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## Politics of pension sharing in urban South Africa

ANDREAS SAGNER\* and RAYMOND Z. MTATI†

### **ABSTRACT**

Analysing the practice of pension sharing, this article looks at social and cultural dimensions of ageing in an urban African residential area, Cape Town's Khayelitsha. First, the paper discusses pension sharing as a future-oriented security strategy. Many older Africans in Khayelitsha believe that if they do not share their pensions with their kin, they do not have much chance of being helped in times of need. Pension sharing as an instrumental act is rooted in the perceived underdevelopment of the state social security system on the one hand, and in the very character of African kinship and the fluidity of today's urban domestic units on the other. Partly triggered by poverty and mass unemployment, African pensioners are under severe normative pressure to share their grants within their families. Taking into account African notions of old age and of personhood, and considering the widespread devaluation of older Africans in social constructions, pension sharing provides older Africans with an (easily available) means by which they can earn (self-)respect. Further, state policies indirectly enhance the normative pressure on pensioners to share their old-age pensions. On a symbolic plane the practice may be construed as a political model that conceptualises duty as the inner bond of the social world. In conclusion, it is propounded that the concept of (inter-generational) reciprocity is inadequate to account for pension sharing or practical provision of old-age care.

**KEY WORDS** – older people, pension, state, culture, morality, reciprocity, kinship, family, South Africa, Cape Town.

### **Introduction**

South Africa is one of two sub-Saharan African states with a national pension programme that covers the majority of older people. Countrywide, about 75 to 80 per cent of all age-qualified men (65 years

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and older) and women (60 years and older) receive a non-contributory means-tested social pension. Reflecting the lower economic status of Africans<sup>1</sup>, it is estimated that nearly 90 per cent of the age-qualified black population draws a state old-age pension (van der Bergh 1998: 6). Although there is so far no definite large-scale evidence of the positive developmental impact of social pensions, the public pension programme is commonly regarded as one of the most effective mechanisms in South Africa for alleviating poverty (Lund 1993, 1995; le Roux 1995; Møller 1996; South Africa 1997). Micro-level studies suggest that African old-age pensioners pool their pension money with other household income resources, to meet expenses such as groceries, rent, rates, clothes and grandchildren's school fees (Ardington and Lund 1995; McKendrick and Shingwenyana 1995; Møller and Sotshongaye 1996). As the vast majority of older Africans live in multi-generation households (Ferreira *et al.* 1992; Møller and Devey 1995; Sagner 1997), pension sharing appears to be a prevalent practice.

So far, pension sharing has not been examined from an anthropological point of view, mirroring the general neglect of gerontological issues in South African anthropology. The relevant research has rather concentrated on policy-relevant aspects such as the expenditure of pension income and budgeting (but see Møller and Sotshongaye 1996). This is all the more unfortunate as pension sharing is not just of economic and socio-political relevance. It is a significant cultural phenomenon as older people share their pensions within specific social and cultural contexts. For a more integral perspective on this practice, it is especially important to consider prevailing notions of morality in general, and of personhood and kinship in particular. The character of the individual social contexts, as mediated by the respective lifecourses of older Africans and the external environment, is also important.

Thus, this article focuses on social and cultural dimensions of ageing in urban South Africa, exemplified by the practice of pension sharing. To rule out a possible misinterpretation, we do not deny that there are cases where pensioners are exploited and their money taken from them by force, often by their own children (but see Ardington 1989: 68–9). Rather, this article starts from the question: are there any specific *cultural* and/or *sociostructural* reasons that contribute to the decision of older persons to pool their social grants?

The perspective developed here not only provides further insight into the socio-structural and cultural basis of pension sharing, it also helps us to question some basic assumptions about intergenerational social support, especially the notion that sustained support of older

individuals rests mainly on their former successful performance as parents and on reciprocal exchanges over the lifecourse.

### **Methodology**

This article is based on the first results of ongoing anthropological fieldwork in Khayelitsha, the biggest African settlement in the Western Cape Province. So far, the field research has concentrated on life history interviews with older people, mainly drawn from three seniors clubs (two service centres and a luncheon club). The interviews were conducted in isiXhosa, the prominent African language spoken in the Western Cape. In 1997 and 1998, 35 multiple in-depth interviews have been carried out with 30 persons aged 62–85 years. Except in three cases all the interviews were tape recorded and later translated verbatim into English for the purpose of a content analysis. On average, the interviews lasted between one-and-a-half and two hours. Besides these personal interviews, two focus group discussions were organised. Informal conversations with other older as well as younger individuals and, on a small scale, participant observation were additional research techniques.

To put the qualitative evidence into perspective, relevant anthropological and gerontological literature was consulted as a secondary source. Re-analysis of the representative 1995 Western Cape Community Housing Trust (WCCHT) study on the demographic and socio-economic dynamics of the African population in the Metropolitan Cape Town area provided some secondary data (WCCHT 1995; Sagner 1997). The study's data files covered 807 African households in formal, informal and site-and-service African settlements, of which 113 sheltered an older person and 85 at least one old-age pensioner.

### **Political and economic context**

#### *The research site*

Khayelitsha, situated on the periphery of Cape Town, is one of the fastest growing urban areas in South Africa. As tens of thousands of Africans moved into the Western Cape in the late 1980s, partly as a result of the 1986 lifting of the infamous influx control legislation and the 1988 rescinding of the Group Areas Act, Khayelitsha's population swelled rapidly. Established only in 1984, Khayelitsha had an estimated population of 400,000 in 1992 and was, thus, already the largest black residential area in the Western Cape province. Today the population

is estimated to range between 500,000 and 1,000,000. In 1995 about 2.4 per cent of Khayelitsha's population was 60 years or older (WCCHT, datafiles). Khayelitsha's landscape is dominated by vast areas of informal houses (shacks), intersected by small sub-economic formal structures and some small areas of relatively upmarket privately-built homes. Despite the development of large site-and-service areas with tarred roads, access to water and water-born sewerage services, and to electricity in large parts of the sprawling informal settlements, the services are still severely limited. Similarly, formal services available to the older people are circumscribed, both in variety and range. Formal help offers remain scarce for older residents. This applies both to the provision of residential accommodation and care and to domiciliary services, such as home help and home nursing. In case of need, social protection must be sought therefore from family and kin. This implies a need to strengthen the system of (reciprocal) exchanges of help and support between the generations.

#### *Legacies from the past*

The lack of formal services for older persons in Khayelitsha mirrors the historical legacy of racial discrimination in the country, institutionalised during the era of Apartheid (1948–1994) (*c.f.* O'Meara 1996), when (older) African people's needs were deliberately eschewed by state authorities. This applied particularly to older Africans in the Western Cape, which, in 1954, was proclaimed a *Coloured Labour Preference Area* from which *all* Africans would eventually be removed (*c.f.* Evans 1985). As a consequence, the Western Cape experienced a rigorous reinforcement of influx control regulations on a scale unprecedented elsewhere in the country (Jones 1993: 11). Africans were considered to be temporary sojourners in the area. Decades earlier, the (in)famous Stallard Commission (1921) had already clearly expressed the underlying principle of policy. Africans, it recommended, 'should only be permitted within municipal areas insofar and for so long as their presence is demanded by the wants of the white population and should depart therefrom when they cease to minister to the needs of the white man' (Transvaal Province 1922: para 42). Obviously, Africans who were not placed in employment or were unfit for work, did not 'minister to the needs of the white man'. Not surprisingly then, the responsible minister instructed all Western Cape magistrates in the mid-1960s 'that no stone must be left unturned to achieve the resettlement in the homelands of non-productive Bantu at present residing in the European areas' (Fast 1995: 18). The state

practice of deportations and forcible separations was underpinned by the institutionalisation of the migrant labour system.

Although the development of welfare services in general, and formal services for older Africans in particular, was never high on the agenda of the Apartheid state (*c.f.* Marine 1979), in urban areas, especially in Cape Town, such services were almost non-existent. Although a series of legislative measures (*e.g.* public health programmes, housing legislation) to enhance the well-being of the urban and rural poor have been enacted recently, instrumental help outside the households still remains scarce for older Africans. Further, despite the emergence of the new democratic political dispensation in 1994, the historical legacy of many practices enacted under Apartheid are still part of the present for many (older) Africans and their families, such as high illegitimacy and mobility rates, family break-up, breakdown of parental authority and household fluidity (see below).

The position of older Africans was further undermined in the 1970s and 1980s when the middle-aged and older generations were frequently targeted by the politically active African youth as being hindrances to the emergence of the new political order (*c.f.* Bundy 1987; Ramphela 1992). Wide parts of Cape Town's African settlements became dominated *de facto* by criminal African youth gangs (*tsotsis*) (Schärf 1990). Without doubt, older Africans in Cape Town have become relatively disempowered since the 1980s. In the arena of local politics they are not major players today, for example, on street committees. Our respondents starkly felt their political disempowerment and their factual voicelessness within their communities. Mr. J.M., aged 78, expressed the social marginalisation of today's older people with the words:

You know what our children [the youth in general] here [in the community] say? 'Well father, well mother, your time expired long ago. It is our time now.' And the mother and father end up giving up and being quiet.

Older Africans, mainly older women, are sometimes defamed as a burden on and a moral danger to their communities, presumably *only* because of their age. Today, as then, this marginalisation is, at least occasionally, articulated in the traditional discourse of witchcraft. The concept of *ububi*, denoting ugliness, badness and evil, plays a central role in this regard. As the ageist perception of the aged body as ugly tends to be quite prominent in the urban discourse, reflecting the youth-centredness of South Africa's contemporary mass culture, there is a close conceptual connection between old age and witchcraft accusations.

There are people there who defame us as being witches. Sometimes they even burn our houses. Really! And this only because we are old, because we have outlived all our friends. Do you know what they [the young people] say? 'Where are your friends...? Why did you kill them?' It used to be worse, but still... [Sentence not finished]. (Mrs. S.N., aged 78; *c.f.* Makoni 1996: 12).

Generally, today's older Africans face unprecedented challenges to their capacity to construct positive identities for themselves. Among older Africans there is, arguably, a pervasive feeling of 'ontological insecurity' (*c.f.* Giddens 1984: 50, 375). In this case, this refers first to their feelings that their physical safety is continually in danger because of widespread violence in their communities. More fundamentally, it refers to the fact that many of our older interlocutors experienced the social world to be out of balance; that is to be unpredictable and thus incomprehensible. These deep-seated feelings of alienation heighten the significance of tradition and the family network as a source of stability and social identity.

#### *Social welfare and social security in the 1990s*

Even though South Africa's social security system is highly developed, given the level of economic development of the country, older (and younger) Africans continue to complain about its inadequacy. Social policy in the 1990s has seen the emergence of a new language stressing the involvement of individuals, families, private service providers and the community, apart from the state (e.g. South Africa 1997: especially, Chapters 2 and 8). The governmental plea for the substitution of the former model of institution-based care of the old – in the case of older whites, this was the dominant approach in Apartheid days – with a family-centred developmental welfare model takes up modern notions of community care. Nevertheless, this appears to be mainly concerned with cost containment. As Oakley (1998) has argued, behind this new social policy rhetoric, one can discern the state's continuing rejection of responsibility for the care of older people. The costs of the state-financed old-age pension system are high: in 1995/96 about 60 per cent of the *total* national social security budget was spent on old-age pensions (South Africa 1997: 42; *c.f.* le Roux 1995: 28). Against this background, it is hardly to be expected that services for (African) older people will be high on the government's social policy agenda. In addition, there is the policy necessity to balance the claims of different sections of the population. Presumably, social policy on ageing will continue to be mainly a policy of pension provision. Whatever time will bring, older Africans' expectation of what the public sector will do for them is in any case limited. Acknowledging that state resources will



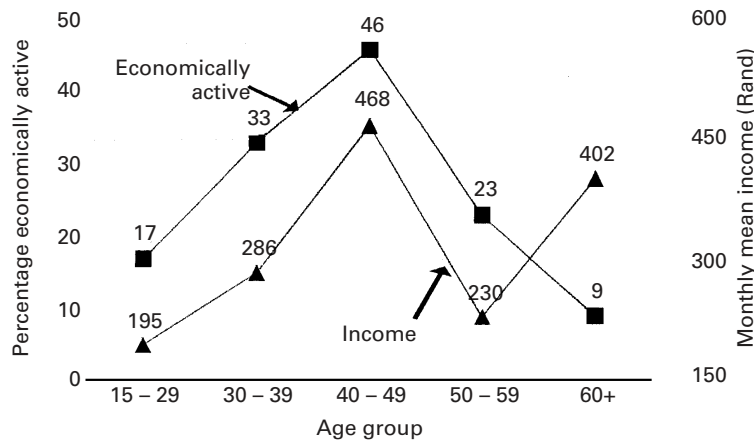


Figure 1. Rates of economic activity and monthly mean income of members of households of old-age pensioners in Greater Cape Town (1995). Source: WCCHT data files (author's analysis)

probably remain scarce, older people are once again reminded of the continued importance of kin and family as vital social resources.

#### *The economic importance of old-age pensions*

A reanalysis of the 1995 Western Cape Community Housing Trust data files (WCCHT 1995) shows that in about two-thirds of African households in which a pensioner resides, the pension appears to be the *main* source of income. Figure 1, taken from a recently published article and based on the WCCHT files (Sagner 1997: 17), depicts the relative importance of pensions. The figure illustrates that, largely because of the high unemployment levels, the average income of co-residents of pensioners in their 20s, 30s or 50s is significantly less than the average income of household members aged 60 years or older, despite the small amount of the pension. (In 1997 the maximum monthly pension amounted to Rand 470, approximately £60). Besides, the figure strikingly displays the depth of the poverty trap into which households will fall if their only income earner is a person in his/her 50s 'whom employers regard as too old to hire but who is too young for a pension' (Wilson and Ramphela 1989: 181).

This dependency of young and middle-aged people on pension money, is borne out, indirectly, by the fact that households of old-age pensioners are not only larger than non-pensioner households but their members are also more prone to the exigencies of unemployment (Sagner 1997: 17-8). Arguably, social pensioners act as magnets for economically weaker persons. It is evident that the (presumed)

absorption of (unemployed) kin depresses per capita income of pensioners' households and tends to endanger the older persons' exclusive use of their pensions. In fact, the WCCHT data show that in 1995, 64 per cent of all African households in Greater Cape Town which sheltered at least one person aged 60 years and above lived below the household subsistence level, compared with 42 per cent of the so-called young households.

From the data collected there emerged a paradoxical picture: on the one hand pensioners stereotypically complained about the inadequacy of their pensions, while on the other it was considered unthinkable not to share their pension with needy kin (*c.f.* Møller and Sotshongaye 1996: 17).

### **The social context of pension sharing**

#### *The nature of kinship*

Despite the far-reaching social, economic and cultural transformations in contemporary urban South Africa, the often illustrated cultural associations of kinship with morality in African societies (*e.g.* Fortes 1969; Bloch 1973) have survived in Khayelitsha (Spiegel and Mehlwana 1997). Kinship as a moral order implies the recognition of social obligations towards kin, that is the acknowledgement of mutual responsibility to each other, even if it is a burden. This social morality is incompatible with an unfettered individualism which claims the moral right of individuals of absolute control over their possessions. Put in other words, not to respond to need-based claims of kin-related individuals – if one is able to help – would not only be morally outrageous but tantamount to the denial of the very kin relationship itself. African kinship is generally structured by generalised reciprocity where the values of exchanges are not closely accounted for (Sahlins 1972: 193–194). As kinship is primarily not a biological given but a moral system, kinship relations – even the closest – that are not backed over time with material and/or immaterial transfers (*e.g.* emotional support) tend to crumble. That is, the relations tend to be excluded from one's social network. As Mrs. R.T., a 38-year-old woman, put it:

Unlike my mother my aunt [her MMZD] is very useful to me. I think she is the most important person in my life. In contrast to my mother she shares her [pension] money with me. I do not want to see my mother as she has not helped me during the last years, she cannot count on me. I don't know her anymore.

Of course, Mrs. R.T.'s denial of kinship was a metaphor, albeit a powerful one. It is not that individuals would deny the existence of the *geneological* relationship existing between them. By doing this they would deprive themselves of the very opportunity to construct geneological relationships with other persons *via* this bond. But in *social* and *economic* terms the tie would tend to become blurred with non-kin relationships. This is important because kinship ties are culturally constructed as being normatively more dependable than bonds with non-kin. In other words, the geneological relationship would stop to exist as a *morally*-charged and trustworthy bond.

It might be argued that the emphasis on (im)material exchanges as a prerequisite of 'real' kinship is, partly at least, a new development rooted in the pauperisation of urban Africans. Certainly, in the context of widespread poverty, kinship is an eminently vital resource of social, emotional and financial survival. Thus, 'propertied' kinpersons are continually called upon by their less fortunate relations. However that may be, today's kinship in urban black South Africa is, at least partly, *conditional*. Within limits kinship and morality are contingent on one another: kinship implies moral behaviour, as moral behaviour is a precondition of acknowledging kinship.<sup>2</sup>

#### *Domesticity and mobility*

As mentioned above, the majority of older Africans reside in multi-generational domestic groups. However, our interview data confirm that the model of stable, linear extended-family households is somewhat misleading (*c.f.* Spiegel *et al.* 1996). Like other black households in urban South Africa, our respondents' households were frequently 'stretched' over considerable geographical spaces, occasionally even comprising kin in rural areas. High levels of structural diversity and fluidity were hallmarks of our interviewees' residential units. For example, most domestic units were linear- *and* lateral-extended. Although young and middle-aged Africans appear to migrate at a significantly higher rate than older black persons, there is strong evidence of later-life mobility (*c.f.* Sagner 1997). An example of the latter is Mrs. C.M., aged 74:

A widow, Mrs. C.M. moved to Khayelitsha in 1989, to join the household of her eldest daughter and to escape the endemic violence in her previous neighbourhood and the extensive domestic strife in her son's household. Two years later her daughter left with her two small children to take up a job in Stellenbosch. As the latter's residential rights appeared to be insecure, Mrs. C.M. decided to move into a six-person household as a lodger, until her daughter had found a more secure place to live. However, this arrangement

did not work out. Mrs. C.M. felt exploited in her new 'home'. In 1993 she left the home for good and joined the household of her brother's son who had moved to Khayelitsha in 1992. As Mrs. C.M.'s presence freed the wife of her brother's son of child care responsibilities, and as C.M. was prepared to spend some of her pension money on the household's children, her 'new' family made her to feel at home. Nevertheless, she still hoped to join her daughter some day.

The structural reasons for the often reported high rate of mobility of household members and the fluidity of residential units in urban black South Africa are highly complex and cannot be discussed here (*c.f.* Jones 1993; Ramphele 1993; Spiegel *et al.* 1996). What is relevant here is that the structural loosening of domestic relationships causes many older people to doubt the capacity of their residential units to support them in the long term. This is even more the case as high rates of divorce and illegitimate births (Burman and Preston-Whyte 1992) intensify these patterns of household recomposition. Although normative stipulations and cultural values continue to play a role, in contemporary urban South Africa the residential unit is, rather, moulded by ever-changing economic opportunity structures (*c.f.* Beittel 1992). Even respondents who had trust in the system of informal care in the family and in the resilience of the normative structure of filial obligation felt, regarding their care in the future, not absolutely secure, as the stability of domestic units could no longer be taken for granted. In the words of Mrs. H.G., aged 68, who lives with her eldest son and his family in a nine-person household:

I enjoy living here in Cape Town. My son [referring to her eldest son] is a good son who cares for me and my wellbeing. Compared to other older persons here [in Khayelitsha], I have never felt lonely or disrespected. On the contrary! Take my neighbour, Mrs M.N., for example. ... She used to live with one of her daughters, but all of a sudden her daughter moved out with her grandchildren. She [M.N.'s daughter] stopped helping her [M.N.]. As M.N. has to take care of her frail sister, she feels she can't take it any more. ... I don't blame her [M.N.'s daughter] because she has to struggle herself. These are hard times. ... Even if people want to stay at a place, they may be forced to move because they find no work here. I pray that I can stay with my son till I die.

#### *Pension sharing in a social context*

Under these circumstances of household fluidity, by reducing the necessity of household members to move out to secure material resources, pension sharing becomes an important device to stabilise domestic units. In other words, the pension turns out to be a decisive

means to secure social (household) continuity in the face of structural induced mobility and of (expected) personal decline. From a care point of view this makes sense, as members of long established households are, presumably (*cf.* Wenger 1992), more prepared to provide practical care. Yet, pension sharing may be regarded as a self-exploitative strategy. However, some respondents were adamant that it represented – at least potentially – a useful investment. In their opinion, pension sharing could help them to transform and thus stabilise distant – that is, morally weak – intra-household relationships by building up social/moral capital, and to strengthen intra-household bonds that are not supported by a history of long-term interaction and mutual exchanges. This function of pension sharing was particularly important for those less fortunate older persons who had become alienated from close kin (*usapho*) during their lifetime. Thus, pension sharing had developed into a strategy that had helped our respondent, Mr. G.R., aged 70, to ‘gain readmission’ into his family, despite his earlier lifecourse ‘failures’:

Mr. G.R. had had an eventful life which had taken him to places all over South Africa. When we met him in 1997 he had been living in Cape Town for six years. Having arrived from Bloemfontein, he first joined the family of one of his nephews [his brother’s eldest son] in Crossroads [an African settlement in Greater Cape Town]. Because of tensions between him and his nephew’s wife, Mr. G.R. moved out in 1993, the year he started to draw a pension. Soon after his arrival in Cape Town in 1991 he contacted his two children [*i.e.* his eldest daughter and his youngest son] who were living there and whom he hadn’t seen for over 20 years. The relationships turned out to be very strained, especially with his youngest son. But despite some reservations his eldest daughter was prepared to take him in in 1993, ‘although’ [because?] she was unemployed. Over the years the relationship between the two improved. Mr. G.R. attributed this to his daughter’s sense of responsibility and his old-age pension which allowed him to support his daughter’s household financially. As he told us: ‘Really, my daughter is a responsible person. But although she worked hard, she is struggling economically. I help her where I can. With the help of my pension we manage to survive. My daughter appreciates this, really. We understand each other’s needs. I want to stay with her for the rest of my life.’

Mr. G.R.’s life history illustrates that pension money can be fundamental to the social (re)integration of older Africans whose ability to form and maintain familial and kin ties was negatively affected by the former coercive system of labour migrancy. It exemplifies thus the importance of political and economic factors in shaping the practice of pension sharing. For older black people, pension sharing can be a strategy that not only helps to confirm the moral

quality of existing kinship relations but might also contribute to the transformation of rather transient ties into more lasting, morally mutual binding relationships. Seen in this context, pension sharing can play a significant role in building up and/or maintaining a kin-based security network, both in a material sense as well as a future-oriented strategy to secure care by kinfolk (*c.f.* Lund 1993: 20).

I have a very good relationship with my brother who lives in Mt. Frere [a district in the Eastern Cape]. I helped him [with the pension] to build a nice house there. ... As I live alone here and as it becomes difficult for me to do all the household chores, I have asked him to send me a grandchild. I will take care that she goes to school here and pay her school fees and she will look after me. Kinfolk should help one another. (Mrs. C.F., aged 82).

My two children are struggling. They are both unemployed. I help them to support their children. As they are responsible persons I know they will help me in return, if it should be necessary (Mrs. G.S., aged 78).

Put the other way round, most of our respondents were apprehensive that their lifecourse accomplishments would not, should the situation arise, automatically guarantee their care by their families. Many feared that if they did not share their pensions with their kin, they would not have much of a chance to be helped in times of need. Mr. G.H., aged 75, had lost his wife some years ago and supported five persons in his household with his grant:

It is not wise to be on your own. If you have got money, pension money or whatsoever you have to share it. Otherwise you will rot till the flies come when you are ill.

Yet, there is strong evidence of high levels of mutual commitment between the generations. Thus our interview and focus group data tended to confirm that kin relations, particularly old parent–adult child ties, are still the most significant source of assistance in old age (see also: Everatt and Orkin 1994; Sagner 1997: 15, 17). Rather than illustrating the declining significance of kinship, Mr. G.H.'s statement corroborates the cultural association of kinship with morality, mentioned above, and thus the continuing relevance of the principle of generalised reciprocity.

### **The cultural context of pension sharing**

#### *The notions of reciprocity and fairness*

The principle of reciprocity, the rule of 'give and take', involves much more than the mere exchange of goods. It is embedded in a cultural matrix that both defines givers' obligations to give and constructs the

deservingness of receivers to be supported (*c.f.* Hashimoto 1996: 165–73). Whether imbalances, in actual or symbolic terms, are defined as inequitable and unfair depends thus on social constructions, based on prevailing notions of fairness and deservingness. This explains, *inter alia*, why reciprocity may be culturally construed as benefitting all parties involved, even though it may cause persons to act against their own immediate interests (*c.f.* Mauss 1967: 71–2). In particular, kin-related actors may see themselves as forced into unbalanced relationships.

Such imbalances are characteristic of certain intergenerational support relationships (*c.f.* Pearlin *et al.* 1996) but, whereas unilateral transfers in favour of (dependent) older kinpersons may culturally be constructed as being equitable and fair (*c.f.* Hashimoto 1996: especially Chapter 8), pension sharing tended to *defy* our respondents' notions of long-term exchange equity. Most of our older interviewees regarded pension sharing as greatly unfair. This feeling stemmed from the fact that most still subscribed to the 'traditional' cultural concept of a moral lifecourse, according to which virtuous people should be able to 'sit back' when they have reached a certain age (Sagner 1998: 12; *c.f.* Cattell 1990). They regarded the pension money as *their* money (*c.f.* Møller and Sotshongaye 1996: 16). This deep sense of being treated unfairly was intensified by our respondents' perception that their adult children tended to eschew *their* moral obligations.

If I get [my pension] money today, nothing will be left tomorrow. I go to shop, pay the TV, phone and the service charges. And then it is finished. It is my job ... because my children don't help. You will find out that they are adequately paid by their employers, but is very rare for them to even say, 'here is the money, tata [father]' ... Children of today, they are more occupied with themselves. You know, as we are getting the pension, we have to pay for the accounts, but with their money they just buy their items. ... They are just children by name, they are snakes. (Mr. J.H., aged 74)

Thus, the older respondents did not in fact complain as much about their being net givers, as about their adult children's alleged denial of their obligations towards them<sup>3</sup>. Our respondents were in quest of *symbolic* returns.

To be frank with you, I would have no problem in helping my other two children, with some of my pension money. They are the ones who do come to visit me. They always bring me a small present. As a result of those good gestures, I sometimes give them 50 Rand each. (Mr. A.K., aged 73)

*Moral pressures*

African pensioners are under considerable moral pressure to pool their pensions. The majority of our respondents felt obliged to share their grants. This sense of obligation, mainly rooted in the morality of kinship (see above), tends to be supported by a lifecourse model which claims one's moral maturation in the course of growing up and growing old. Seen through the eyes of African older people, being old implies not only the expectation of being shown respect and being obeyed by one's social inferiors but also the moral responsibility to further the interest of one's social universe, particularly at the family and kin level. The following quotations illustrate that this moral view of ageing still moulds the identity of many of today's older people:

Someone is regarded as old, without considering his age, only if he is looking after the family. ... An old person is judged by his efforts to support his family. (Mrs. F.X., 73 years).

I would say for one to be able to enjoy this age [old age], it depends on his efforts, on the way he approaches things and, of course, also on the way he behaves and responds to situations. (Mr. A.L., aged 83).

This notion of old age intertwines very easily with the traditional African cultural norm that stresses the 'natural' interdependence of people, well captured in the notion of *ubuntu*, loosely meaning that people are people through people. As all our respondents had been socialised into this cultural ethos, almost all subscribed to the traditional *weltanschauung* whereby people define themselves, and are defined, in relation to other people. According to this 'cultural script' (Mehta 1997) people are supposed to be morally engaged and family needs are presumed to surpass self interest (*c.f.* Cattell 1997*b*). The resilience of this cultural norm of moral interdependence became apparent when our respondents tried to justify their decision *not* to help a particular *needy* (grand)child or kinsperson. Leaving out budget constraints, the arguments revolved around unreasonable behaviour of the person needing support, be it that s/he had often eschewed her obligations in the past, or that s/he had severely defied gender and age-related roles. Almost none questioned the continuing validity of the normative constructions *per se*. The following two quotations clearly illustrate the strongly-felt obligation by our respondents to take responsibility for their family, even if it puts an enormous strain on their sources.

You know, this child...was dumped (*ukulahla*) by the sister of my late husband. When she left for Johannesburg she abandoned the child. She didn't care what would happen to her. As soon as I had learnt this I took my pension



money and rushed to King Williams's Town [a town in the Eastern Cape Province, about 1,100 km from Cape Town]. I took her in because she belongs to us. I had to do it ... although it worsened our financial situation. ... Really the burden they [the young generation in general] leave us with is unfair. (Mrs. H.K., aged 62).

Having got these children, that Rand 470 is really inadequate. I have to pay for the service charges, for everything. I don't know anything about buying clothes for myself. The money that is left I spend on my grandchildren, they need clothes and [school] books. They are always hungry. Even if I am starving, I have to feed them. But what can I do? I am a grandmother. (Mrs. G.D., aged 75).

Despite profound social and cultural change during their lifetime, most of our respondents still subscribed to the norm, prevalent in many rural areas (*c.f.* Kuckertz 1990: 206–7, 224), that whatever is rightfully asked for (*ukucela*) should be granted. However, our interviewees felt a normative hierarchy of who should be cared for. Thus (classificatory) grandchildren were considered far more worthy of being supported by pension money than their own adult children (*c.f.* Møller and Sotshongaye 1996: 15), who in turn were favoured to the detriment of stepchildren and other kinpersons.

One last aspect needs to be considered, namely the interrelationship between pension sharing and household authority. As Kuckertz (1990: 21–2) has recently indicated, authority never rests on a role/status *per se*. Instead it is the continually (re-)constituted product of social processes in the daily contexts of family and community interaction. The respondents who claimed to be the head of their household were quite aware that their status depended, *inter alia*, on their willingness to use their grants for the sake of the household. They knew – especially when they were the holders of the purse – that they could not expect respect and obedience from their children and/or other household members if they defied the normative construction which ties their status as household head to the moral obligation to protect and safeguard the interests of their families/households.

*Structural and ideological pressures: state, economy and pension sharing*

The sense of moral obligation is strongly influenced by social and economic factors. For example, in cases of severe economic neediness of their grandchildren's parents and/or in cases of one-parent families, our respondents were particularly willing to accept increased financial responsibility for the upbringing of their grandchildren. Principally, the sense of obligation is mediated by the old-age pensioners' assessment of the needs of the beneficiaries. Given the high levels of unemployment

and the selective coverage of public and insurance-based income support schemes (Kruger 1992), older Africans experience considerable pressure to respond to relatives' calls for help:<sup>4</sup>

My children should take care of themselves. But that is easier said than done when one considers the kind of situation we are coming from. You will find out that our children were not given access to other spheres of growth [sic!], either economically or otherwise, thus making them dependent on their parents for everything. This is a situation that we really can't ignore at all, even if we would wish to. But having said that, I'm therefore not making an excuse for those who are loafing around ... I'm simply saying, let's see everything in its total aspect. We need a holistic approach in rectifying this situation. We need more jobs for our young people. (Mr. A.L., aged 83).

It is this attitude that explains why our respondents often did not blame their children if they had disappointed their parents by eschewing their responsibilities. Children were sometimes regarded as victims themselves, namely of an unjust and uncaring society whose fabric appeared to be in tatters. Thus the state's general economic and social policies influence, indirectly, the institution of pension sharing as they increase or decrease the subjectively-felt moral pressure on older people to help. Not only do state policies and the general economic and social conditions indirectly influence older people to share their grants. By emphasising the poverty-alleviating function and the development-oriented role of social assistance money in general and old-age pensions in particular (South Africa 1997: 48–9), the state also stresses the 'rightness' of pension sharing. The state thus ties, ideologically, social grants to the practice of pension sharing. This is further reinforced by the state's subscribing to the view that 'the family, ideally, seeks to care for, nurture and socialise its members' (South Africa 1997: 56). Clearly the state's reluctance, or perhaps its inability in view of fiscal constraints, to expand social welfare and social security expenditure (South Africa 1997: 57) may be a reason for these ideological constructions. The state-supported ideology of the moral virtue of pension sharing and of the 'natural' selflessness of old-age pensioners dominates much of the public discourse on older people. Although it is open to debate whether, or to what extent, this public ideology is internalised by older persons, it certainly heightens the normative pressures on them.

*Indigenous notions of personhood and self-respect*

As suggested above, the notion of the individual as an autonomous moral agent – the dominant view of personhood in Western cultures (*e.g.* Geertz 1977; Brian 1994: 118–47) and a view making headway

among the young in African townships – was still alien to our respondents. This is not to say that older persons lacked any sense of ‘individuality’, but that their ‘individuality’ tended to be separated from their social identity (*c.f.* La Fontaine 1985) and that social encounters were supposed to be structured by group identities (*c.f.* Makoni 1996: 9–10). All respondents emphasised the importance of relating to other people in their capacity as social persons – that is, as grandparents, old women, old men, etc. – rather than in their function as individual beings. A social worker expressed this vividly when she remarked that older people enjoyed coming to her club as they could behave in a more relaxed manner there than in their domestic units and their neighbourhood, where they felt compelled to act respectably and in a dignified way.

As pension sharing accords with the culture-specific forms of old-age construction (see above) and identity management, it contributes to the self-respect of old-age pensioners. The self-esteem enhancing quality of pension sharing was particularly obvious where respondents were unable to reciprocate otherwise, mainly because of ill health. Mrs. N.Z., for example, a 78-year-old widow and very frail, was sometimes ridden by the feeling that she might be a burden to her children. But she consoled herself with the fact that her pension was instrumental for her family’s survival. Pooling her grant with the household income helped her to maintain her self-esteem as a useful and valuable person:

I suffer from all these diseases... I have become very weak. Sometimes I feel quite useless as I am not able to do any household chores any longer. I don’t like to be idle, but what can I do? I have never wanted to be a burden on anybody.... Although it is my money [referring to the pension]. I am happy to share it with my daughter-in-law. It makes me feel better and I know I am respected because of this.

In cases like this, where older individuals are regular receivers of help, the availability of pension money helps to avoid the emergence of dependency, an inequitable relationship, dreaded by most of our respondents. Principally, pension money appears to be a central resource which allows older people to return the favours and gifts they receive. This does not rule out the possibility that older care recipients may use their pension money as a ‘last source of power’ – particularly in cases where the care givers are unemployed (Ackermann and Matebesi 1998: 23).

*Pension sharing and generational politics*

Cattell's observation (1997a) that older Zulu grandmothers still consider themselves as crucial in the intergenerational transmission of cultural knowledge was also borne out in our interviews conducted in Khayelitsha (see also Makoni 1996). Pension sharing may be considered as part of these multi-faceted educational efforts of older people as they try, through example, to show younger people the proper way to behave:

We, the old people, should teach them [*i.e.* the children] about cultural values and customs. Most of us are really trying their best. ... We are trying to put them in a right way, but it really is not easy. (Mr. J.M., aged 82).

Even though we know that the youth will not listen to us, we have to be models. We should show them the meaning of responsibility. We support our children and grandchildren, even if we are starving. We don't care about ourselves. If the youth were to care like us the world would be a better place. (Mr. L.K., aged 78).

By seizing the moral high ground older people not only hope to set an example. They also seek to reaffirm a moral conception of society which is based on the notions of human interdependence and social solidarity as fundamental components of the social order. The last quotations indicate that the older people try to (re-)vitalise a moral world-view that takes the needs of others – *i.e.* kinpersons – as a basis for action. Seen through their eyes they try to 'inject' morality in an amoral world, that is into a world that does not adequately provide for its members. Yet, the respondents connected disrespect and the low morality of youth with the crumbling of the social order. For many respondents respect for seniority was essentially the same as respect for law 'as against mere force', to borrow one of Philip Mayer's (1980: 16) phrases.

Young people do not care any more. If you want to have some tea you have to make it your own. Nobody helps you. Today, you have to fend for yourself, even if you are old. It's no wonder that there is a lot of crime today, as there is no more respect in this world. (Mrs. F.G. aged 76 years).

Disrespect not only negates the social personhood of older Africans but overturns the entire social and moral edifice. Thus, teaching respect and moral behaviour through pension sharing becomes an undertaking with almost political overtones. By sharing their pension older people implicitly question the structure of values in contemporary South Africa. Pension sharing may thus be construed as a political

practice which acknowledges the centrality of care for a truly human society (*c.f.* Tronto 1993).

### **Conclusion**

Although attachment and intergenerational reciprocity are, arguably (*c.f.* Walker 1997: 12), fundamental elements of the quality of intrafamilial relations and of the social integrative process of the older people (*c.f.* Mehta 1997), pension sharing is not governed by a balance of these two determinants. Our evidence would suggest that affection is not a significant factor in motivating pension sharing. In addition, the notion of (intergenerational) reciprocity is at best only partly adequate to account for pension sharing as it frequently tended to defy our respondents' idea of fairness. Leaving out older persons who were frail or who were trying to rebuild their kinship network, the majority of our respondents felt no personal sense of debt to the beneficiaries of their pension money. Relationships between pension money givers and receivers were, as a rule, seen as being deeply unbalanced, both by our respondents and by interviewed community leaders and other interlocutors. In other words, pension sharing goes against the logic of symbolic equity, the hallmark of reciprocal exchanges (*c.f.* Hashimoto 1996: 169–71). The motive for pension sharing tends thus to be not reciprocity but morality (*c.f.* Bloch 1973: 76). This is not to deny the instrumental character of pension sharing, as many of our respondents tried to build up credit by pooling their money. In these cases the older person's decision to help out was, of course, starkly moulded by the economic and social conditions within which they found themselves.

Pension sharing by older people cannot be explained without reference to cultural values and norms on the one hand and macro-structural factors on the other. Our data would suggest that economic factors (especially mass unemployment, appalling poverty) and political factors (especially the state of the South African social security system) have tended to be fundamental for pension sharing to emerge. However, they are *not sufficient* to account for the practice. Even though pension sharing may in some situations be strategically employed, it is intimately tied to the African cultural ethos that stresses the value of interdependence and the priority of family welfare over self-interest. It resonates with the culture-specific form of old-age construction and identity management which in turn are reinforced and legitimated by the practice. As an instrumental strategy it tends to affect both living arrangements in old age and the moral density of familial/kinship ties,

and is conducive thus to the social integration of old-age pensioners. The practice of pension sharing demonstrates the utmost importance of social relationships and cultural values in processes of identity formation and in the daily lives of older Africans. As old people's priorities are thus not predictable according to non-African criteria, pension sharing reminds us of the necessity of a culturally appropriate gerontology in developing social care strategies (see also Harrison 1997).

Finally, as pension sharing *can* be a prerequisite to securing one's future care, delayed intergenerational reciprocity is *not* a *sufficient* condition for the establishment of old-age care either, even though it may mould the caring relationship (but see Ackermann and Matebesi 1998: 24). Our research would suggest that the provision of old-age care by family and kin may be dependent on the acceptance by older people of *their* normative obligations and responsibilities – mediated by the relative needs and affluence of the involved generations on the one hand and kinship morality on the other – even if it perpetuates their role as net givers. In other words, care of older people may be defective if they have not shared their resources in the *very recent past*. One should not, therefore, overemphasise past parental care as a basis for support in old age (*e.g.* Apt 1996: 22–3), not to mention the consequences of remote failures of today's older people to care adequately for their children (*c.f.* van der Geest 1997: 24). In the past, a person's authority accumulated over the years of his/her lifecourse. Social security in old age varied according to the extent one had fulfilled familial and communal expectations connected with age and gender-specific roles and norms throughout one's lifecourse (Sagner 1999). Even so, it also differed according to the extent that one had achieved economic and/or political power and, in addition, it depended on one's behaviour in the *daily* context within family and community. Thus it appears that family-based social security in old age has always been variable and thus negotiable, even though normative constructions tended to secure at least a minimal level of familial care for needy older people.

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## NOTES

- 1 Apartheid, a political system that divided the South African population into racial groups and disempowered particularly the African majority, has left a legacy of extreme economic and social inequality along racial lines. It appears, therefore, to be appropriate still to focus analysis on racial groups, (re)constituted during the Apartheid era. In this paper the terms 'Africans' and 'Blacks' are used interchangeably, without denying the Africanness of the European-descended South Africans.
- 2 This is not to say that kinship is exclusively pragmatically/materially defined. As noted above *genealogical* kinship ties are not denied to exist, even if they are not supported by transfers of (non)material assistance. More important is the fact that the (re-)construction of kinship relations is constrained by structural elements, that is by the institution of clanship (Spiegel and Mehlwana 1997: 46). While a detailed discussion of the Cape Nguni kinship system is beyond the scope of this note, one feature of their kinship arrangements has to be borne in mind (for a fuller treatise see *e.g.* Hammond-Tooke 1984, 1985; Preston-Whyte 1974). Traditional Xhosa kinship norms have been organised around the concept of patrilinearity, finding its social organisational/structural forms in non-localised and non-corporate patrilineages and clans (sg. *isiduko*, pl. *iziduko*), the latter identified by their respective *izibongo* (sg. *isibongo*, lit. praise, poetry). Although clan membership has lost some of its former social and ritual importance, especially in urban settings such as Khayelitsha, clanship is still a ubiquitous notion, if not an institution. If asked, everyone will be able not only to give the *isibongo* of his/her kin, friends and neighbours but also to trace genealogical links between his/her own *isiduko* and a vast number of other *iziduko*, whether connected by filiation or by affinal (marriage) ties or whether – occasionally, at least – by relating to each other by assumed genealogical clan-cluster relationships (*c.f.* Kuckertz 1990: 50). As each *isiduko* may comprise thousands of people, scattered across the country, the notion of clanship – with its feeling of togetherness – offers a unique opportunity to construct genealogical relationships with a large group of people, in cases even with strangers in quite distant places. This ubiquity of the notion of clanship makes it ideal for kinship-based (re)construction processes. The reason *why* kinship notions are used for the (re)construction of social relationships lies in the already-mentioned fact that kinship ties are culturally constructed as normatively more trustworthy and dependable than bonds with non-kin.
- 3 Our research so far has concentrated on interviews with older persons. So it is difficult to decide to what extent these common opinions of our respondents reflect their actual neglect by their children. However, there is some evidence that such complaints have sometimes more to do with the older person's wish to voice publicly what they deem to be appropriate inter-generational relations and age-based identities than with actual neglect. Makoni has stressed that the discourse of older people in African townships is 'characterised by complaints, particularly when it is about young people' (1996: 10). Drawing on some of our interview material one is tempted to link such complaints to our respondents' experience of social and cultural discontinuity. That is, we would propose that, by complaining,

older people express, indirectly, also their wish for social and cultural continuity while at the same time portraying themselves as moral and dignified persons.

- 4 In Greater Cape Town about 50 per cent of all Africans in prime working age (20–59 years) are unemployed, defined as persons who pursued no income-earning activity during the past 12 months (Sagner 1997: 14).

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