YES (go to 4) .... NO (go to 5)

4. How much per month.....

5. Can you borrow money from church members?

.... YES .... NO (go to 8)

6. Did you borrow money from them last or this year?

.... YES .... NO (go to 8)

7. For what purpose did you borrow money?

8. Does the church give donations to its members?

.... YES (go to 9) .... NO (go to 11)

9. Did you receive a donation last or this year?

.... YES (go to 10) .... NO (go to 11)

10. Where did you use the money for?

11. Did you receive any other help from them last or this year?

.... YES (go to 12) .... NO (go to 13)

12. What kind of help did you receive? .....

13. Are you member of a savings organization?

.... YES (go to 14) .... NO (go to 19)

14. How much do you have to contribute each month? E.....

15. How many members does it have? .....

16. Where do you use the money for?

17. Do the members help each other also with other things or at other occassions?

.... YES (go to 18) .... NO (go to 19)

18. With what kind of help or at which occassion?

19. Did you receive any other help from the members last or this year?

.... YES (go to 20) .... NO (go to 21)

20. If yes, what kind of help did you receive?

21. Are you involved in any other organization and/or committee in or outside this community?

.... YES (go to 22) .... NO (go to section

22. Please specify:.....

23. Can you expect help from the other members when you are in need?

.... YES (go to 24) .... NO (go to section 3.6.)

24. What kind of help can they give?

3.6. RELATIONSHIPS BETWEEN HOUSEHOLDS ON SAME HOMESTEAD

Only to be answered if two or more kitchens on homestead. If no go to section 3.7.

1. Does each household have its own fields?

.... YES .... NO

2. Do the members of the households eat together?

.... YES .... NO

3. Does each household have its own maize storage?

.... YES .... NO (go to 6)

4. Do you sometimes borrow money from members of the other household?

.... YES (go to 5) .... NO (go to 6)

5. For what purposes?

6. Do members of one household help members of the other in case of

.... Sickness
.... Funeral
.... Food shortage
.... Paying expensive items
.... Agricultural activities
.... Other things they do together: .....

3.7. LABOUR SHORTAGE

1. Did this homestead have enough people to do all the necessary agricultural and on homestead activities last or this year?

.... YES .... NO

2. Did this homestead hire people for money last or this year?

.... YES (go to 3) .... NO (go to 6)

3. For what kind of activities did this homestead hire them?

4. Where did this homestead get the money from to pay them?

5. How were the workers who came related to you?

6. Did you practice lilima last or this year?

.... YES (go to 7) .... NO (go to 9)

7. For what sort of activities?

8. What did you give the people who came?

9. Does this homestead have a permanent or temporary worker?

.... YES .... NO

10 id you yourself go out to do lilima for somebody else last or this year?

.... YES (go to 11) .... NO (go to 12)

11. How were these people related to you?

GO TO QUESTION 14

12. If people come to you to ask you for lilima, would you go?

.... YES (go to 14) .... NO (go to 13)

13. Why wouldn't you go?

14. Did you go out to work for someone else for money last or this year?

.... YES (go to 15) .... NO (go to 17)

15. How were these people related to you?

16. What kind of activity were you paid for?

GO TO QUESTION 19

17. If someone would come to ask you to work for money would you go?

.... YES (go to 19) .... NO (go to 18)

18. Why wouldn't you go?

19. Did you go out to work at the chiefs' place last or this year?

.... YES (go to 21) .... NO (go to 20)

20. Why didn't you go?

21. Can you expect help from the chiefs' place when you are in need?

3.8. FOOD SHORTAGE

1. How much maize did this homestead produce last year and this year and was the maize production on this homestead sufficient to feed the family?

last year: .... bags
.... Sufficient .... Not sufficient

this year: .... bags
.... Sufficient .... Not sufficient

(if both sufficient, go to 5, otherwise go to 2).

2. What were the reasons for the shortages?

3. How did this homestead solve the problem of shortage of maize?

(If bought go to 4, otherwise go to 5)

4. Where did you take the money from to buy it?

5. If you had a food shortage what would you do?

.... Buy food (go to 7)
.... Ask food from relatives (go to 7)
.... Ask food from neigbours (go to 7)
.... Nothing (go to 6)
.... Ask other community members (go to 7)

6. Why won't you do nothing?

7. Did you go out yourself to ask for food this or last year?

.... YES (go to 8) .... NO (go to 11)

8. To whom did you go?

9.When someone comes to ask for food on this homestead do you give to anyone who comes or only to particular persons?

10. Why do you only give to particular persons?

THE FOLLOWING QUESTION ONLY NEED TE BE ANSWERED BY PERSONS WHO SOLD MAIZE LAST OR THIS YEAR. OTHERWISE GO TO SECTION 3.9.

11. Have you always sold maize in the past?

.... YES .... NO

12. What does this homestead do when there would be no maize to sell?

13. If you have harvested your maize do you put aside enough maize to feed you and the members of this homestead first or do you sell all the maize?

.... Own food first, then selling
.... All is sold
.... Other options: .....

3.9. QUESTIONS ON WEALTH ON HOMESTEAD

1. How many fields does this/each household have and how much time did it take to plough them?

Household 1: .... Household 3: ....
Household 2: .... Household 4: ....

2. How much time did it take to plough all the fields of this homestead?

3. Does this homestead own a tractor?

.... YES (go to 7) .... NO (go to 3)

4. Did this homestead hire or borrow a tractor last year?

... YES, hire / borrow (go to 5) ....NO (go to 9)

5. From whom did you hire or borrow?

6. How much did you have to pay for this?

7. Did you hire out your tractor?

.... YES (go to 8) .... NO (go to 9)

8. How much did you earn with this last year?

9. Does this homestead have a plough?

.... YES, oxen / tractor .... NO

10. Does this homestead hire oxen?

.... YES (go to 11) .... NO (go to 12)

11. How much did you pay last year?

12. Does this homestead buy fertilizer?

.... YES (go to 13) .... NO (go to 14)

13. How much did you pay last year?

14. Does this homestead buy maize seeds?

.... YES (go to 15) .... NO (go to 16)

15. How much did you pay last year?

16. Does this homestead buy pesticides?

.... YES (go to 17) .... NO (go to 18)

17. How much did you pay last year?

18. How many cattle does this homestead have?

.... of which .... **sisad** and of which .... **sisad away**

19. How many goats does this homestead have? ....

20. Did you borrow or anyone else borrow money last or this year?

.... YES (go to 21) .... NO (go to 22)

21. From whom did you borrow?

....Bank ....Relatives ....Company ....Other

22. Does anyone on this homestead go to the RDA centre for one or more of the following things?

.... Seeds
.... Fertilizer
.... Pesticides
.... Construction material
.... To ask for information
.... Fencing materials
.... Agricultural equipment
.. Credit
.... Other things:

23 Did an extension officer visit this homestead last or this year?

.... YES .... NO

A few last personal questions to the respondent:

If respondent is male:

* Please, can you tell us if you are the eldest son or not and if not which number you are?
* Did you pay the full lobola for your wife?
* In what form did you pay this?
* If you did not pay will you pay or not? (Why not)

If respondent is female:

* Is lobola paid for you?
* If not, will it be paid for you?

Please observe the houses (not kitchens and stores) on this homestead and write down your observation:

Material combination	No. of houses
* Walls: wood + stone Roof : grass	....
* Walls: wood + stone Roof: corrugated iron	....
* Walls: bricks Roof: corrugated iron	....
* Walls: wood (+ grass) Roof: grass	....
* Walls: concrete Roof: corrugated iron	....

PLACE FOR ANY FURTHER REMARKS WITH RESPECT TO THIS INTERVIEW:

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NEDERLANDSE SAMENVATTING
(Summary in Dutch)

Studies over sociale zekerheid in ontwikkelingslanden beperken zich meestal tot het beschrijven en analyseren van 'formele' sociale zekerheids-instellingen, d.w.z. die instituties en instellingen die sociale zekerheid verschaffen in de formele sector, zoals overheden en bedrijven. De meeste van deze studies komen tot de weinig verrassende conclusie dat in ontwikkelingslanden sociale zekerheidsvoorzieningen beperkt zijn, zowel wat betreft de hoeveelheid voorzieningen alsmede het aantal mensen dat daarmee bereikt wordt. Gebrek aan (financiële) middelen en problemen met administratie en beheer bij de sociale zekerheidsinstellingen liggen vaak ten grondslag aan deze situatie.

Pratijkstudies hebben uitgewezen dat het merendeel van met name de plattelandsbevolking in ontwikkelingslanden afhankelijk is van zogenoemde 'informele' sociale zekerheidsinstellingen. Voornaamste kenmerken van deze instellingen zijn dat ze functioneren in kleinschalige sociale and economische netwerken, alleen middelen gebruiken die binnen deze netwerken circuleren, en niet of nauwelijks te onderscheiden zijn van de 'gewone' sociale en economische organisatie. Grootfamilies, sociale netwerken en traditionele machtscentra (dorpshoofden, 'chiefs', clanhoofden, etc.) vormen de belangrijkste onderdelen van dit 'informele' sociale zekerheidsstelsel. Deze studie is een analyse van de werking en dynamiek van deze 'informele' instellingen, die in deze studie verder worden aangeduid als sociale zekerheidsmechanismen ('social security mechanisms'). Swaziland fungeert daarbij als case-study. De gegevens zijn in 1990 verzameld middels literatuurstudie, een diepte-studie van enige maanden in een rurale gemeenschap, en een sample survey onder 195 homesteads en 295 respondenten in drie verschillende gemeenschappen.

Hoofdstuk 2 begint met een korte discussie over het concept 'sociale zekerheid'. Veelal wordt sociale zekerheid gedefinieerd volgens richtlijnen van de International Labour Office (ILO), d.w.z. dat sociale zekerheid bestaat uit door de staat wettelijk geregelde voorzieningen die de individu moeten beschermen tegen de nadelige financiële gevolgen van het lopen van bepaalde, welomschreven sociale risico's (werkloosheid, langdurige ziekte, overlijden kostwinners, ouderdom, etc.). Met deze definitie kunnen we moeilijk uit de voeten wanneer we kijken naar ontwikkelingslanden, waar men niet alleen met een ander risicopatroon te maken heeft, maar

ook met een andere sociaal-economische en culturele organisatie. Met name vanuit de rechtsantropologie komt daarom de suggestie sociale zekerheid als concept in een meer functionele context te plaatsen en te gebruiken als term die kan verwijzen naar zowel ideologie, beleid, instituties en relaties, als ook de sociale praktijk. Het uitgangspunt van analyse is niet het bestuderen van a priori bepaalde instituties in geval van bepaalde sociale risico's, maar het bestuderen van hoe sociale risico's worden gedekt in bepaalde samenlevingen. Welke die risico's zijn zal per samenving verschillen, zodat een grote variëteit aan instituties, beleid en sociale praktijk kan worden gevonden, zelfs binnen één samenleving. Deze bredere invulling van het concept sociale zekerheid wordt ook in deze studie gehanteerd. Drie vragen staan centraal in deze studie:

1. welke sociale zekerheidsmechanismen bestaan er in ruraal Swaziland en hoe werken deze mechanismen?
2. wat is de dynamiek van deze mechanismen; hoe beïnvloeden sociale en economische veranderingen in de rurale samenleving de werking van de sociale zekerheidsmechanismen?
3. welke theoretisch aanknopingspunten zijn er binnen de sociale en economische wetenschappen om op zinvolle wijze informele sociale zekerheidsmechanismen in ontwikkelingslanden te bestuderen en hoe kunnen die behulpzaam zijn om bovenstaande twee vragen te gestructureerd te beantwoorden?

Het is vanzelfsprekend dat vraag 3 eerst dient te worden beantwoord alvorens concrete gegevens uit Swaziland geanalyseerd en geïnterpreteerd kunnen worden. In hoofdstuk 3 wordt daarom eerst ingegaan op de functie en plaats van sociale zekerheidsmechanismen in de samenleving. Hiertoe maken we gebruik van een multi-disciplinaire benadering waarbij inzichten worden gebruikt uit Sen's 'entitlement approach', Polanyi's theorie over ruilmechanismen in samenlevingen, en de 'articulatietheorie' uit de marxistische economische antropologie. Er wordt aangegeven dat sociale zekerheidsmechanismen een drietal functies hebben: het laten circuleren van middelen die gebruikt dienen te worden voor sociale zekerheidsdoeleinden; het regelen van bijdragen aan en aanspraken op die middelen en het naleven van die regelingen; en het eventueel helpen van individuen bij het omzetten van middelen in de vervulling van levensbehoeften. Het doel is de bescherming ('protection') dan wel versteviging ('promotion') van de individuele levensstandaard. Sociale zekerheidsmechanismen zijn op velerlei manieren geïntegreerd in de rest van de

samenleving en in hoofdstuk 3 wordt ook een globaal overzicht gegeven, hoe factoren en ontwikkelingen binnen de samenleving invloed kunnen hebben op de werking en dynamiek van sociale zekerheidsmechanismen.

In hoofdstuk 4 wordt dan meer specifiek ingegaan op een theoretische beschouwing van afzonderlijke sociale zekerheidsmechanismen die een belangrijke rol spelen in ontwikkelingslanden. De nadruk ligt op de informele sociale zekerheidsmechanismen zoals de (groot)familie, verwantschapsverbanden, buurtschappen, verscheidene sociale en economische verenigingen, en herverdelingscentra.

Na een korte introductie tot Swaziland in hoofdstuk 5 wordt het analytische raamwerk uit de hoofdstukken 3 en 4 gebruikt om de werking en dynamiek van sociale zekerheidsmechanismen in ruraal Swaziland te analyseren. In hoofdstuk 6 wordt een uitgebreide analyse gegeven van de capaciteit van de rurale homestead als verschaffer van sociale zekerheid. Daarbij worden diverse criteria gehanteerd: de omvang en samenstelling van de homestead, de 'duurzaamheid' van de homestead als sociale groep, de heersende normen, waarden en wetten m.b.t. herverdeling van middelen, en de economische positie. De belangrijkste conclusie van deze analyse is dat de rurale homestead nog steeds goed in staat is sociale zekerheid te verschaffen aan de homestead leden. Daarbij zijn wel verschillen te constateren tussen homesteads: relatief 'jonge' homesteads zijn minder goede 'solidariteitsgroepen' dan 'oudere' homesteads; zogenoemde 'female-headed' homesteads zijn slechter af dan 'male-headed' homesteads; armere homesteads functioneren minder goed als sociale zekerheidsmechanisme dan rijkere homesteads; homesteads met een ongelijke verdeling van middelen tussen man en vrouw ten gunste van de man, zijn slechter af dan homesteads met een meer gelijke verdeling; en homesteads met labiele interne sociale relaties tussen de leden (bijvoorbeeld t.g.v. onduidelijkheid over verwantschaps- en/of huwelijksrelaties) zijn minder geschikt dan homesteads met stabiele interne relaties. Verschillende sociaal-economische veranderingsprocessen beïnvloeden daarbij de rol van de homestead als solidariteitsgroep: arbeidsmigratie van jonge mannen naar Zuid-Afrika, de ontwikkeling van de markteconomie, de monetarisering van de lokale economie, de opkomst van het Christendom en de daaruit voortkomende tendensen van individualisering en differentiatie. Ondanks dit alles mag evenwel niet geconcludeerd worden dat de rol van de homestead als sociale zekerheidsmechanisme is uitgespeeld. Integendeel, voor de meeste rurale Swazi is de homestead nog steeds de

belangrijkste bron van sociale zekerheid.

In hoofdstuk 7 wordt gekeken naar de rol van verwantschapsverbanden binnen de voorziening van sociale zekerheid. Er zijn sterke aanwijzingen, op basis van data en observaties, dat de rol van het verwantschapssysteem als sociale zekerheidsmechanisme teruggedrongen is. Alleen met nauwe verwanten (broers, zussen, ouders, ooms en tantes) worden de verwantschapsrelaties ook uitgedrukt in economische relaties. Naast de omvang, lijkt ook de intensiteit van de economische relaties voortvloeiende uit verwantschap minder. Zelfs met de naaste verwanten zijn de ruilrelaties veelal eerder incidenteel dan regelmatig. Ook dit lijkt een indicatie voor de afnemende rol van het verwantschapssysteem als sociaal zekerheidsmechanisme. Twee oorzaken kunnen worden gevonden voor deze ontwikkeling. De eerste verklaring is dat door de introductie van de markteconomie en van loonarbeid, en de opkomst tijdens de koloniale periode van een staat die naast nieuwe wetten ook ging voorzien in gezondheidszorg en voedsel in tijden van nood, mensen minder afhankelijk werden van familie en verwanten voor hun materiële behoeften. De tweede verklaring is de opkomst van Christendom, die de ideologie die ten grondslag ligt aan de 'verwantschappelijke economie' veranderde. De voorouder cultuur met haar traditionele magische sancties op het overtreden van sociale normen en regels werd ter discussie gesteld, en mensen werden intellectueel onafhankelijker van diegenen die de ideologische ideeën vertegenwoordigen, te weten de ouderen. Deze twee ontwikkelingen hebben ertoe geleid dat de verwantschapsstructuur losser is geworden en daarmee ook de naleving van de sociale rechten en plichten die mensen binnen het verwantschapssysteem hebben.

In hoofdstuk 8 worden andere belangrijke sociale zekerheidsmechanismen, die functioneren naast de homestead en verwantengroep, geanalyseerd. Belangrijk kenmerk van deze sociale zekerheidsmechanismen is dat ze veel meer gericht zijn op het dekken van een bepaald risico. Het landverdelingsysteem (op chiefdom niveau) en de praktijk van *lilima* (werkverbanden) zijn erop gericht economische beperkingen als het tekort aan land en arbeid weg te halen. Begrafenisverenigingen, opererend op gemeenschapsniveau, zijn erop gericht de eerste gevolgen op te vangen voor diegene van wie een familielid is overleden; buren zijn er in tijden van tijdelijke voedseltekorten op homestead niveau en voor hulp in geval van bouwwerkzaamheden. Meer recente vormen van sociale zekerheid zijn ook te vinden, die als antwoord dienen op de nieuwe realiteit die de markteconomie en veranderende sociale relaties met zich meebrengen. In

hoofdstuk 8 worden spaar- en kredietgroepen beschreven, begrafenisverenigingen 'nieuwe stijl', de rol van kerken, en ontwikkelingsprojecten. Deze vormen van sociale en economische organisatie zijn alle van meer recente datum en vormen vaak de basis voor het ontstaan van nieuwe sociale zekerheidsmechanismen. De uitwisseling van middelen voor sociale zekerheidsdoeleinden zijn in deze gevallen vaak een afgeleide van de nieuwe sociale en economische relaties die mensen aangaan binnen deze instituties. Deze uitwisseling kan echter niet meer worden gelegitimeerd door te verwijzen naar verwantschapsbanden en de verplichtingen die daaruit voortvloeien. Nieuwe normen en waarden moeten gecreëerd worden. Religie kan de basis zijn voor die nieuwe normen en waarden, zeker wanneer zij de nadruk legt op gelijkheid tussen mensen en onderlinge solidariteit. Een goed voorbeeld hiervan zijn de Zionistische bewegingen die in geheel Zuidelijk Afrika gevonden worden.

Dat er uit deze meer recente instituties en organisaties nieuwe sociale zekerheidsmechanismen zullen ontstaan die ook soepel zullen functioneren is evenwel minder voor de hand liggend dan voor sociale zekerheidsmechanismen die gebaseerd zijn op verwantschap. In de eerste plaats bepalen mensen zelf of ze willen participeren in nieuwe groepen zoals kerken, spaargroepen, gemeenschapstuinen, etc. Ten tweede, de groepsleden moeten gezamenlijk eerst overeenkomen of ze hun groep wel of niet gebruiken als basis voor acties op sociaal zekerheidsgebied. Ten derde, als dit antwoord positief is, dan moeten ze beslissen in welke gevallen ze sociale zekerheid bieden, hoe ze dat zullen doen, en wat de rechten en plichten van de leden zijn. Samenvattend, er is meer wil en betrokkenheid nodig om de nieuwe 'informele' sociale zekerheidsmechanismen succesvol te laten werken - meer dan met mechanismen die gebaseerd zijn op verwantschap, waarbinnen rechten en plichten, en wanneer en hoe te handelen al vast liggen vanaf het moment dat men geboren is.

Wat de toekomstige rol van zowel de oudere als de meer recente 'informele' sociale zekerheidsmechanismen zal zijn in de rurale samenleving in Swaziland is moeilijk te voorspellen. In hoofdstuk 9, en op diverse plaatsen in de hoofdstukken 6 tot en met 8, laten we zien dat de diverse mechanismen een kleinere dan wel grotere rol spelen in iemands leven al naar gelang leeftijd, sexe, huwelijkse staat, en sociale en economische positie. Ook het sociaal risico dat moet worden gedekt bepaalt in veel gevallen welk sociale zekerheidsmechanisme wel en welk niet gebruikt wordt. Ook dit wordt in hoofdstuk 9 getoond voor drie verschillende

sociale risico's: ouderdom, ziekte, en het overlijden van een familielid. Veel zal in de nabije toekomst ook afhangen van de rol van de Swazi overheid op het gebied van sociale zekerheidsvraagstukken. Hiermee duiden we niet alleen op de initiatieven die de overheid zelf neemt op dit gebied (zoals kort beschreven in hoofdstuk 5), maar ook de houding van de overheid tegenover nieuwe initiatieven vanuit de Swazi bevolking zelf. Hierover kunnen nog geen algemeen geldige uitspraken worden gedaan. Wat zeker is, is dat de sociale zekerheidsmechanismen in ruraal Swaziland aan het veranderen zijn, en, indien mogelijk, zich proberen aan te passen aan nieuwe omstandigheden en realiteiten. De uitkomst van dit proces is onduidelijk. Wat deze studie in ieder geval wel heeft aangetoond is dat 'informele' sociale zekerheidsmechanismen nog steeds een belangrijke rol spelen in het dagelijks leven van de Swazi op het platteland. Ze vormen een belangrijke basis voor het bereiken van een zekere minimum levensstandaard, ook al ligt deze meestal op het niveau van 'net kunnen overleven' en veelal niet op het niveau van wat sociaal wenselijk zou zijn. Zonder de informele sociale zekerheidsmechanismen zouden evenwel velen 'net niet' kunnen overleven; het wel of niet bestaan en kunnen functioneren van de informele sociale zekerheidsmechanismen betekent voor veel mensen in Swaziland, en in andere ontwikkelingslanden, de grens tussen (over)leven en de (honger)dood.

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