Excavating Communal Mutual Support Praxis in Two Townships in South Africa: Preliminary Notes for Social Policy Learning

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Introduction

The centring of social wellbeing as the final cause (Pack 2010) of socio-economic policies is imperative to the rethinking of social policy. This thinking is informed by the notions that the history of human society is best defined by mutual aid in cooperation; socio-economic reproduction is at the heart of social policy; and social policy, in practice, transcends the provision of social welfare by the state and formal private sector to include non-formal social practices (Adesina 2009; Kropotkin 1972 cited in Katz and Bender 1976; Mkandawire 2004; Polanyi 2001 [1944]).

The arrangement of the institutions of the economy, family/households and state in the delivery of productive, individual and collective consumptions could inform the nature of social wellbeing. Wage funds, extracted from productive consumption (capital–labour nexus) in the economy, provide the primary basis for the satisfaction of individual consumption. Excess to this, formal and non-formal collective consumption is important for wellbeing achievement (Heinrich 2012; Picchio 1992; Dickinson and Russell 1986). While collective consumption is often expressed in social policy, often led by the state and formal private sector, it is the non-formal collective consumption, embedded in familial and communal social praxes of mutual support, that is the focus of this chapter. We argue that these non-formal mutual support praxes could be a repository of learning for formal social policy architecture.

'Wellbeing achievement' is at the heart of Sen's (2009; 2008) idea of justice and capability approach to poverty. A broad view of social policy sees social and economic policies as mutually embedded. All policies and practices that foster social wellbeing could be associated with the rethinking of social policy (Adesina 2009; Mkandawire 2004; Kangas and Palme 2009). It is this broad idea of social policy that informs our study of non-formal mutual support societies and practices in two townships in Pretoria, South Africa. We argue that organic non-formal mutual support praxis, within and without association (familial and communal), provide a knowledge reservoir that could inform formal social policy.

Mutual-aid groups and praxis

We used the 'transformative social policy' theoretical prism to study the underlying values and activities of mutual-aid groups. This posits a wider conception of social policy as capable of achieving multiple functions through multiple instruments, informed by the nature of the context under review. Contextual specific developmental functions that broadly speak to the socio-economic reproduction and social cohesion of a society, using diverse relevant policy instruments, are within the scope of social policy (Adesina 2011; Mkandawire 2007; UNRISD 2006). Central to this conception of social policy are entrenched norms and values, which inform the agenda setting of a society. Social policy should not be contained within the boundaries of the state and formal private sector; familial and communal praxes that foster social wellbeing through different structures of collective consumption could be appropriated as social policy instruments (Adesina 2009).

Mutual aid has its root in self-help groups for socio-economic benefits – a reflection of Polanyi's (2001 [1944]) idea of the relevance of social organisation to economic rationality. The social principles of reciprocity and economic rationality (which are mutually reinforcing), such as savings, cost reduc-

tion, and acquisition of indivisible goods, are viewed as accountable for their persistence (Peterlechner 2009). The activities of friendly societies (Weinbren 2005; Katz and Bender 1976) could be taken as the earliest practice of mutual aid. Cooperation to maintain livelihood, rather than competition (social Darwinism), better defines the history of human society (Kropotkin 1972 cited in Katz and Bender 1976; Glenn 2001). Mutual-aid groups and praxes seem to exist at the margins of capitalist society, yet, they complement it (O'Hearn and Grubačić 2016).

We engaged mutual-aid groups and activities by focusing on enabling social values and norms, as these provide the underlying mechanisms for its formation and practices. Their praxes could inform the broadening and construction of the architecture of collective consumption in social policy. The expression of mutual aid in self-help groups suggests enabling and sustaining values and norms, which are reinforced through social control. Lack of adherence to organisational rules by members could lead to loss of trust and respect (Low 1995; Bouman 1995a; 1995b; Bisrat, Kostas and Feng 2012).

Trust, honesty, reciprocity, mutual obligation, social solidarity, social collateral, hope, democracy, self-discipline and social capital are some of the enabling norms and values of mutual aid in self-help (Bisrat, Kostas and Feng 2012; Benda 2012). These norms and values enable the practice of mutual aid, and the practice of mutual aid, in turn, reinforces these norms in society. Trust and social solidarity are important for collective action and are central amongst enabling norms and values of mutual-aid groups and activities, especially as their rules and regulations are not legally enforceable (Etang, Fielding and Knowles 2011). The achievement of social solidarity and collateral, amongst other normative value orientation, suggests that the activities of mutual-aid groups qualify as a form of collective consumption, and an organic reservoir for the crafting of formal social policy architecture, in our view.

Methodology

This is a small-scale qualitative study focused on mutual support societies and activities in Mamelodi and Atteridgevile Townships in Pretoria. The experiences and views of research participants in their social context provide in-roads into their lived world (Bryman and Teevan 2005). The study of these two cases, informed by research objectives, provides historical and contextual characteristics, and the opportunity to learn about the organisation and activities of mutual support societies in the study sites (Yin 2009; Chadderton and Torrance 2011). Purposive and snowball sampling methods were used to select participants as informed by the study objectives and referral for recruiting participants (Kumar 2005; Burgess 1984). We used one-on-one in-depth interviews and focus group discussions to collect data. Eighteen interviews and five focus group discussion were conducted in Mamelodi and twenty-nine interviews and four focus group discussions were conducted in Atteridgeville. The transcribed textual data was thematically analysed.

Mutual support in South Africa

In South Africa, mutual support takes the form of self-help groups locally referred to as *stockvel* or *societies*. However, the practice of mutual support transcends associational context to include familial and communal social practices. *Stokvels* are often categorised in line with their primary function – burial societies, savings clubs, high-budget and investment *stokvels*. While savings (rotating or fixed-fund) overwhelmingly defines them, a few of them also grant credit to their members for interest returns (Moodley 1995; Verhoef 2001; Aliber 2001; Bophela and Khumalo 2019). *Stokvels* are defined as credit unions of voluntary people in mutual agreement to pool money together, through regular contributions, for circulation among them (Verhoef 2001). 'Mutual support societies' better captures the realities of mutual aid in South Africa in terms of their characteristics, forms and dynamics.

Mutual support groups and practices, which have their roots in apartheid South Africa among the black African population, have come to define the daily life-world of black township residents in post-apartheid South Africa. While the motivation for their initiation is often stated as the exclusion of black Africans from the formal financial system, they cannot be totally divorced from indigenous cultural praxis, such as cattle-lending (Aliber 2001; Peires 1981). The recognition of the prevalence of mutual support groups heralded the formalisation of the National Stokvel Association of South Africa in 2012 with Government Notice 404.

Findings and conclusion

Whilst there is a positive effect of the practice of mutual support on the quality of social reproduction of members and their families, there are occasional accounts of loss of money when borrowers fail to repay their debts. Social cooperation in mutual support societies and activities leads to improved consumption and wellbeing of

members. The groups foster social solidarity, which leads to helping each other, and non-members occasionally. They reflect a sense of community and care, all important ingredients for the crafting of social policy framework. There is a manifestation of self-discipline in savings culture, which allows for accumulation of capital for investment – what Rutherford (2000) called 'saving up'. There were clear accounts of how the mutual support societies facilitate the meeting of basic needs for enhanced social reproduction, which were associated with women's empowerment. Beyond mutual support within associations, there are cases of communal support and cooperation on issues of service delivery and security. Community cooperation is founded on values of mutual respect, love and 'getting along'.

In sum, at the heart of mutual support societies and practices are the expression of values of social solidarity, mutual support in collective action to sustain human dignity and wellbeing, all imperatives for the framing of social policy. Organic formal social policy could be developed from the enabling and reinforced values and norms, bottom-up, from the praxes of mutual support societies. The expression of collective consumption in the practice of mutual support, and their implications for social wellbeing, are vivid. We conclude that the rethinking of social policy, especially in a development context, could benefit from extant social praxes to provide an enduring normative platform for formal social policy.

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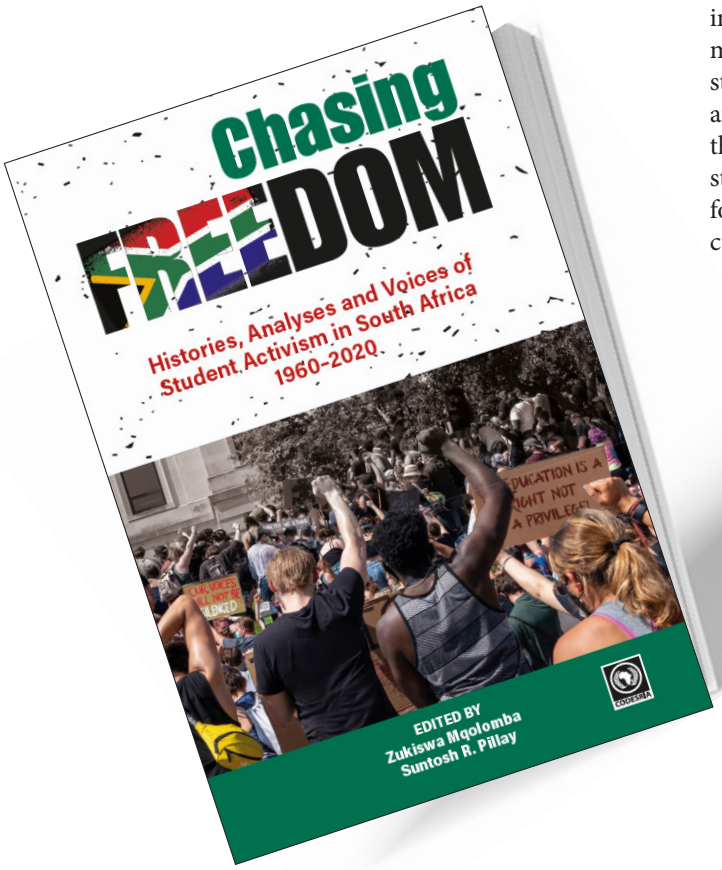
FORTHCOMING / À PARAÎTRE



This book covers diverse histories of student movements in post-apartheid South Africa, taking note of the historical moment of the 1976 student uprisings and the evolution of student activism since that seminal event. Decolonization and reform of the higher education sector are important themes of the book. The volume aims to understand how student movements comprehend and articulate demands for the process of decolonization and Africanization of the curriculum, their transformative effect on the university and the role that a decolonized and African university should play in South African society's pursuit of freedom. The book explores transformation of universities specifically with regard to race, gender, patriarchy, sexuality, and people living with disabilities in relation to student experiences. The book also deals with aspects related to institutional racism, funding, class, access, violence, and student services. It explores the nature of contemporary student mobilization as a quest for education as freedom in a democratic country, deconstructing the Rhodes Must Fall and Fees Must Fall movements that have reignited interest in the role of student activism in South African society. This book is timeless and timely: celebrating and critiquing student activism in transforming higher education, society and our times.

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