

# The poor philanthropist

How and why the poor help each other

Susan Wilkinson-Maposa, Alan Fowler, Ceri Oliver-Evans and Chao F.N. Mulenga



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## Acronyms

ATM	actor, transaction and motivation
BCP	Building Community Philanthropy
CLPV	Centre for Leadership and Public Values
CSSR	Centre for Social Science Research
GCAP	Global Campaign Against Poverty
GSB	Graduate School of Business
HDI	Human Development Index
HPI	Human Poverty Index
MDG	Millennium Development Goal
Nepad	New Partnership for Africa's Development
NRA	National Research Associate
PAC	Project Advisory Committee
PfC	philanthropy for community
PoC	philanthropy of community
SAGA	Southern African Grantmakers' Association
SALDRU	Southern Africa Labour and Development Research Unit
UCT	University of Cape Town
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation

## Foreword

In the book, *The charitable impulse*, published in 1989, I examined the relationship between wealth and social conscience in communities and cultures outside the United States in order to demonstrate the universality of the charitable impulse. I have since wanted to learn more about the helping tradition of those with more limited wealth. This book takes me a big step further in helping to fulfil a lifelong curiosity.

When most people think of the poor in southern Africa, they are more likely to think of them as the recipients of charity rather than as members of a community with a long tradition of helping others. Susan Wilkinson-Maposa and her collaborators have done a great job of dispelling this and other myths about the often invisible benevolence of low-wealth communities.

A study of this sort is a voyage of discovery, both for those who produce it and for those who later read it. The discoveries here are many and they arise from the research and experience of numerous contributors, especially the people in the communities involved, who now lay bare in these pages the mysteries and mystique of helping traditions often ignored and overlooked by those who study philanthropy.

Because it comes from so many sources, and because it so clearly reflects new insights into the capacity of ordinary people for compassion, this monograph reaffirms the notion that a good society depends as much on the goodness of individuals as it does on the soundness of government and the fairness of laws. But it is also a reminder that the poor should be seen as contributors to the supply side of philanthropy as well as the demand side.

The findings of this study will be of benefit to a wide audience, not just in southern Africa, but wherever people are seeking to understand the contributions of indigenous population groups to the civic culture. In the bayou country in Louisiana where I was born, the rivers of compassion ran deep. We were poor, but when we were hungry we shared with each other. When we were sick we cared for each other. We did not think of what we gave to others as philanthropy, because sharing was an act of reciprocity in which both the giver and the receiver benefited. We did not think of what we did for others as volunteering, because caring was as much a moral imperative as an act of free

will. I have found a remarkable affinity in belief and practice between the African-American poor with whom I grew up and the poor in southern Africa. To begin with, we never regarded ourselves as poor. This, of course, is what the authors of this volume mean by 'horizontal philanthropy'.

A central message of this study – the opportunity to invest in the empowerment of those who are economically and socially marginalised – should be communicated with immediacy to those individuals and institutions who want to encourage and support self-help. It is not enough to be advocates for, and supporters of, the marginalised groups in our communities. We must empower them to act on their own behalf. We must hear and learn from their wisdom.

Self-help is a principle all groups admire and often desire, but too many people assume it means that those disadvantaged by condition or colour should be able to lift themselves by their own bootstraps, even when they have no boots. This study encourages and lends credence to the notion of assisted self-reliance and participatory development where the affected groups provide leadership and resources from within, but benefit greatly from the support of, and partnership with, well-meaning outsiders.

The researchers benefited early on from the insights and experience of an Advisory Committee, which it has been my privilege and great delight to chair. I am certain that the members of the Committee are as pleased as I am with the quality of the research and the potential impact of the findings. We recommend it not just to the usual suspects, but to all those who would like to know more about how and why people in communities often very different from their own develop and use social capital for the same ends that they do, to serve a public good.

**James A Joseph**

Chair, Advisory Committee

## Acknowledgements

*The poor philanthropist: How and why the poor help each other* has been prepared mainly on the basis of national research reports and a rich set of narratives collected for the Building Community Philanthropy (BCP) Project by contracted national research associates in each of the four countries involved in this inquiry.

The associates were:

Mozambique: Austral Consultoria e Projectos, Lda

Namibia: Dr Debie LeBeau, Institute for Public Policy Research

South Africa: Citizen Surveys

Zimbabwe: Dr Solomon Mombeshora

Administrative Assistant Zahieda Dollie ably handled research and workshop logistics, while Anthea Adams compiled and structured the monograph with care and diligence.

I am indebted to James Joseph, Executive Director of the United States-Southern Africa Center for Leadership and Public Values, Duke University and Chair of the Advisory Committee. He was a significant figure behind the original development of the BCP concept and he and his team continue to provide active input and encouragement.

The journey that produced this monograph would not have been possible without the support of the Ford Foundation. Linetta Gilbert, Program Officer, Asset Building and Community Development, Ford Foundation, was not only there to nurture the inception of the project idea but provided continual input and support as the inquiry evolved. She stood firmly behind the project's commitment to work at the local level and encouraged us to capture, respect and share the voice and wisdom of communities. Gerry Salole, Representative, Ford Foundation Southern Africa, regularly provided thoughtful and inspired ideas and demonstrated an unwavering trust and confidence in the process of exploration as the team learned and as the inquiry evolved in an iterative manner. He also made possible numerous opportunities to profile the inquiry's findings internationally.

Many others, though here unnamed, deserve thanks for their ongoing interest in our work, encouraging feedback and comments. Finally, to the hundreds of people across the four countries who shared their stories with us, thank you.

**Susan Wilkinson-Maposa**

Director, Building Community Philanthropy Project

## Executive summary

This monograph documents the results of a qualitative research inquiry into how and why people who are poor help each other. A key objective of the inquiry was to understand and describe how, in the context of poverty, philanthropic impulses and behaviours are expressed and organised. Particular attention was paid to identifying the actors involved, the nature of the assistance given and received and the motivations and other factors driving people's decisions to help each other or not. Supported by the Ford Foundation, the study was conducted over a three-year period in four southern African countries: Mozambique, Namibia, South Africa and Zimbabwe.

Drawing on country reports and original data, the following pages detail comparative findings across the research countries that are significant for understanding *philanthropy of community* (PoC) – that is, relations of 'help' among and between the poor. The importance and implications of PoC for the more conventional philanthropic orthodoxy of 'vertical' resource transfers from rich to poor, exemplified in development assistance, charity and *philanthropy for community* (PfC), are also explored.

The first part of the monograph sets up the framework used to guide the inquiry, details the research approach, explains the methodology, describes key features of poverty conditions in each country and examines how sample frames were developed and customised. Part two presents the core research findings, concentrating on the patterns of 'help' found and their interpretation. This analysis is used in two ways. First, it is employed to contribute to current debates about the concepts and theories used to explain why people collaborate rather than compete with each other. Second, in Part three, analysis is directed towards informing opinion leaders and practitioners in the field of philanthropy and development about the potential implications of PoC for the paradigms and practices of organised philanthropy and social investment. The monograph concludes with recommendations to funders and supporters that firmly place PoC on the development map by looking to future scenarios for promoting community philanthropy in southern Africa.

Throughout southern Africa, poverty is a major practical, moral and security problem. Thirty-eight per cent of the population in Mozambique, 35 per cent in Namibia, 11 per cent in South Africa and 56 per cent in Zimbabwe live below the poverty line of US\$1 per day. The lack of understanding about the lived reality of some 20 million poor people in terms of the assistance they give to and receive from each other is a major gap in public and development policy and of philanthropic thinking itself. Recognition of this was one reason for international foundations to invest in a study to illuminate how

the ethos and daily, organic systems of 'horizontal' assistance actually function. Such practices of self-help are for the most part overlooked, implying that the poor cannot be 'philanthropists'. Or, they are overestimated and then exploited as the solution to inadequate development performance. But typically, indigenous philanthropy falls below the radar screen of many development approaches and contributions.

### **Principal findings**

Help between poor people is widespread, deeply embedded, morally grounded and operates as a vital element for both survival and progress. Rather than random or disorganised, horizontal philanthropy is part and parcel of the social fabric. It follows proven, unwritten, acculturated rules with associated sanctions for non-compliance. The major features of philanthropy of community are the following:

Material exchanges – food, money and clothes – are the most prevalent forms of material help. Within the non-material transaction category, assistance such as knowledge, physical/manual support and moral/emotional support are the most prevalent. A high social value is attributed to non-material help and it is noteworthy that physical/manual support, that is, the contribution of time and skills, is frequently cited.

Although the proportions differ between countries, the most prominent actors in giving and receiving assistance are friends and neighbours, with local associations and more formal organisations less in the picture. However, greater degrees of economic modernisation and urbanisation shift assistance patterns towards the latter forms. Choosing who to ask for assistance or who to help is highly dependent on the type of need involved and the person's perceived proximity in terms of physical presence, blood relationship or socio-economic similarity. Irrespective of proximity, individual reputation exerts a significant influence on help relationships and decision-making.

Type of need – frequent or small, or urgent or large – is also a strong factor in determining which possible help options a person uses. From a poor person's point of view, their 'community of help' is a needs-related network.

Horizontal assistance reflects principles of altruism, reciprocity and co-operation with an approximate ratio of 10:65:25, respectively, which conforms to findings of recent, related studies. Help between the poor serves survival and developmental

objectives in terms of maintaining current levels of deprivation under adverse conditions or collaborating to move beyond poverty.

Help follows a cardinal rule: 'if you have you must give, no matter how little'. Poor people place value on the act of helping and not necessarily on the quantum. Help exhibits the adages, 'give so that you can be given to', and, 'I help those who help me'.

### **Implications**

The research findings question some suppositions of conventional philanthropy. Assumptions about actors, forms and motivations do not resonate in southern Africa and in the context of poverty. First, a view that people who are poor are solely recipients does not hold. This study confirms that people who are poor mobilise and pool their resources in response to a need or problem. They are both givers and receivers of help.

Second, an assumption that philanthropy is a voluntary act informed by altruism and generosity is incomplete and potentially misleading if applied across the world. Help is not always, nor necessarily, a 'free' choice. Such behaviour can be driven by social duty as well as by a deep moral obligation emanating from a shared identity premised on a common humanity. My humanity is tainted if your humanity is not recognised and assisted when in need.

Third, principles of reciprocity and co-operation grounded in mutual support are a prevalent and defining feature of horizontal philanthropy. An assumption that material goods and, in particular, monetary donations are the significant philanthropic content and form, must give space and value to a broader resource base including non-material exchanges such as advice, counselling and emotional support. An exaggerated emphasis on money devalues the human inspiration encountered throughout the BCP inquiry.

Perhaps the most useful conceptual contribution and practically helpful finding of this study is the proposal and description of a multidimensional view of 'philanthropy', with valuable horizontal as well as vertical dimensions. How these dimensions interact to be mutually reinforcing rather than counteractive still needs to be looked at in detail. However, at this stage it is possible to propose some implications of this framework for those dedicated to advancing philanthropy for social justice and human development more generally.

Increasingly, the potential and assets of non-state actors are being called upon to support, in partnership, international efforts to reduce poverty, particularly for women

and children. Organised philanthropy is considered an important contributor to achieving this agenda, mobilised around the Millennium Development Goals (MDGs) and Plan as well as the New Partnership for Africa's Development (Nepad).

Both Nepad and the Millennium Plan recognise the importance of investing in non-material forms of capital that bind social relations, and enhancing social institutions such as those of horizontal philanthropy. Obviously, in contributing to these objectives, the intention is not to romanticise PoC or indigenous philanthropy. This type of assistance is not a panacea and has its limitations. Nor is giving a role to horizontal assistance intended to tax or additionally burden the poor through the misuse or exploitation of their efforts in the name of development. Rather, a key message of this inquiry is that people who are poor know something about getting resources to where they are most needed. The intent is, therefore, to ensure that this local knowledge is recognised, listened to, learned from and properly considered in organised philanthropy and social investment support in southern Africa. Recognising that initiatives to enhance philanthropy are already underway, what can the results of this study contribute to the process?

One potentially critical innovation is to balance an approach to philanthropy premised on applying models from elsewhere that rely on vertical resource transmission, by adopting a multi-directional model that also draws on what horizontal philanthropy is already doing. In order for this to be a positive 'blending', it will be important to test methods which ensure that philanthropy practised by communities is not co-opted, distorted or undermined. Proven results of a multi-directional philanthropic framework could expand the vehicles available to improve effectiveness and sustainability.

Recent international development publications have focused attention on the problems, dysfunctions and potential for human insecurity resulting from growing inequity within and between countries. Philanthropy has a role to play in countering this disturbing trend. With more players coming onto the scene in southern Africa, including foundations, trusts, community chests, the newly wealthy and corporate social investment programmes, the philanthropic movement will be well placed to contribute solutions to inequality. There is a critical role here for large international foundations and other donor agencies. Three recommendations to donors can help give substance to this challenge.

First, firmly position philanthropy and its operational requirements on the development playing field. Specifically, assist grantmakers and social investors to clarify the parameters and objectives of the sector, locating it within the MDGs and the Global Campaign against Poverty (GCAP).

Second, as philanthropy is emergent and growing, accelerate the rate and dissemination of learning by creating the space and opportunities for researchers and practitioners to combine their complementary skills, knowledge and expertise. Purposefully support the point of overlap where academics who are able to and interested in engaging in practice intersect with practitioners who are committed to testing emergent concepts and knowledge.

Third, invest in southern Africa's own brand of philanthropy for community. Provide direct support over the long term to build the capacity, expertise and experience required to develop home-grown approaches and vehicles of organised philanthropy and social investment.

Finally, the monograph's conclusion foresees two possible directions for the future. The first is to carry on with grantmaking and investment as usual, only made better and more efficient by recognising that an organic system of 'help' exists and functions prior to an external contribution. The second possibility involves fundamental change and restructuring. This option calls for a serious reappraisal of how the sector does what it does when working with poor communities and grantees. Here, sector and opinion leaders would promote and develop a broad 'giving infrastructure' tailored to the context of wide-scale poverty. A key element of this option would be to respect the insights, norms and modes of assistance used by the poor as protagonists in their own development, rather than as recipients of 'gifts'. This would depart from an infrastructure of giving developed in a context of high relative private wealth to address specific social problems or needs in the industrialised world. A poor-centric architecture for external philanthropy that amplifies and does not displace what already exists will ask us to critically evaluate the experience of adopting and adapting foreign models and to consider developing a broader range of home-grown vehicles. This exciting challenge informs current thinking about a second phase of the Building Community Philanthropy Project on which this monograph is based.

‘ African philanthropy isn’t something that needs to be introduced by anybody because Africans have strong traditions of self-help, self-support, voluntary institutions, rotation credit and associations like South African *stokvels*. But, we haven’t been able to tap into this tradition and don’t usually think of its various expressions as development tools. ’

## INTRODUCTION

The Building Community Philanthropy Project had its beginnings in the self-reflection of a group of foundation leaders working to support and promote philanthropy on the African continent. Their deliberations created the space and the moment to pause and take stock. This Introduction provides some background to the Building Community Philanthropy inquiry. It locates it in a developmental context, clarifies its parameters and highlights the terrain of knowledge and practice that it contributes to.

### Background

Organised philanthropy and social investment have been practised with little knowledge and recognition of indigenous and organic forms of community philanthropy.

The idea for this inquiry was initiated and developed at a June 2002 gathering in Brussels supported by the Ford Foundation. It was attended by opinion leaders in the philanthropy sector from Kenya, Ghana, South Africa and the United States. These consultations reflected on the past work and contributions of the major foundations in southern Africa. It was agreed that from the perspective of mobilising local resources to address poverty and injustice, a major knowledge gap existed. Specifically, as a sector premised on an ethos of giving and voluntarism, not enough was known about how indigenous philanthropy is expressed in African communities. While anecdotal information exists about why and how people assist each other, a systematic and trusted body of knowledge was not available. This realisation created both the moment and the space for the Building Community Philanthropy (BCP) initiative. The inquiry focused

on a key research interest: How does the notion of ‘community philanthropy’,<sup>1</sup> distinct from its operational concepts in other parts of the world, play out in southern Africa? Specifically, how is the philanthropic impulse and behaviour of communities organised and what are its many forms, motivations and purposes?

At the time of the Brussels gathering, the approach to community development reflected a concern to find ways and models that would stimulate and increase the flow of resources available to address issues of social deprivation, displacement and poverty. Pioneered elsewhere, Community Foundations<sup>2</sup> were being tested in South Africa as one possible model.<sup>3</sup> However, a common view among the group was that few interventions built on what already existed within communities themselves as a starting point. That is, organic self-help practices were for the most part being overlooked as indigenous philanthropy fell below the radar screen of many development approaches and contributions. Therefore, the BCP inquiry was intentionally designed to bring existing practices of philanthropy within poor communities onto the development map.

## Locating the inquiry

How can community philanthropy contribute to sustainable development theory and practice?

From its inception, within constant shifts in theory, practice and priorities, international development work has always been involved with the issue of how resources are generated and deployed to improve human well-being. Over time, ideas about what resources are needed and where they should come from have expanded from economic and technical to encompass a much wider range. For example, the Millennium Development Plan identifies nine types of resource, or capital, that are developmentally necessary (UN Millennium Project 2004: 66). These span resources in the natural environment, productive resources to be found in infrastructure and finance, and intangible resources located in human education, relationships (social capital) and institutions. Accompanying this broader understanding about the nature of the resources required for development is the realisation that they are not the monopoly of governments or business. Resources

<sup>1</sup> The working definition of community philanthropy provided by the Charles Stewart Mott Foundation was the operational reference point: ‘Community Philanthropy is the act of individual citizens contributing money and goods, or volunteering time and skills, to promote the well-being of others and the betterment of the community in which they live.’ (Charles Stewart Mott Foundation 2002: 2)

<sup>2</sup> Community Foundations are defined as grantmaking organisations that: seek to improve the quality of life for all people in a defined geographic area; are independent from control or influence by other organisations, governments or donors; are governed by a board of citizens broadly reflective of the communities they serve; make grants to other non-profit groups to address a wide variety of emerging and changing needs in the community; seek to build a permanent resource for the community, most often through the creation of endowed funds from a wide range of donors, including local citizens, corporations, governments and other foundations and non-profit organisations; provide services to donors to help them achieve their philanthropic goals; engage in a broad range of community leadership and partnership activities, serving as catalysts, convenors, collaborators and facilitators to solve problems and develop solutions to important community issues; have open and transparent policies and practices concerning all aspects of their operations; and are accountable to the community by informing the general public about their purpose, activities and financial status on a regular basis. (Sacks 2004: 6)

<sup>3</sup> Of note is a pilot project supported jointly by three international foundations and implemented by the Southern African Grantmakers’ Association (SAGA) to introduce and test the Community Foundation concept in South Africa.

available to and used by citizens themselves are now appreciated as a vital component in the fight against poverty and injustice.

Philanthropic foundations and other types of civil society organisation dedicated to development have long strived to make a contribution in their own way. In doing so, they are constantly challenged to determine which roles are appropriate and how they can best be played, especially today, in helping to realise the Millennium Development Goals (MDGs). A particular concern remains the related issues of dependency on external resources and the sustainability of development achievements when such resources are no longer available. These two critical problems of development practice determine effectiveness and have remained elusive in terms of solutions. And, as will be seen in subsequent chapters, by all common measures of human well-being, the majority of the populations that make up the peoples of southern Africa require development approaches that add to and do not undermine local efforts or create conditions that cannot be maintained without outside assistance. It is in this context that Community Foundations need to be seen as ‘experiments’ to make development effective by producing practical solutions to endemic problems.

However, introducing Community Foundations that do not recognise what exists may bring problems. They could violate the minimal ‘do no harm’ principle of international assistance. This could happen by, for example, displacing existing systems of mutual support or introducing practices that are less efficient and accountable. The inquiry, documented in the pages that follow, helps to gauge the probability of this happening by bringing into focus philanthropy as practised amongst the poor. More importantly, it brings to light the nature and scope of philanthropy with poor communities as a potential micro-level component in more effective anti-poverty strategies within the countries of southern Africa, as HIV/AIDS and more globally induced challenges take their toll on the well-being and prospects of so many.<sup>4</sup>

## The boundaries of the inquiry

The research focus was the ethos of help among the poor.

Community philanthropy in southern Africa is a relatively new area of inquiry. In this context, BCP was set up to find out more about the local philanthropic ethos. The phenomena of interest are the relations of ‘help’ among and between the poor. Why and how do poor people help each other? For clarity in terms of delineation and explanation,

<sup>4</sup> The Human Development Index (HDI) ranking for the four countries in the study places Mozambique in the low human development category, having an HDI of 0.379 in 2003. This marks a 0.08 increase over a 23-year period (1980–2003). The other three countries are in the medium human development category. The HDI (2003) for Namibia was 0.627. This marks a 0.06 decline over the period 1995–2003. The HDI (2003) for South Africa was 0.658. This is only a 0.03 increase over the 28-year period 1975–2003. The HDI (2003) for Zimbabwe was 0.505. This is a 0.04 decline over the 1975–2003 period; of note, a 0.13 decline was experienced over the 13-year period 1990–2003. (UNDP 2005)

BCP refers to this type of help as 'horizontal philanthropy' or 'philanthropy of community' (PoC). This concept and nomenclature can be compared with 'vertical philanthropy' or 'philanthropy for community' (PfC) associated with transfers from rich to poor and reflected in development assistance and charity. This distinction also enables a dynamic conceptualisation of transitions from horizontal to vertical as people move out of poverty but retain an obligation to assist.

The inquiry used the term and concept 'help' instead of philanthropy. The term philanthropy is not widely used in the region, does not resonate with local languages, and brings with it a monetary connotation. It is also a somewhat 'loaded' concept with respect to the actors or people involved, because it is often understood as someone giving and another receiving. As such, the term does not express, and tends to discount, the possibility and notion of mutuality as captured, for example, in relations of reciprocity.

The research found the lens, concept and word 'help' to be more useful in communicating about a shared human experience. The concept was simple. It had a widely understood meaning and could be translated into many vernacular languages. Furthermore, as a lens, 'help' was able to identify a diverse range of activities. It proved broad enough to cover both material and non-material types of assistance without including or implying business or entrepreneurial transactions.

As noted above, the inquiry concerned itself with the lived reality of people at the lower socio-economic strata of the population. The rationale for focusing on 'the poor' is straightforward. It is here where the majority of the population in each study country are found. By focusing the investigative lens on this socio-economic group, BCP was able to consider the lives of a substantial number of people. Roughly 38 per cent of the population in Mozambique (2003), 35 per cent in Namibia (2003), 11 per cent in South Africa (2003) and 56 per cent in Zimbabwe (2003) live below the poverty line of US\$1 a day (UNDP 2005). In real terms, this amounts to approximately 20 million people. Poor black Africans made up the informant group. While poor white and Asian communities exist, particularly in South Africa, they fell outside of the inquiry.

The research terrain suggested that significant complexities would have to be anticipated and designed for. Four countries, four local research teams, multiple languages and significant variation of characteristics within the lowest socio-economic groups were all at play. To remain true to its justification, manageable and within budget, the inquiry restricted its focus to the 'help' impulse and practice among and between the poor. This tightly bound inquiry targeted a specific phenomenon that has been largely overlooked. While recognising that other forms and sources of 'help' exist – for example, state support, business or giving by the better off – these fell outside of the scope of the inquiry. There are also transitional elements of philanthropy, including remittance from middle-class family members to the poor, but these were not systematically probed or investigated. Furthermore, social services, grants and support mechanisms provided by governments were excluded. In the case of South Africa and Namibia,

however, in screening for livelihood type, one category was people whose main source of income came from social assistance; that is, government grants, were not considered as a form of help but as a livelihood type.

The well-defined focus of the inquiry also took into account the fact that the field of philanthropy is opening up from multiple perspectives and disciplines and that a range of complementary inquiries is taking place. BCP was positioned within this context with a distinct intention to drill intensively into one dimension of philanthropy. Such an in-depth appreciation is complemented by other research. For example, a fuller spectrum of 'giving' was being captured simultaneously by the Social Giving Project based at the Centre for Civil Society, University of KwaZulu-Natal. Here, researchers employed both qualitative and quantitative methods to look at patterns of giving at different levels of South African society, including government, official development assistance, the private sector and the community. Also ongoing in South Africa at the micro level is a Stokvel Project,<sup>5</sup> conducted at the University of Cape Town's Unilever Institute of Strategic Marketing. This study is exploring the social and financial role of informal savings schemes in the South African marketplace. In addition, a research project entitled 'The Financial Diaries' was under implementation by the Centre for Social Science Research (CSSR) and the Southern Africa Labour and Development Research Unit (SALDRU) at the University of Cape Town (UCT). This inquiry examined financial management in rural and urban households in South Africa (see CSSR & SALDRU 2005). In addition, there is the work of Kingman and Ngondi-Houghton (2004) on the dimensions of philanthropy in East Africa and Allavida's research on indigenous philanthropy in Uganda (Johnson, Anyuru & Eyokia 2004). These initiatives, as well as research by Bhekinkosi Moyo (2005) on southern Africa, form part of the emerging body of related knowledge from the east and southern Africa region.

The BCP inquiry is a qualitative investigation of the diversity and essence of community philanthropy. It is based on a rich and authentic set of narrative data that portrays a specific lived experience as it plays out in diverse settings across four countries. The inquiry is not quantitative. It does not rely on numerical data or provide statistically valid findings. Essentially, the inquiry has established relevant and operational research categories and first approximations of behavioural patterns and the determining variables or factors in play as poor people help each other to survive and progress, often under deteriorating conditions.

The results presented here do not pretend to be definitive. Rather than the final word, the findings are a first, substantial contribution to an emergent field of inquiry.

<sup>5</sup> A *stokvel* is a small-scale, informal, group saving and rotating loan scheme. In Zimbabwe, similar informal schemes, organised by petty traders, are called 'rounds clubs'.

## Teams, time and intentions

The BCP inquiry spanned four countries over a time frame of two and a half years and used a grounded theory approach.

A small research group located as part of the Centre for Leadership and Public Values (CLPV) at the Graduate School of Business (GSB), UCT, commissioned and supported a national research team from each of the study countries. Research design began in July 2003. Fieldwork started toward the end of 2003 and country-level analysis and report writing was completed by the end of 2004. Data analysis from a four-country perspective was completed and documented by November 2005.

The uncharted terrain of inquiry precluded the use of presuppositions about the phenomenon of 'help' amongst people who are poor. Rather, a grounded theory research approach and methodology allowed natural themes and theories that might explain the phenomenon to emerge from the data and not be limited by it. Specifically, the inquiry was established to assist in determining or better understanding:

1. How 'help' among and between poor people functions. What purpose does it serve, how does it operate and who is involved? A description of the findings is provided in Chapters 3 and 4.
2. What the relevant properties, dimensions, themes and concepts of 'help' are among the poor. How can horizontal philanthropy be understood theoretically? An interpretation is provided in Chapters 5 and 6.
3. What the potential implications of 'help' are for our existing knowledge of community philanthropy and practice. How does it confirm, refute or challenge what we think we know, including existing philanthropic orthodoxy and organised philanthropic and social investment practice? A series of implications is proposed in Chapter 7.

## Reflections

Several elements of the research process stand out.

Initially, the researchers and informants were somewhat surprised and taken aback by what the inquiry wanted to know. After a trial round of data collection, National Research Associates (NRA) reported back on how great it was to conduct research that was about something 'positive', as they often collected data on more 'negative' issues and events within communities. While the context of poverty was distressing, the response and mobilisation of communities was exciting and people wanted to talk and share their experiences. For the informants, the inquiry was unexpected. In some cases, people were caught off guard in that helping each other was not 'special' or something to talk about; it was just 'how things are done'. They asked: 'Why do you want to know this and why now?' These were important and challenging questions.

The following pages are a compilation of what emerged and what is comparable across the four country studies. The monograph does not attempt to point to every nuance or deviation, or to speak systematically to each country context. National reports exist and cover this terrain. Rather, the monograph offers the reader a map of the community philanthropy 'landscape' as understood so far. The notion of a landscape was very useful throughout the research, as it allowed those involved to be sensitive to its contours.

Writing this monograph was a challenge. Two elements important to the inquiry pulled in different directions. On the one hand was a commitment to document more than two years of research, analysis and reflection systematically and rigorously; in other words, to draft a text respecting the professionalism and speaking to the valued contributions of a committed research team, including senior academics. On the other hand, much of the learning and knowledge could only be shared with readers through the voices and stories that contain a central and enduring theme – the commitment and resilience of the poor to help one another even in times and settings of severe adversity. This grounded reality could be conveyed only by using their own words. It is hoped that the format and content of this monograph does adequate justice to these two objectives.

## 'They are all my brothers': The story of a young man from Maputo City, Mozambique

I thank my brothers' words because they were not wrong. Relatives help, but when it comes to relatives, I am just the same as my brother here. I have no relatives ... my mother is dead, my father is dead. So I just stay with my brothers and we are all young, there is no grown person in the house.

If someone manages to get bread, he will come and share with the others. If another one manages to get bread, he will share with the other. That is enough. Among friends we also help each other, and it is great. It is not little because if I have nothing I will go to a friend and say, 'friend do so and so for me', and he gives me whatever he gets. I cannot complain. I just say, 'thank God'. God exists, because he helped me. Someone else may not have helped because I am not his brother. He only sees me because we meet on the way, so if I am helped by this brother I meet on the way, he is more than my brother who is at home because he does not think of me, but this one will think of me. If he does not have bad intentions, I say that he is a real brother, more than the one who was born from the same mother as me. In fact, what helps me a lot are not my real brothers but my friends, because sometimes I have no money to buy products to resell. I go to my friends, 'bros as you see me I have no more money to sell things, I am bankrupt', they will count some and they will give it to me in order to be able to resell. At that moment, I have found a brother, not a friend, I have found my brothers.

I am also able to help if I find that a brother is suffering. I am able to hold him in other ways in which they also hold, make good things for him as people make for me. I go to a brother and say, 'are you well?' and he says, 'I am well, take this', though I did not even cry to him. I did not cry and he saw that I have nothing. When I say, 'brother I have no money, today I have no bread' when I did not manage to sell anything today, while I have sold something yesterday and even if I do not sell anything on Sunday, I can come to my friend and get bread, go home and have tea. I did not get bread from my real brother (born from the same mother); he is more than my brother. If I go there to my real brother, he will want to do things at his house and that will go beyond what he used to do for me, he wants to finish my money, he wants to build his house and since we are grown up I will do my things, at my place, but my friend will not do that because he knows that tomorrow he will be like me who has nothing. Ya, because we are brothers, we grow up together and when we get older we can say, 'ee this friend of mine, we grew up suffering'. As we are working here, he may not manage to get anything, but if he gets some work, he is able to say, 'I have got a job there, let's leave this thing of selling'; he is not a brother but he says 'let's go, we will work together there' and we go and work together. We will even say, 'aa we started selling bread'; that is more important than a brother born from the same mother.

PART ONE

Setting up  
the inquiry

‘ You can fail to give because you don’t have anything to offer; you are poor, but when you can’t give you feel pained by the fact that you don’t have a little something to offer to make you a human being among others. ’

## CHAPTER 1

### RESEARCH APPROACH AND METHODOLOGY

The relatively unexplored or documented subject of community philanthropy and the context of a multi-country inquiry in southern Africa created a complex set of research conditions that required a particular research design. This section details the inquiry’s approach and methodology, explains how they were developed, implemented and tested and describes the interplay between research and management. It reviews methodological challenges and limitations and how they were overcome.

The qualitative, complex and exploratory nature of the research topic, as well as its four-country reach, were distinct features of the inquiry’s prospects and challenges. Ensuring and maintaining a sharp focus to contain an inquiry that was subject to expansion and digression, yet not constrain it, demanded a clear delineation of parameters. As the inquiry’s depth and richness unfolded, what was important and critical to know had to be distinguished from what was ideal and desirable, but not critical to the focus of the study. Furthermore, the tension between seeking that which was comparable across the four countries (and extrapolating this for broader relevance) and that which was unique and specific was resolved by the use of a standard research design customised to each country context. Finally, the inquiry did not intend to produce information for information’s sake. Rather, it was committed to generating an emergent knowledge base on community philanthropy that would contribute to effective and innovative thinking on and practice of organised philanthropy and social investment in the region and more broadly. These issues framed the research approach and methodology used and detailed in this chapter.

## The use of grounded theory

The research design was a form of unearthing in that it was not premised on existing theories or assumptions. Rather, the design was intended to let concepts and ideas emerge from the information.

The Building Community Philanthropy (BCP) Project inquiry employed a grounded theory approach.<sup>1</sup> Research based on grounded theory is a form of ‘discovery’. The method is based on a necessary minimum preselection of categories, subjects, objects and behaviours bounded by prior explanations of relationships between them. In short, grounded theory starts from the assumption that more is unknown than known about what is to be investigated. Furthermore, it believes that a more robust understanding can be generated if as wide as possible an array of conditions generates the information used for analysis.

The choice of this method was informed, in part, by a precautionary research stance. The topic to be investigated in diverse contexts was likely to involve complex typologies and relational processes that might not be fully captured if a narrow lens was applied at the outset. In addition, adopting theories with origins in other locations and times could foreclose recognition of alternatives existing in other places. Such concerns argued against the *a priori* application of a single theoretical perspective. Put another way, the primary research objective was not to prove or disprove an existing theory or theories – it was to distinguish and describe a type of human behaviour in a specific region of the world. The BCP approach was to let ideas and concepts ‘emerge’ from the data. Finally, given the relative paucity of studies in this field it was considered that no existing theory would allow adequate investigation (understanding, description and prediction) of what is a complex phenomenon.

## The BCP conceptual framework

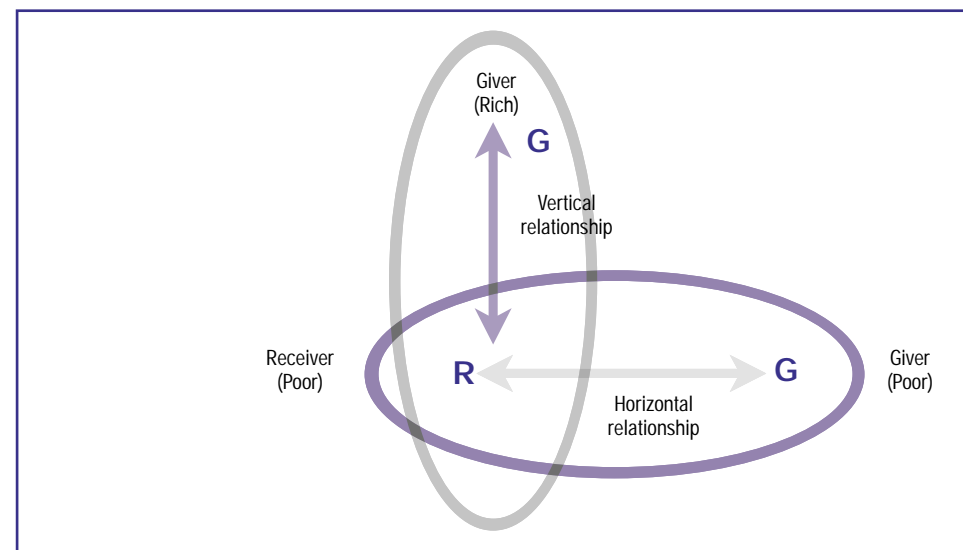
Three frameworks were used to explore and test critical dimensions of ‘help’ among the poor.

### A multi-directional philanthropic framework

The inquiry was interested in how people who are poor mobilise resources that are not premised on commercial relations. This relationship of ‘help’ among and between the poor, as noted in the Introduction, was termed ‘horizontal philanthropy’. It was juxtaposed, as illustrated in Figure 1.1, to the more traditional notion of ‘vertical philanthropy’ where resources flow from the richer to the poorer. This framework, and subsequent analysis, does not assume any ordering or innate superiority, rather it suggests that two distinct types of ‘community philanthropy’ co-exist. This point is detailed in Chapter 7.

<sup>1</sup> Grounded theory is a coherent system of understanding and ideas that emerge or are ‘discovered’ from analysis of qualitative data. A grounded theory approach relies on analysis of texts to clarify patterns and the meanings underlying them. (Strauss & Corbin 1998)

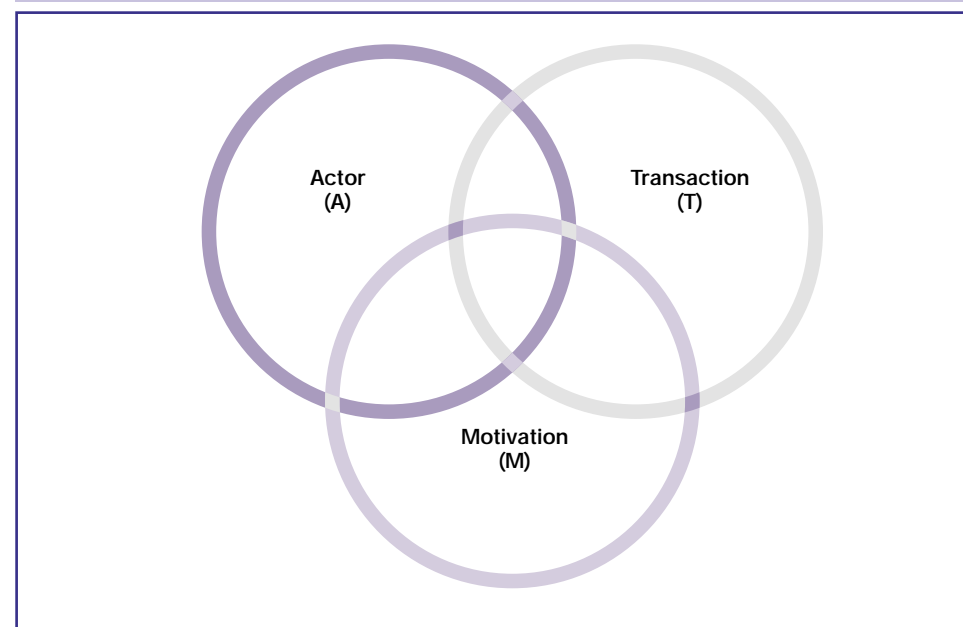
Figure 1.1 Multi-directional philanthropic framework



### Primary research categories

Three basic building blocks and their intersections were used to document and analyse a help interaction: (i) the actors involved; (ii) the content of the transaction; and (iii) the motivational grounding. This categorisation is illustrated in Figure 1.2.

Figure 1.2 Primary research categories: Actor, transaction and motivation (ATM)



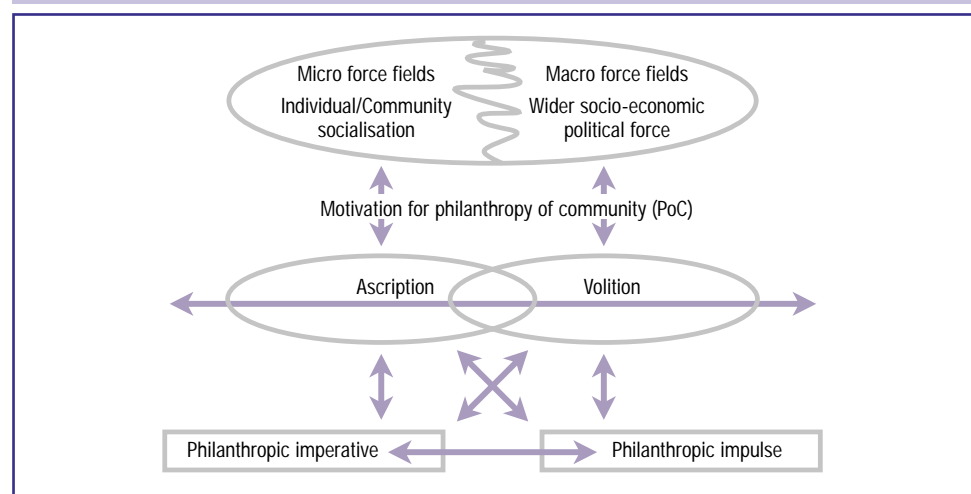
Narratives from focus-group discussions were first viewed through these lenses and their combinations. However, unlike actors who can be seen and transactions that can be experienced and recounted, motivation is more complicated because ‘truthfulness’, in terms of statements people make about why they do things, cannot be verified in practice. To help address this problem in a way that could be used for both data collection and interpretation, a motivational framework was employed.

## Motivational framework

The framework presented in Figure 1.3 assumes that help motivation is made up of a complex set of interactions and possible causations.

Thus, horizontal philanthropy was placed on a motivation spectrum between volition and ascription. These categories opened up a way to consider horizontal philanthropy as a voluntary act and to consider and test other motives. The spectrum was further located within factors that shape and influence human behaviour: individual and community socialisation, including gender, kinship, status, class, faith and so on. External factors, such as wider socio-economic political forces, including the global economy and the HIV/AIDS pandemic, were also considered. Framed this way, the possibility that motivation is influenced by two broad sets of force fields – micro and macro – was allowed for. This provided a grounding for eliciting information about the drivers or triggers that caused a philanthropic opportunity to emerge. It also recognised that not every philanthropic opportunity leads to a philanthropic act. This clears the way to consider the conditions under which a philanthropic imperative or opportunity does or does not translate into help behaviour. The motivational framework, therefore, makes a distinction between a ‘philanthropic imperative’ and a ‘philanthropic impulse’.

Figure 1.3: Help motivations framework



## Research design

This section details the organisation of and methods employed to achieve a robust multi-country research design.

### Research organisation: A collaborative and iterative approach

The research was designed by the staff of the BCP project – a Director and a Research Co-ordinator – with periodic input from a short-term research adviser and the Director of the Centre for Leadership and Public Values (CLPV).<sup>2</sup> This task was undertaken in partnership with four teams of National Research Associates (NRAs). These teams were intentionally interdisciplinary and covered a range of social-science interests and professions, including anthropology, sociology, political science and development studies. The NRAs came from academia, a survey organisation and a private sector consulting firm.<sup>3</sup> In addition, a Project Advisory Committee (PAC) provided suggestions and guidance at critical junctures.<sup>4</sup>

At strategic intervals the above groups met together three times in workshop format to revise, refine and self-correct the design as it developed and was tested. For example, focus-group questions and protocol were finalised through a process of testing with ‘live informants’ drawn from the target group in ‘mock’ focus-group sessions. Furthermore, as data was collected, NRAs proposed analytic categories for actors, transactions and motivations and their constituent elements. Iteration was also used to promote alignment and check coherence between the teams operating in the four countries and to facilitate ongoing ‘preventive’ quality control.

### Choosing an appropriate concept and language

The term ‘philanthropy’ did not resonate locally and was not used in focus-group discussions. Rather, the word ‘help’ was employed. Focus groups were conducted in a local language to facilitate informant participation and expression and to see how local language and idiom could deepen understanding of the values, concepts, relationships and perspectives related to ‘help’.<sup>5</sup>

<sup>2</sup> Susan Wilkinson-Maposa, Chao Mulenga, Dr Alan Fowler and Ceri Oliver-Evans, respectively

<sup>3</sup> The NRAs were Austral Consultoria e Projectos, Lda in Mozambique, Dr Debie LeBeau from the Institute for Public Policy Research in Namibia, Citizen Surveys in South Africa and Dr Solomon Mombeshora in Zimbabwe.

<sup>4</sup> The PAC was chaired by James Joseph, Executive Director, United States-Southern Africa Center for Leadership and Public Values, Duke University. Representatives of three of the countries involved in the inquiry were members of the committee and included: Inviolatta Moyo-Mpuli, Executive Director, Community Foundation for the Western Region of Zimbabwe; Eugene Saldanha, Executive Director, Charities Aid Foundation, South Africa; and Haaveshe Nekongo-Nielsen, Director, Centre for External Studies, University of Namibia. Members were also drawn from the Southern Africa-United States Centre for Leadership and Public Values, Graduate School of Business, University of Cape Town, including its Director, Ceri Oliver-Evans and the BCP Project Director, Susan Wilkinson-Maposa. Representatives of the Ford Foundation were also members, including Linetta Gilbert, Program Officer, Asset Building and Community Development, and Gerry Salole, Representative, Ford Foundation Southern Africa.

<sup>5</sup> While not contained in this monograph, a preliminary framework for a lexicon of relevant words and expressions exists.

## Core questions

In applying grounded theory, it is vital to formulate the 'right' questions at the 'right' level of generalisation, with the 'right' borders to the inquiry. This inquiry required the poor to define and describe what they considered to be 'help'. That is, what practices fall within and outside of this concept and what 'help' looks like, in terms of its various forms and dimensions. Furthermore, it was necessary to establish who, from the 'giver' perspective, qualifies for help and who, from the 'receiver' perspective, one goes to for help. These parameters informed five core questions that were the basis of the focus-group protocol:

1. What is help?
2. Who do you help and who helps you?
3. What forms of help are used and for what purpose?
4. Why do you help?
5. Has help changed over time?

Each question was further probed to uncover motivational factors, feelings and the implicit or explicit rules in play.

## Focus-group protocol

The bulk of qualitative data was collected through a focus-group methodology. The necessary protocol was collaboratively designed and tested with the NRAs.

The protocol began with a brainstorm to establish how 'help' (its definition and parameters) was understood by the informants. Then, this information was 'filtered' by the moderator to identify elements within the scope of the inquiry that merited deeper probing through further questioning.<sup>6</sup> Sequencing followed the core questions and drew out personal experiences, perceptions and examples. In addition to recounting 'stories', informants constructed giver and receiver 'matrices' to capture the level of importance, relevance and frequency of transaction and actor combinations that emerged from their previous discussions. See Appendix 2 for the focus-group matrices data template, completed collectively by the focus-group informants from both the giver's and the receiver's perspective. This was followed by 'gap checking', which allowed the moderator to self-correct around what was missing. For the closure exercise, informants were asked to share their view of the future regarding help transactions, including any changes they anticipated. Focus-group members also had the opportunity to query the moderator about the research.

<sup>6</sup> Parameters of the inquiry were concerned with help transactions that involved individuals and associations, formal and informal, and excluded help transactions that involved organs of the state, for example, the police.

## Four-step sequence of analysis

Grounded theory guided the inquiry through a four-step sequence: step one – data collection and assembly; step two – description of the data; step three – conceptual ordering; and step four – theorising. The following were vital to this process: data collection that could be cross-validated; analysis that uncovered deeper 'meanings' to answers gathered from the research questions; then, associating meanings into key properties and categories that accurately described the phenomenon under investigation; identifying causations, interrelations and forces involved; and, finally, assembling a coherent explanation – a theory. This monograph follows a similar sequence of presentation for the data analysis.

## Data capture and assembly

In each country, focus-group sessions were audio recorded. Video recordings were also taken in Namibia and South Africa. The matrices data generated by informants was captured on flip charts by moderators. In addition, the facilitators assisted the informants individually, on a need basis according to literacy levels, to complete the socio-economic profile information.<sup>7</sup> All focus-group sessions were conducted in the relevant vernacular and then translated into English to produce written transcripts.<sup>8</sup> A complete data set is available for each country, as is analysis compiled into a National Research Report by the NRAs.

## Orders of analysis

The country studies generated a large and rich data set. Three orders of analysis were used to combine and 'stack the data'.

*First order – Indicative ordering and first cut into patterning:* The 'matrix' data, compiled using Excel spreadsheets, was reviewed for completeness and clarity. It provided a first, aggregate and orienting cut of the data, showing a preliminary image of patterns in the relationships between giver-receiver combinations of actors (A), the content of transactions (T) and the motivations that drive them (M). These preliminary patterns were then used to establish specific lines of second order data analysis, for example, disaggregation by type of focus group (gender, urban/rural and so on).

<sup>7</sup> Most NRAs used the socio-economic questionnaire as a screening device for selecting focus-group informants.

<sup>8</sup> The 11 vernacular languages used in the four study countries were: Mozambique – Xitsua, Ronga and Makua/Emakhua; Namibia – Herero, Nama and Oshiwambo; South Africa – Sesotho, isiXhosa and isiZulu; and Zimbabwe – Ndebele and Shona.

*Second order – Explaining the findings and patterns:* The first view of patterns shown by recurrence of responses in the numerical matrices was used to examine the transcripts and country reports to produce a finer-grain understanding of the help landscape. Differences and similarities between and within country information sets and focus-group types were identified. With the use of computer-assisted qualitative data analysis (in this study, Nvivo software was used), transcripts from each focus group were systematically screened, logged and compiled into a complete data set.<sup>9</sup> Drawing out the categories as used and understood by respondents, focus-group information was coded and analysed. The coding framework used for text analysis and association between categories is detailed in Appendix 3. The principal findings of this level of analysis are presented in Chapters 3 and 4.

*Third order – Interpretation and theory building:* While not driven by a particular theory or theories, the research was also intended to contribute to both theoretical advance and practical application for those engaged in philanthropy-based development in the southern Africa region and perhaps more widely. Third order analysis was undertaken by comparing the principal findings of the research with the discussion of the findings in the National Research Reports and with literature about human behaviour, on the one hand, and literature about the field of organised philanthropy, on the other. Chapters 5, 6 and 7 provide the products of this final step in the sequence of analysis.

<sup>9</sup> Nvivo is software that supports the storing and manipulation of texts or documents; and it supports the creation and manipulation of codes, known in Nvivo as nodes. Around these two basic functions, the programme also provides tools for creating and examining new ideas about the data – for example, through searching, linking and modelling – and for reporting results. (Gibbs 2002: 16–17)

## Methodological issues and challenges

All research has limitations in terms of addressing challenges to quality. In the BCP case, a major challenge was to account for specificity and diversity in four countries, and to respect that which was unique as well as common to the sub-region.

The inquiry presented specific research challenges that required mitigation. Establishing sound methods for qualitative inquiry did not circumvent all possible problems and limitations. What was in play and how difficulties were addressed are detailed below.

### Defining ‘poor’

Poverty is both an absolute and a comparative condition and experience subject to different measures and (statistical) presentation. Consequently, there was no unquestionable way to ensure that the research included respondents with sufficiently similar situations. Two methods were used to increase the probability that adequately homogenous focus-group participants were identified in each country. First, the inquiry relied on the data sourcing and acumen of research teams. Second, a socio-economic profile was collected and documented for each focus-group informant. This generated a data set of 677 individual profiles and verified the ‘persons behind the voices’ represented and captured by the research discussed in Chapter 2.

### Verification of translation

Steps were taken to verify the translation of 11 vernacular languages into English, but there is no way to guarantee similarity in terms of meaning, which is located within respondents’ distinctive life situations and world views. To address this unavoidable reality, transcripts of each focus group were translated verbatim from vernacular audio tapes into written English form. A transcript data set of approximately 3 500 pages was generated. The quality and accuracy of translation and data capture were subjected to random spot checks (approximately 20 per cent of the audio tapes) using mother-tongue speakers of the vernacular who were conversant with English.

### Category alignment

An inevitable limitation was the alignment of and consistency between categories that arose from open questioning across varied settings and using different vernacular languages. For example, who is and is not ‘family’ can have significant variation between socio-cultural, ethnic and other groupings. Similarly, the notion of lending or giving

may have context-specific nuances that are not captured. While there is no adequate remedy, the anthropological expertise on the NRAs ensured high awareness of this problem and, hence, detailed attention in the national reports.

## Research environment

The research environment was dynamic. For example, Zimbabwe is currently undergoing significant socio-political and economic shifts that can reasonably be assumed to impact on (short-term) help behaviours. In South Africa, mass agitation against poor service delivery by the government and anti-corruption drives are disrupting social welfare and support systems that feature in the livelihood strategies of many poor people. Factoring these features into country and comparative analysis requires caution in making assumptions about linkages between wider socio-political upheavals and help behaviour that are difficult to test.

## Conforming to standards

The four country research teams were engaged in research design, testing, assessment and self-correction at all stages of the research process and agreed to a set of standard categories and criteria to be used on all sites. However, factors including staff turnover within organisations and particular researcher preference or orientation led to some deviation from agreed norms. For example, in Mozambique a few focus groups were multi-age and mixed gender, while the agreed standard was single-sex and single-age category.

## Systemic approaches to ensuring research quality

In addition to the specific areas of challenge and mitigation described above, the project instituted additional systemic methods to ensure quality. The inquiry's concern with rigour and, where relevant, comparability was managed in two ways. First, at periodic and strategic junctures, all research teams were brought together and engaged in structured and reflective dialogue and workshops. Second, the research process and intermediate outcomes were compared at appropriate intervals to identify conditions that were situation specific and those that were more amenable to shared or generic resolution.

Robustness of data collection was monitored using three criteria – the researchers' comprehension of the task, their ability to contextualise knowledge in a specific locale and their ability to apply relevant skills and methods. The criteria were applied systematically through a feedback loop: (re)set tools and data-collection methods; self-reflect; self-test for robustness against the three criteria; and reshape tools for robustness as warranted.

A series of checks and balances brought rigour and credibility to the research process. Techniques included the following:

- *Verification of findings:* The researcher in each country convened a stakeholder work group for peer review. This process verified the soundness of the country-level findings. Peer opinions were used to clarify information and triangulate the data.
- *Sequential testing with peers:* A periodic multi-country workshop format provided critical junctures in the research process for peer review, reflection and interrogation. This process forced researchers to assess critically what they had done and their findings.
- *Periodic site visits:* Site visits by the Research Co-ordinator generated first-hand observation of how standard tools and protocols were applied, providing an opportunity for spot checking as well as technical assistance.
- *Triangulation:* Focus-group discussions produced both narratives and quantitative matrices. These outputs were analysed for mutual consistency. They were also compared to other data sources, including results of the Social Giving Project.<sup>10</sup>

## Summary

Overall, the inquiry has generated a sound qualitative data set that can be relied upon in terms of concurrence with the way help is understood and practised by people who are poor in southern Africa. By its nature and intention, the information collected is exploratory and, therefore, does not offer a definitive understanding of the phenomenon. Nevertheless, the findings are sufficiently underpinned to offer guidance in terms of practice requiring an appreciation of horizontal philanthropy as a heavily used and relied upon factor in the lives of the poor, who are a significant proportion of the population in the region.

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<sup>10</sup> At the Centre for Civil Society, University of KwaZulu-Natal, Durban, South Africa

## CHAPTER 2

### THE SAMPLE FRAME

Poverty has many dimensions, any of which could affect help behaviour. Correspondingly, this study had to recognise the range of poverty conditions and characteristics of affected populations between and within countries. After introducing poverty-related and other country-specific macro data, this chapter explains the sample frame employed to capture the diversity of people who are poor, and provides information about the informants who took part in the research.

Depending on the international measure of income poverty applied (US\$1 or US\$2 per person per day), between 20 and 42 million people in the countries studied can be classed as poor. However, these aggregate figures mask significant variation in the way that poverty is expressed and lived. In such conditions, a grounded theory approach becomes more robust when it is applied to as wide a variety of cases as possible. Thus, the process of focus-group definition and informant selection did not aim to achieve statistical validity based on the proportional inclusion of groups that constitute the poor. Rather, the necessity was to ensure adequate inclusion of the diversity of such groups. Therefore, with the detailed knowledge provided by National Research Associates (NRAs), the range of poverty situations lived by poor people were identified in each country context, which, as the next section shows, are themselves quite different.

‘ In life it is impossible to not have helped. ’

## The context of poverty

A variety of international indicators are used to define, measure and compare poverty.

In the four countries that comprise this study, an estimated 25 per cent of the combined population of 80.9 million live on less than US\$1 a day and 52 per cent live on below US\$2 dollars a day (UNDP 2005). Poverty, however, is both an absolute and a relative concept (Maxwell 1999). Hence, income or consumption poverty is recognised as too limited a measure, and indices constructed from indicators of the human condition are used to complement economic indicators. These take into consideration, for example, factors of life expectancy at birth, literacy levels and HIV/AIDS prevalence. Table 2.1 provides basic comparative data and significant poverty indicators for each of the research countries.

Table 2.1 Poverty indicators by country

Indicators	Years	Mozam- bique	Namibia	South Africa	Zim- babwe
<b>Demographic features</b>					
Total population (millions)	2003	19.1	2	46.9	12.9
Annual population growth rate (%)	1975–2003	2.1	2.9	2.1	2.6
Urban population (% of total)	2003	35.6	32.4	56.9	35
Population under age of 15 (% of total)	2003	44.1	42.6	32.9	41
Population age 65 and above (% of total)	2003	2.7	2.8	3.2	2.9
<b>Human Development Index</b>					
Life expectancy at birth (years)	2003	0.379	0.627	0.658	0.505
Adult literacy rate (% ages 15 and above)	2000–2005	41.9	48.6	49	37.2
Adult literacy rate (% ages 15 and above)	2003	46.5	85	82.4	90
Combined gross enrolment ratio, primary, secondary and tertiary schools (%)	2002/03	43	71	78	55
GDP per capita (PPP US\$) <sup>1</sup>	2003	1 117	6 180	10 346	2 443
<b>Human Poverty Index (%)</b>					
Probability at birth of not surviving to age 40 (% of cohort)	2000–2005	49.1	33	30.9	45.9
Adult illiteracy rate (% ages 15 and above)	2003	50.9	45.4	43.3	65.9
Adult illiteracy rate (% ages 15 and above)	2003	53.5	15	17.6	10
Population without sustainable access to an improved water source (%)	2002	58	20	13	17
Children underweight for age (% under 5)	1995–2003	24	24	12	13
<b>HIV/AIDS</b>					
HIV prevalence (% ages 15–49)	2003	15.7	24.7	24.9	27.8
<b>Income measures</b>					
Estimated earned income, female (PPP US\$)	2003	910	4 201	6 505	1 751
Estimated earned income, male (PPP US\$)	2003	1 341	8 234	14 326	3 042
Population living below US\$1 a day (%)	1990–2003	37.9	34.9	10.7	56.1
Population living below US\$2 a day (%)	1990–2003	78.4	55.8	34.1	83
Population living below the national poverty line (%)	1990–2002	69.4	n.a.	n.a.	34.9
Inequality measures (Gini Index)		39.6	70.7	57.8	56.8

Source: UNDP (2005) Note: n.a. = not available

The countries included in this inquiry do not form a homogeneous group. While sharing a common location in the southern African region and battling with the challenges of poverty, the specific dimensions of this condition on a country level are distinct. Referring to Table 2.1, population size ranges from 2 million for Namibia to close to 47 million for South Africa. Comparisons of the Human Development Index (HDI) and the Human Poverty Index (HPI) indicate that Mozambique ranks the lowest on both, followed by Zimbabwe, Namibia and South Africa. Comparatively, South Africa has the largest proportion in terms of an urbanised population. The degree of urbanisation reflects the structure of each country's economy, the distribution of livelihood opportunities and public policy choices, all of which affect poverty location, profiles and conditions. Each country is similar in having a high proportion of its population under the age of 15 and a small proportion over the age of 65. There is also similarity in a high HIV/AIDS prevalence rate for ages 15–49. This combination creates a high dependency burden and consequent probability of demand for assistance.

In terms of average income, South Africa has the highest GDP per capita and Mozambique the lowest. Income disparities, as reflected in the Gini Index,<sup>2</sup> indicate very high levels of inequality in Namibia, South Africa and Zimbabwe. Internationally, these countries are in the top 20 with respect to income disparity, which may be pertinent for patterns of horizontal help and giving more generally (Everatt et al. 2004). Across all countries, gender inequalities are evident, with estimated income for males significantly higher across the board.

Against this macro overview of poverty in the four research countries, the following section examines how sample frames were developed and customised in each case.

## Developing the sample frame

NRAs worked with global and existing national indicators and local communities to identify the poor.

Sampling required disaggregation of macro poverty measures into socio-economic categories, or poverty groups. This task was completed country by country, first using secondary data and a guiding template agreed on with all NRAs. Where statistics on poverty were inadequate or national measures and indicators not yet agreed,<sup>3</sup> the NRAs drew on international and available national definitions, their own experience and local knowledge. Further, at the time of participant selection described later, NRAs worked

<sup>1</sup> PPP refers to purchasing power parity, an adjustment that takes into account the comparative value of US\$ in terms of what can actually be purchased in a given country.

<sup>2</sup> A value of 0 represents perfect equality and a value of 100 represents perfect inequality.

<sup>3</sup> In the case of Zimbabwe, for example, there was a paucity of information on the poverty line in rural areas, and national departments such as the Department of Social Welfare, the Central Statistical Office and the Consumer Council did not have such information. Likewise, in Namibia, in 2004 the National Planning Commission organised a consultative workshop of stakeholders who agreed on the need for appropriate approaches and core poverty monitoring indicators in an effort to address poverty. It was agreed that an absolute poverty line should be used to measure consumption poverty in Namibia.

with community members to generate community-based definitions of poverty in order to identify suitable informants. Additionally, where necessary, NRAs used community-based participatory wealth-ranking methods. Once the geographical distribution of the poor had been established from public sources, the (commonly employed) starting point for disaggregation was by type of livelihood, itself distinguished between urban and rural settings, and their economic possibilities.

The 'occupations' that the poor engage in across the four countries included the formal economy, as an employee, petty trading within the informal economy, subsistence activities (farming and livestock), various odd jobs, socially marginal activities (such as sex work) and, in the case of Namibia and South Africa, income through social assistance. The category 'livelihood type' (rural or urban) required further refinement to reflect the gender-specific dimensions of poverty found everywhere, allied to the potential significance of age in terms of help relationships and practices, and the impact of HIV/AIDS in terms of orphans and child-headed households. Age-specific categories (under 18 years, 18–24 years, 25–49 and 50 years and over) were considered important to generate insight into help over time and across different stages of life.

Finally, reflecting the potential for culture to inform and shape, distinctively, the norms and traditions of help behaviour, sampling was informed by ethno-linguistic differences. While focus-group composition was not tightly bound by ethnic considerations – a focus group could contain multi-ethnic representation – by default, the location and vernacular language employed for the group process framed ethnicity.

Within the resources available, and bearing in mind significant variation in country conditions, using dimensions described above, the NRAs identified the most salient variety of poverty groups to be interviewed. In other words, the sample frame was customised to each country context. What this means for each one is described below.

## **Mozambique**

The sample frame for Mozambique included national poverty measures such as consumption based on household expenditure and the cost of basic needs. In addition, data from a National Household Survey on Income, the Action Plan for the Reduction of Poverty and the UNDP National Human Development Report were drawn upon. Nine districts in three provinces – Maputo City, Inhambane (southern Mozambique) and Nampula (northern Mozambique) – were selected and informants were equally divided between urban and rural areas, as well as coastal and inland areas, based on differential poverty headcounts. Differences in both socio-economic activities and cultural networks of social organisation were considered important, as was the need for diversity in terms of language, population density and religion. Focus groups were also stratified for gender and age.

Wealth-ranking exercises were conducted with local authorities representing different administrative divisions within each of the nine districts to identify suitable informants.

Ranking involved describing what a rich, poor and neither rich nor poor person would typically have or not have in terms of material assets. Once a definition of a poor person was established, each group participating in the exercise identified the poorest areas within each district.

## **Namibia**

The Namibia sample was developed drawing, inter alia, on the 1996 Central Statistics Office report on living conditions in Namibia, the National Planning Commission's Population and Housing Census, the UNDP Human Development Report, UNESCO's Regional Poverty Profile and an in-country regional Participatory Poverty Assessment. Additionally, the frame was based on the understanding that poverty in Namibia has interrelated characteristics. These include the fact that 'consumption poor'<sup>4</sup> households are located in predominantly rural areas and earn a living from subsistence farming, primarily in the northern and north-eastern communal areas of the country, although pockets of poverty are also found in southern regions where income inequality tends to be higher than in other parts of the country. Based on these variations, sampling covered five regions and represented three regional areas: Oshana and Oshana regions (northern regions), Hardap and Karas regions (southern regions) and the Khomas region (central region).

Regional sampling (including, to a limited extent, language affiliation) was also deemed important due to the history of apartheid<sup>5</sup> and socio-cultural differences between regions and the consequential impact on family and community structures. Based on an understanding that historically disadvantaged and/or marginalised groups are susceptible to poverty, the sample included people who predominantly had informal employment status and individuals who found themselves at the margins of the social order (for example, ethnic minorities such as the San and AIDS caregivers).

## **South Africa**

The South Africa sample was developed by drawing on the October Household Survey, Statistics South Africa census data and the UNDP Human Development Report. Low wealth was defined as a total household income of less than R899 per month. Based on census data identifying low-income households, regional sampling included specific geographical locations in both urban and rural areas in four of the country's nine provinces: Western Cape, Eastern Cape, Gauteng and Limpopo. Community stakeholders were

<sup>4</sup> The most common classification of poverty is 'consumption poor', where 'relatively poor' means a household devotes over 60 per cent of its expenditure to food and 'extremely poor', over 80 per cent of its expenditure to food. Other classifications include 'health poor' childhood malnutrition and life expectancy; 'educationally poor' illiteracy levels and school attendance; and 'participatory poor' lacking in basic social and information services.

<sup>5</sup> South Africa occupied Namibia (the then German colony of South West Africa) during the First World War, and after the Second World War annexed the country and administered it until 1990 when Namibia gained its independence.

approached in each location to assist with the identification of informants. Sources of income or livelihood types included people dependent on migrant workers' remittances, people existing on erratic formal and informal income-related activities, subsistence farming and grant-dependent households. The type, structure and duration of a household's presence in an area were deemed important variables in understanding help transactions, and the sample was stratified to take into account both gender inequalities and the increasing number of AIDS, orphan-headed households.

## Zimbabwe

Sampling in Zimbabwe was based in part on the country's main indicators for understanding low wealth: income and assets and the use of a Total Consumption Poverty Line (TCPL). Since no national poverty assessments had been conducted since 1995, more current information from the UNDP Report on Human Development in Zimbabwe and Consumer Council of Zimbabwe TCPL surveys were drawn on. The latter provided data on urban low-income earners. The study also used community-based participatory wealth-ranking methods to identify the rural poor. The resultant characterisation of rural low wealth was people who have small thatched huts; have inadequate clothes; fail to send their children to school; have insufficient food and are susceptible to hunger; lack draught power and livestock; have little or no money; lack farming equipment; cultivate small pieces of land; have single-parent households; and have little or no happiness. The lives of the poor were said to be characterised by misery. Based on this definition, men, women and children were identified as informants. Four of the ten provinces in the country – Manicaland, Harare, Bulawayo and Matebeleland South – were selected, covering two rural and two urban provinces and the sites of the two main ethno-linguistic groupings. The sample was further disaggregated by age, gender and household type.

## The sample frame and participant profile

Across the four countries, the final sample consisted of 87 focus groups involving 677 informants.

A summary overview of the focus groups by country is shown in Table 2.2. This table is expanded in Appendix 1 to show, amongst other details, the range of livelihood types included for each country.

Table 2.2 Focus-group breakdown by location, gender and age

Country	Number of focus groups	Location		Gender		Age					
		Urban	Rural	Female	Male	18<	18–24	25–49	50+	Mixed	Unknown
Mozambique	18	10	8	10	8	0	0	3	4	10	1
Namibia	18	10	8	9	9	1	2	11	4	0	0
South Africa	32	16	16	17	15	4	6	14	8	0	0
Zimbabwe	19	12	7	6	13	1	4	10	4	0	0
Total	87	48	39	42	45	6	12	38	20	10	1

In terms of the first sample criteria, 55 per cent of groups was located in urban areas with associated types of livelihood.<sup>6</sup> Second, a relatively equal proportion of men and women participated in focus groups: 42 groups (48 per cent) were all female and 45 groups (52 per cent) were male. Conformity with other sample criteria is discussed below.

Each NRA employed a socio-economic screening protocol to identify informants suitable for the different types of focus group. In all cases, the requirement was to ensure that only people classified as poor took part. It is beyond the scope of this monograph to detail the socio-economic profiles of all participants. This data is available on request, but is illustrated here by analysis of two key components – income and livelihood characteristics – and indications of respondents with respect to age, gender and ethno-linguistic diversity.

*Income:*<sup>7</sup> In Mozambique, 42 per cent of informants did not earn income while 40 per cent received less than MZM500 000 (US\$19) per month (about 60 US cents per day).<sup>8</sup> Marked differences were also apparent in respect of location: more rural informants had no source of income and/or smaller individual incomes than their urban counterparts, and

<sup>6</sup> Diversity in terms of livelihood was significant and a population-related urban-rural distribution was not sought.

<sup>7</sup> In assessing level of income, a conversion of local currency to US\$ is provided to give some basis for comparison, but it should be noted that this may be misleading on two counts. Firstly, the conversion rate is in November 2005 prices so that given the rates of inflation in Zimbabwe and Mozambique, the exchange may be underestimated. More importantly, though, a more appropriate form of comparison would be relative purchasing power for bundles of goods.

<sup>8</sup> The currency in Mozambique is the metical (MZM).

smaller monthly household incomes in excess of MZM500 000. Gender inequalities were evident. Some 62 per cent of women did not earn an income compared with 26 per cent of men. Men also tended to earn more, with 27 per cent earning above MZM500 000 per month compared with 8 per cent of women. This differential is more marked when examining total household monthly income against male-headed or female-headed households. Of the female-headed households, 73 per cent had a monthly household income of less than MZM500 000 compared with 52 per cent of male-headed households.

In Namibia, 64 per cent of informants earned less than NAD\$400 (US\$60) per month. Some 29 per cent of rural informants had a monthly household income of less than NAD\$100 compared with those in urban/peri-urban areas (4 per cent).<sup>9</sup> Further, 61 per cent of rural informants earned less than NAD\$400 compared with 37 per cent in urban/peri-urban areas; and only 38 per cent of rural informants earned more than NAD\$400 compared with 59 per cent in urban/peri-urban areas. In terms of gender, a similar pattern to Mozambique emerges. More women (22 per cent) did not earn any income compared with men (6 per cent), and more men (34 per cent) than women (12 per cent) had incomes above NAD\$400.

In South Africa, information on individual monthly income was not obtained. An analysis of monthly household income, however, revealed that 61 per cent of households had access to less than R400 (US\$60) per month.<sup>10</sup> Differences were observed between urban and rural areas with more rural households earning less than R400 compared with urban households. Gender differences were also apparent at the bottom of the income range with 12 per cent of women earning less than R100 compared with 4 per cent of men.

While no information on household monthly income was obtained for Zimbabwe, an analysis of individual monthly income revealed that 66 per cent of informants earned less than Z\$150 000 (US\$2) per month. In terms of individual income and gender, 42 per cent of men earned between Z\$150 000 and Z\$300 000 per month compared with 17 per cent of women. In respect of location, 68 per cent of rural informants earned the lowest income and 45 per cent of urban informants earned the highest income.

*Livelihood type:* In the absence of formal employment opportunities, the livelihoods engaged in were precarious, irregular and low earning, implying little income security as is evidenced in the small number of informants who had recourse to earned income/wage employment (Namibia 12 per cent; South Africa 12 per cent and Zimbabwe 17 per cent).<sup>11</sup> It is not surprising, therefore, that informants engaged in either casual or migrant labour (Namibia 21 per cent; South Africa 23 per cent and Zimbabwe 16 per cent), a range of self-employment activities<sup>12</sup> (Mozambique 26 per cent, Namibia 28 per cent,

9 The currency in Namibia is the Namibia dollar (NAD).

10 The currency in South Africa is the rand (R).

11 Earned income comprises trolley (shopping cart) helpers, newspaper sellers, domestic workers/cleaners and gardeners.

12 This category includes informal sellers, traders, vendors and car parkers.

South Africa 23 per cent and Zimbabwe 42 per cent) and cultivation of land and/or livestock and harvesting of natural resources (Mozambique 40 per cent and 17 per cent, respectively, Namibia 9 per cent, South Africa 12 per cent and Zimbabwe 25 per cent). In two of the countries, informants were reliant on government transfers (Namibia 12 per cent and South Africa 33 per cent), and in Mozambique 15 per cent and Namibia 12 per cent of informants were unemployed.

*Rural-urban location:* Comparison of socio-economic data by location revealed that unmarried informants were more likely to reside in urban areas. This was especially marked in Namibia and Zimbabwe. Conversely, with the exception of Mozambique, married informants tended to live in rural areas. The majority of widowed informants resided in rural areas, with the exception of South Africa. It is not yet apparent if these differences influenced the help patterns described in subsequent chapters.

*Age:* Analysis of socio-economic data by age revealed that the majority of informants were between 25 and 49 years of age and male, with the exception of Zimbabwe. Women comprised the majority of those aged 50 years and above.

*Gender:* Across all four countries, analysis of socio-economic data by gender revealed that the majority of male informants were married, while the majority of women informants were widowed.

*Ethno-linguistic:* A total of 47 ethno-linguistic groups or sub-groups were represented in the sample. Mozambique covered five ethno-linguistic groups,<sup>13</sup> Namibia thirteen,<sup>14</sup> South Africa eight<sup>15</sup> and Zimbabwe twenty-one.<sup>16</sup>

## Summary

Analysis of participants' socio-economic data confirms that the NRAs captured a diverse grouping of the poor in each country. Profiles of informants indicate that they have low incomes and assets and face livelihood insecurity. Moreover, examined in detail later, with the exception of South Africa, informants showed little involvement in associations geared toward resource mobilisation, making them extremely vulnerable to exigencies of life. From this quantitative backdrop, the following chapters introduce informants in more qualitative terms as they speak to and illuminate the ethos, culture and practice of help among the poor.

13 Changane, Chitswa, Choipe, Macua and Ronga.

14 Of these, Damara, Herero, Nama, San and Owambo were in the majority.

15 Ndebele, Sepedi, Sesotho, Siswati, Tshivenda, isiXhosa, Xitsonga and isiZulu.

16 Of these, Karanga, Manyika, Nda, Zezuru and Ndebele were in the majority.

## 'Each woman gives birth for another woman': The story of an older woman, Khayelitsha, Cape Town, South Africa

What happens when there is a party in my street? Maybe there is an initiation ceremony; so I try by all means to go there with something, maybe a case of cool drink or anything, anything that I can give. Then I know that when it is my turn to have a ceremony, that thing will come back to me, even if it is vegetables or anything, that is food, perishable things. Even a blanket, you go there carrying that thing. So when you do something, that thing will come back to you.

There are many things that you can give, even clothes, you give new clothes to this person who is being initiated. You can say that, okay, I am giving him a shirt or shoes, whatever I have. That is one way we help each other. We make each other happy so that the mother doesn't feel alone. They say that they are bringing back the gifts that you gave to other people.

Like in my street there is a child who lives alone. When his parents died, his sister left. We heard that he went to the initiation, so the street paid for him to have his initiation ceremony. The teachers at his school bought clothes. The parents in the community paid twenty rand. In ceremonies and things like gifts and food and clothes, it is for the community. A ceremony is for the community. Everyone went out of their houses with something to give, and the guys said they would pay for the animal to be slaughtered because he does not have anyone. And the girls said they would organise everything for his bedroom. It was such a nice thing where we all worked together. Nobody could say that he didn't have parents. People were singing about what his mom would have said if she saw him like this. Even the teachers helped. It was nice to see the way everything was done. It is good to see that no child is an orphan when people are there.

That is why they say that each woman gives birth for another woman. If his mother is not there, who else will help him?



PART TWO

# Principal findings and interpretation

‘ Someone who knows suffering knows how painful poverty is; so when he has resources, he has to give. Even if he is rich, if he started in poverty, he knows how to help. ’

## CHAPTER 3

### KEY FEATURES OF HELP

The inquiry is tightly framed and concerned with the lived reality of ‘help’ in the context of poverty and from the perspective of the poor. This chapter documents informant responses to the five core research questions. It draws on extracts from the national reports, informant quotations and stories to illustrate, describe and give voice to the phenomenon of help among people whose lives and livelihoods are similarly precarious.

The inquiry was designed to shed light on how and why poor people help each other. Diverse focus groups in four countries responded to the questions introduced in Chapter 1: What is help? Who do you help and who helps you? What forms of help are used and for what purpose? Why do you help? Has help changed over time?

Informant responses to these questions generated rich narrative texts containing stories and practical examples of the lived experience of help. Country reports compiled by the NRAs document and analyse this information. This chapter draws on the country-by-country information base to highlight what is comparable between them. It identifies salient findings considered to be critical (and perhaps defining) features and components of horizontal philanthropy that emerged from across the diversity of groups and country conditions. The details below systematically document the response to each research question. The discussion begins with an appreciation of how help is understood by people who are poor.

## Question 1: What is help?

Help responds to a need, brings its own 'blessings' and is part of 'how things are done' in the context of poverty.

A necessary starting point for the inquiry was to understand what people who are poor consider to be 'help'. In a brainstorm session, focus groups were asked: What comes to mind when you hear the word 'help'? Answers to this question established the qualities and characteristics of behaviour that poor people regarded as help as opposed to something else. This practical beginning allowed the inquiry and subsequent questioning to unfold and informant responses to be probed in the context of their lived reality in their terms, rather than predefining what characterises help.

For example, in Namibia when the poor think of 'help', what comes to mind are: 'people who are in need, or people who can help them'; 'to assist someone'; 'somebody is in difficulty'; 'when you don't have something'; 'helping my community'; and 'picking up someone who has fallen down'. These responses were echoed in Zimbabwe: 'help could be giving or being given something'; 'for me, help translates into giving to someone who is in need, giving to a person who does not have or lacks'; and 'helping someone to learn something that he did not know'.

Seen together, responses from the four countries offer a widely held working definition of help and clearly indicate that 'need' is a significant feature of it. Important nuances accompanying need as a key component of help are explored further in Chapter 4. In the context of poverty, help can be defined as:

*The giving and/or receiving of something to satisfy or alleviate a need, a problem, a difficulty, sense of deprivation or lack of something, be it a tangible good/asset or ability.*

Narratives complement this definition and provide five additional core characteristics that shape the boundaries of help. Help:

- is a regular feature of how things are done and how the poor survive, cope and pull together;
- is informed by a widely shared rule – 'if you have you must give no matter how little';
- brings its own rewards;
- can be asked for or given without stigmatic overtones; and
- typically evokes positive emotions.

These characteristics are elaborated below.

With relative ease, informants generated stories about how they help each other, and portrayed this behaviour as a common feature of their 'lived reality' and part of the

social fibre of poverty. This is the first characteristic of help. To illustrate, the notion of people looking out for each other was related by a street tout in Maputo City, Mozambique through this prosaic tale: 'They say ... do you know what a guinea-fowl is? It is said that the guinea-fowl lives in crowds; if one complains "croocroo", the others will raise their heads to see what is going on.' Collective attention and response to a 'call' is part and parcel of living in poverty. A fellow countryperson elucidated further when she said the following about help:

*this kind of interaction is very important for community survival. Even I sometimes spend a day or so with no food, no petroleum. And, if my neighbours realise that I am under a severe strain, they come to rescue me. I do the same for all of my neighbours. That is how it has to be.*

Furthermore, it appears that the poor turn to each other rather than 'outsiders' for support when they have a need or problem. The preference and practice is to turn to someone who 'understands' your situation by virtue of a shared condition. This finding begins to shape an understanding, detailed in Chapter 5, of what community looks like from the perspective of help. In South Africa, the following dialogue between a focus-group moderator and an informant indicates that when in need the poor turn to each other and not necessarily to the wealthy:

*Where do you go for help?*

*To my neighbours, but nobody else.*

*Who do you go to if you have problems?*

*You cannot go to a person with a big house, they will not help you.*

*Why?*

*They are not the same. Some only have good hearts. You must rather go to someone who is poor like you. The people in the big houses live a lifestyle of the whites.*

*Who comes to you for help?*

*The poor people. We help each other.*

To illustrate the second characteristic of help, the data exhibited a widely applied maxim: 'if you have you must give'. In the context of poverty, value is not simply attributed to the quantum or amount given, but equally to the act itself. In order to give, an abundance or surplus of 'supply' with respect to the giver's own needs is not necessary. An elderly woman in rural Mozambique shared this wisdom: 'When we have, we give. Someone who knows suffering knows how painful poverty is; so when he has resources, he has to give. Even if he is rich, if he started in poverty, he knows how to help.' She went on to explain: 'I help them with rice, sugar, clothes and other things; it does not mean that you have extra resources, but whatever you find you have to share.'

A third characteristic of help is that it brings its own 'rewards'. Three possibilities exist and are in play. First, you feel good about yourself; second, God blesses you; and third, others think highly of you. Informants used the notion of a 'blessing' to discuss rewards; for example, 'we get blessings if we give wholeheartedly'. Blessings can take on various forms according to the expressions of informants in the four countries:

*Gratitude, the person will say 'thank you'.*

*He can also be given to by others in the future.*

*He develops a good reputation, a reputation for compassion.*

*All the roads will be opened in my life.*

*People will see me as a good person.*

These words draw attention to the value that people who are poor place on what other people think of them. Personal reputation, it appears, is appreciated as a critical asset or resource and, as such, its importance is detailed in Chapters 4 and 6.

A fourth characteristic of help is that it can be asked for or given without a request – a potential giver can see a need and respond to it. This finding is explored in a discussion on rules of help detailed in Chapter 5. Alternatively, the one with a problem or need can ask for help. The latter action is completely acceptable and in many cases the onus is, in fact, on the one in need to make it known. Such behaviour – poor to poor – is not regarded as 'begging'.

Fifth and finally, help typically evokes positive emotions. When asked how it feels to help or be helped, informants affirmed this. Informal women traders in Namibia said 'my heart is happy that someone is going to help me' and that it also makes them feel good to think that they have helped someone else. Some informants also thought of a 'time for happiness', a 'time for difficulties' and a 'time for work' when they heard the word 'help'. The more negative emotions evoked came from the condition of need; for example, informal dwellers from Windhoek said that when they hear the word 'help' it is 'when somebody is in trouble' and 'you start to fear'.

The notions of 'love' and 'giving from the heart' are also relevant. Again, the poor in Namibia aided our understanding through references to 'giving from my heart', 'love has to be there' and 'feeling free'. These qualities are associated with 'help' and can apply to the receiver as well as the giver: 'If you are given a gift, you must receive it. It is a sign of goodwill. It is a sign of love to receive a gift.'

The idea of 'thanks' is also commonly expressed from the receiver's perspective. For example, in northern Namibia, elderly female pensioners said that they think of emotions like 'happiness' and 'thankfulness' when they hear the word 'help' because it means someone is going to help them. Receivers generally express relief or happiness that their need or problem has been dealt with.

The above provides a definition of help and identifies its key characteristics. From this foundation, attention turns to who gives and receives help in the context of poverty and how this is determined.

In Namibia, there are various culturally defined types of borrowing and giving, with Nama informants differentiating between everyday needs and emergency needs.

The Nama define small, everyday needs as 'quick needs' that are met by either 'quick borrowing' or giving. Whether or not the item exchanged is lent or given depends on the manner in which it was requested.

Informal women traders in the South explained: 'When I need something, sugar or maize meal, then I will send a child to the neighbours. These are what we call *!hae#hāgu* [quick needs]. To satisfy them, you */khobe* [borrow, without the expectation of return].' The informal women traders further explained that, traditionally, two concepts of help, */khobe* and */khubi* (a conventional loan), are used to satisfy *!hae#hāgu*.

However, informal men traders mentioned an important rule for these types of borrowing – that people will only give if the person asking is also known as a giver.

Urgent needs were described as including when someone is sick and has to go to the hospital and there is no money. In such a case, the family could get someone to drive them and 'negotiate to get help on credit'.

When there has been a death in the family or some other emergency (such as a fire) or any other event (such as a wedding) that requires substantial inputs, there is a form of collective contribution called *!hams* in Nama. Elderly women pensioners in the South explained that if there were a fire or other problem for someone in the community, they would organise a community collection of food, blankets and clothes for the destitute family.

There is another Nama word associated with collective giving – *amab*. Elderly women pensioners in the South explained that *amab* is a festival that many people have contributed to, which includes eating, dancing, drinking and singing.

In Owambo there is a tradition of *ondjambi* (voluntary work). Owambo informants explained that when there is an elderly person or some other person who cannot do their own work around the homestead, they call a neighbour and request the neighbour to help them. One informant explained the tradition: 'Maybe there are old people at your house and they cannot work for themselves because they are old. You can ask other people to come and volunteer, we call it *ondjambi*, so that they can help you ... During that time of *ondjambi*, people just work without being given anything except possibly food.'

## Question 2: Who do you help and who helps you?

Need, individual character and relations of affinity inform who is helped and who is turned to for help.

A key interest of the inquiry was to understand who is involved in the act of 'help'. The focus groups were asked: Who do you help and who do you go to for help? A complementary probe was: Who don't you help? Answers were readily forthcoming in terms of the characteristics or qualities that are in play, which proved to be common across the four countries. There was also a high level of clarity on who one does not assist, namely people:

- you cannot trust;
- you are not on good terms with (those who treat you badly or are your enemies);
- who do not need help (people who are healthy but lazy);
- who will not help the poor (that is, the rich);
- who are of low moral character (violent, sly or dishonest people, thieves, criminals, cheaters and generally 'bad people');
- who do not use help wisely (for example, spend money on alcohol); and
- who are ungrateful or selfish.

There is a consistency between who respondents said they do not/will not help and what their examples tell us about who they do help and/or go to for help. In short, one helps people who need help, are of high moral character, use help wisely, are thankful and who one is on good terms with and who one can trust.

While abstract, the above criteria indicate that poor people help other poor people who possess a certain set of personal qualities and/or with whom they have a high degree of affinity. Analysis of the narrative texts indicates six main categories of help givers and receivers. These are summarised in Table 3.1.<sup>1</sup>

Table 3.1 **Help-actor classification**

Category	Coverage
Immediate family	Spouse/partner, wife/husband, parents (mother/father), children (son/daughter) and siblings (brother/sister)
Extended family	Grandparents, grandchildren, cousins, nieces, nephews and other relatives
Non-family	Neighbours, friends, strangers and others
Mutual assistance groups	Self-help associations, volunteer organisations, street committees, women's clubs, work colleagues, grocery societies and any other such collective
Informal associations	Groups such as <i>stokvels</i> , burial societies, sports clubs and other such associations
Formal organisations	Formal organisations refer to external organisations such as NGOs, religious institutions, welfare organisations and other volunteer organisations

However, this division is problematic in that categories overlapped and narratives were not always unambiguous in terms of who was being alluded to. This was particularly true in the case of family members and relatives. There was a tendency in all four countries to refer to people not related by blood with family-related terms (for example, uncle, auntie or cousin). To distinguish actor relations in help transactions, the category 'family' was broken down into two sub-sets, of 'immediate family' and 'extended family'. However, this distinction could not always be adhered to as participants sometimes referred to children under their care as 'my children' when they were grandchildren, nieces or nephews.

An additional case in point is the group within the non-family classification, 'neighbour'. A neighbour could be one and the same as family or friend, as they are not mutually exclusive, particularly in a rural context. Neighbours are often considered as a surrogate 'family' and referred to using familial language. 'Neighbour' was often used by informants to refer to anyone with a particular affinity in terms of physical proximity. There are residential neighbours and work neighbours or colleagues. At times, when informants talked about neighbours, they referred to those who 'reside in your area'; for example, those who lived next to each other or in the same locale. In other cases, the reference was to 'people you work with'. This could be the person who sells goods in the market stall next to yours or a person who does the same type of work. For example, newspaper sellers and street workers who operated in the same area in Windhoek explained how they co-operated and supported one another. There was a clear camaraderie among these 'neighbours'.

Clearly, actor categorisation is not as neat and orderly as implied in Table 3.1. An actor can fall across and between the categories. For example, depending on the context, orphans can fall within a number of categories – immediate family, relatives, non-family and so on. Furthermore, these categories mask specific actors who figure in narrative stories and deserve special mention. Accordingly, the discussion does not systematically speak to each category, but details groups of actors within and across categories. One such group shares a condition of vulnerability, particularly those who are unable to look after themselves. This includes the elderly, disabled and poorest of the poor, strangers, orphans and the sick. A second group, bounded by relations of affinity, includes mothers/parents, siblings, church/churchgoers, friends and colleagues. A brief discussion of each group below augments the six main actor categories.

<sup>1</sup> Classification was obtained through clustering of data from both the narratives and matrices in response to the core questions: Who qualifies for your help? Who should you help?

## The vulnerable

People who cannot take care of their own needs are given priority status as receivers of help. The poorest of the poor, for example, street people and the homeless, 'hungry people', destitute people, people with disabilities (specifically the visually, physically and mentally impaired) and the elderly tend to fall into this group.

Help to the elderly is widespread. It includes performing daily chores they can no longer do for themselves; for example, collecting firewood, preparing food and taking them to the hospital. In some cases, the elderly are dependent on others for this help and their survival. The following is an example of an elderly widow in Gwanda in rural Zimbabwe:

*My name is Thandiwe Malume. I am a woman who is very sick. My health is problematic; my life isn't pleasant at all as I am sick most of the time. The children I had, God has taken them and even my husband. I live with my two children and three grandchildren. We are six in the homestead. I don't have farming implements. I suffer a lot when it's time for farming. I try to hire some people to do the ploughing but I don't have the money, so it's a difficult life. The little that I get is for food; maize and beans are what I plant. It's a very difficult existence indeed. In the midst of terrible hunger, surviving is God's grace.*

Help for the disabled is often in the form of food, money and prayer for blessings. In the South of Namibia, elderly women pensioners said that they must help a variety of people, such as the homeless and 'mentally retarded or a mad person'. The following extract from the Namibian country report illustrates this obligation:

*Informants explained that many of these people roam around the streets, and their families often do not want to care for them. 'Some live with families and others are with people they know in tin shacks. Other people are independent,' one woman said. 'The one who lives at my mother's house has relatives; because the relatives don't care about this mad person, he has moved into my mother's place.' Informal men traders in the South said that they also helped strangers who are in need, such as people on the street who are hungry, disabled people who they help care for, and visually impaired people who they help to walk to the toilet. These men also said that when there is a homeless person, they try to find accommodation for that person.*

Strangers or people who 'do not know their way', for example, new migrants to towns, including those who come to bury their relatives, are assisted. Accommodation, transport (bus fare) and directions are commonly cited types of help.

People who are ill, including those affected by HIV/AIDS, are assisted with a wide range of help: prayer, transport to hospital, home visits, money for medicine and healthcare, and so on. Women are the dominant givers of such care.

Children whose parents are deceased are assisted by people to the best of their ability. Help can range from inputs such as food, clothes and blankets to more engaged help including discipline, guidance and rearing, as well as taking orphans to officials or donor agencies for assistance. In Zimbabwe, rural ex-commercial farmworkers said they help orphans to get birth certificates, official documentation that is essential to 'starting a life' and becoming 'known to the state'. In Chimanimani, female heads of households mobilised their community to build latrines for orphans.

## Affinity relations

Within the family category, particular relations and close bonds of affinity stand out. Mothers, one's literal mother, the one who raised you, as well as 'mother' in the sense of women who have borne children, are given a respected status that strengthens their qualification to receive help. For example: 'I do help my mother or brother, but it seems like I do not because poverty is so great. But whatever I have, I help my mother with.' Also within family there appears to be the notion of 'I am because you are', which informs help:

*I have the responsibility of helping whoever is my relative. I take care of him. If it is a sister, a brother, a grandparent, whatever I have I should give. He is the one who made me, and today I know what is good and what is bad because my grandparents conceived my mother and father. If I discriminate and only look after my mother, I do not know who made me because I am lost; if my mother was not here, I would not be here, or if my father was not here, I would not be here.*

The relationship between siblings also figures prominently. For example, a Mozambican mother said:

*Now, about relatives, I will not lie. I am the mother of four kids, and God removed one and I remained with three. I live with two in a rented house and the other lives with my sister, since she took the child when she was two years old. Now the child is eight years old, and she is raising the child. She is helping me in that way. Myself, when I have any resource, I help my younger sister. If she comes when I do not have anything, I tell her I do not have. If I have, I give to her.*

In addition to familial relations, close affinity – both personal and spatial (proximity) – between colleagues as givers and receivers of help is important. It is common that people, both men and women, who share the same livelihood/economic activity give to and receive from each other, generally in a reciprocal way. They help with overseeing/protecting each other's market stall/goods, for example, exchanging business ideas or small change. Work colleagues are often referred to as neighbours (for example, 'my market neighbour').

A woman who sells at the market in Inhambane, Mozambique said:

*When I came here [to the focus-group session], I left him [my son] taking care of my stall, and when it is time to go to school he will leave it. My market neighbours will watch the products, nothing will be stolen ... I can assure you that my colleagues have never taken things.*

Furthermore, young men in Maputo, Mozambique, who sell in groups can count on their colleagues for small change and security. Being able to give small change is very important because having no small change can mean losing a sale. A young man in Maputo said: 'When selling, my colleagues help me. We help each other; we give small change to each other.'

The designation 'friend' can overlap with other labels including neighbours, colleagues or churchgoers. It appears that this help relationship is typically reciprocal and relates to a range of needs: moral support, protection, accommodation, food, blankets, looking for jobs, a link with family, and so on. For example, in Maputo, young men, similarly to women, attach a great deal of importance to their friends. One respondent said: 'the help we give each other as friends is significant because we are always in touch with each other and we know exactly what we all need at a given time of the day.' In Harare, Zimbabwe, when friends visit from other areas, especially from rural areas, and are looking for jobs in town, street touts said that they help them with a place to stay. Friends who suffer and try to get away from domestic violence are often strong candidates for help with accommodation. One Harare female migrant worker offered her friend a place to stay after she had run into problems with her husband and the husband threw out her clothes. When the friend went to her mother's house, they refused to take her in because she had not visited them in a long time. The migrant worker took her friend to an aunt of hers who offered the friend a job and a place to stay.

Male heads of household in Inhambane Province, Mozambique, share their experiences of help among neighbours.

#### **What about the neighbours? Is there anyone here who is helped by a neighbour?**

About the neighbours, if you do not open your hand to your neighbours it is the same as living in isolation, because sometimes difficulties arise and the first place you will have to go to ask for support is your neighbours. If you hear a thief in the night stealing in your house, you sometimes run to your neighbour first, or even if you stand up and shout 'thief', the first to hear is your neighbour ... You cannot be sick without the neighbours getting to know how you are. A neighbour is someone you have to live with all the time.

#### **Do we have a neighbour that helps us more than our relatives?**

It is impossible to not have a neighbour like that. There are neighbours who have a big heart, a very kind heart, more than your relatives. There are relatives you just live with, people who do not care about family; they choose their things from different hearts; there are some who only want to smoke cannabis. A lot of things happen, but there are neighbours who, when you reveal your problem, come bringing love, and sit and talk with you, and your heart that was broken becomes peaceful.

#### **And ...**

The issue of neighbours, it happens. You see me, I come from Malate. I have no relatives here, but my neighbours are my relatives, night, day, anytime, because they are like father, mother, grandparents. They are the ones I live with. Not even one of my relatives lives here, they are all back home. But I moved here, and learned this lifestyle and shared with them the lifestyle I brought with me. There's nothing to do if you make yourself a 'buffalo' (meaning arrogant). They will watch you, but tomorrow 'your shirt will be tight', and it is not going to be pleasant because you will not have any support ... You will look up and down, you will go by yourself, kneel down and ask for help. People will remind you that you thought you could live alone. So, that does not build, to build means neighbours. The neighbour comes before your mother and father; the neighbour is your eldest brother.

### Question 3: What forms of help are used and for what purpose?

In helping one another, poor people draw on a range of behaviour options and use both material and non-material forms of help.

An objective of the inquiry was to understand what resources the poor mobilise to help one another and how this is done. The inquiry was also curious to find out what behaviour people consider to be help, as well as its forms, boundaries and markers.

#### Transaction content

Help between the poor can be material or non-material. Table 3.2 details the major types of help that are transacted in each category. The two forms are not necessarily mutually exclusive. For people who are resource-poor, non-material help is significant because it is often a resource that, when shared, is not depleted or lost.

Table 3.2 **Material and non-material help**

Content	Description
Material	<p><i>Money:</i> cash, school fees, medical bills, business capital</p> <p><i>Goods:</i> food, blankets, medicine, clothes, firewood, soap</p> <p><i>Productive assets:</i> farming and trading assets, utensils, materials, tools, seeds, livestock</p>
Non-material	<p><i>Knowledge:</i> advice, ideas, information, skills transfer</p> <p><i>Physical/manual support:</i> labour, accommodation, shelter, transport, protection</p> <p><i>Moral/emotional support:</i> prayer, comfort, encouragement, standing together</p> <p><i>Intervention:</i> active problem-solving, decision-making and conflict resolution</p>

Within this full spectrum of resources, clearly material goods, including money, are frequently given and received. This is especially so in urban areas where many transactions, if not most, involve payment of money/cash. As noted in the Zimbabwe country report, 'in urban areas survival without money becomes a near impossibility'. A male petty trader in Harare put it like this: 'I was just thinking that money is the foundation of everything, because you are who you are because of money; you need money to survive, money to buy goods for reselling, food, rent and school fees.'

Money is used for many purposes; however, a few do stand out – school fees (uniforms, books), health-related expenses (medical bills, paying for transport to the hospital and purchasing medication), funeral expenses and business needs. Dominant transaction patterns in respect of material and non-material help are explored in Chapter 4.

### Behaviour options

A help transaction can be based on the range of principles and options captured in Table 3.3. While some options correspond to philanthropic orthodoxy, others challenge the boundaries of what is considered conventional in the sense of assistance from richer to poorer, common to vertical philanthropy. For example, the poor consider a fee for a service, paying someone for a small/odd job, as well as lending and borrowing money, to be 'help'. This finding is discussed further in Chapter 7.

Table 3.3 **Help principles and options**

Help principles	Characteristics	Transaction examples
Donation	No expected return or payment	Time Care Child-rearing of orphans Assets
Subsidy	Forgo or reduce 'normal' expected return or repayment	Discount Fee waiver
Fee for service	Nominal 'payment' as token of appreciation	Odd jobs for pay Food for work
Loan	'Repayment' required later on, based on exclusive use for a period	Extending credit Animals for draught power Land
Share	Reallocate (use of) private asset or goods, based on joint use	Ideas, knowledge, wisdom Skills Clothing Food
Redistribution	Reallocate group or public asset	Chief's granary Welfare
Co-operation	Collaborate for mutual gain	Labour on land Building and repair work Revolving funds Annual pooling
Intervention	Intercede on someone's behalf	Prayer Conflict mediation

People who are poor understand and employ these eight principles in the following ways:

- **Donation:** A donation is a material resource given for use or consumption. It is provided without any expectation of its return. Typically a donation is premised on compassion and generosity.
- **Subsidy:** A subsidy is a material resource that is provided at no cost or partial cost when a claim or charge could technically be imposed; that is, the giver waives, fully or partially, their entitlement. A subsidy can be considered a form of financial assistance and is often premised in generosity or compassion.
- **Fee for service:** A fee for service is a material compensation (usually money or food) in exchange or return for a service or job that is performed outside of the parameters of a regular or formal employment relationship or agreement. Typically, a rate of compensation is not predetermined, although a norm or standard may exist. It appears that such remuneration can be thought of in terms of a token of thanks and not as a 'payment' *per se*.
- **Loan:** A loan is understood to be a material good that is given with the condition of return in full or in full with 'something extra'. In this case, ownership is not transferred.
- **Share:** Sharing refers to the transfer of material or non-material goods/support, including advice, information and knowledge.
- **Redistribution:** Redistribution occurs when a material resource, typically money, is pooled for an agreed purpose and then distributed among members of a loosely or formally defined association or group.
- **Co-operation:** Typically, co-operation is support in the form of labour, accommodation, security or transport.
- **Intervention:** Intervention involves non-material support that is used to resolve and manage conflict, disagreement and social tension, and often includes emotional and moral support, comfort and solace.

The above is at best a synopsis of the principles and behaviour options that guide and inform a help transaction. A more intricate appreciation of behaviour options, while beyond the scope of this monograph, can be found in the four country research reports and in a compilation of illustrative case stories.

The preceding findings on what people consider to be help, as well as the actors and resources involved, can be complemented by an understanding of 'why'. That is, what motivates a person who is poor to help another?

In Zimbabwe, people lend money for many reasons

#### **To pay the bills**

Petty trading is a risky business, particularly for vendors who sell perishable commodities. These commodities can go bad before the traders are able to make any profit, let alone recover their capital. In such instances, the traders find themselves in a position in which they are not able to meet obligations to their families. Therefore, they have to borrow money from fellow traders in order to buy food for their children. Sometimes the turnover of the commodities is so low that they do not make enough money to pay the rent and other bills at home. One petty trader had this to say: 'The whole month we did not get any money from our sales, especially those of us who sell sunglasses. This season is not good for our sales; because it's winter, people will not buy sunglasses. And the landlord is asking for his money so my friend will have to give it to me.'

The money that is borrowed from friends is normally paid back without interest. Usury among friends is strongly discouraged. What is accumulated is a sense of trust. Friends who pay back at agreed times accumulate greater creditworthiness.

#### **As seed money**

Other reasons for giving or receiving money include the establishment of micro-enterprises. Micro-entrepreneurs usually borrow seed capital to start their businesses from relatives and friends. They also depend on relatives and friends when they fall into problems in their businesses.

#### **To pay hospital bills**

Migrant workers and traders also lend each other money for paying hospital or clinic fees. The money will be for helping in the treatment of the borrower or a family member. Traders who are members of 'rounds clubs' (informal savings and loans schemes) also get assistance from these associations when they need money for treatment.

#### **For business expenses**

Harare card vendors, for instance, pointed out that they sometimes order cards with all their money but fail to sell any cards during the day. Therefore, they borrow money from friends in order to pay for transport to their homes and for the following morning's trip to the city's street intersections. They have converted these intersections into workplaces.

#### **For funeral expenses**

Monetary transactions are also critical during times of bereavement. The mourners usually make contributions that go towards meeting some of the expenses of the funeral. The money is used to buy food, fuel and the coffin. Burial societies help their members to buy coffins, pay for transport and food and to bury the deceased.

## Question 4: Why do you help?

The 'help' impulse, motivation and act are complex and multidimensional.

Informants were asked: Why do you help or why are you helped and under what circumstances? The narratives make it apparent that understanding motivation is not straightforward. People do not often think about why they help someone else. Convention is frequently the guide. Furthermore, it is difficult to separate the motivation from the transaction and actor. However, findings of the inquiry do make it clear that one cannot assume that motivation is always explicit or one-dimensional. The reality is more complex: an impulse to help and the act itself can be informed by any combination of a need, an event, a relationship or feeling.

A motivation to receive help is almost always premised on need. Put another way, need – a product and enduring condition of poverty – is the key factor that motivates someone to receive help. An older male migrant worker in Bulawayo, Zimbabwe had this to say: 'I receive help because I have nothing.' A male child head of a household in Gwanda, Zimbabwe said: 'You can see that you don't have something. It could be that it's food and because you are hungry, you accept it.'

Despite the complex nature of motivation, key dimensions of the help impulse and act can be identified. Specifically, there are motivational:

- *forces* that drive a help impulse;
- *conditions* that trigger a help response; and
- *principles* that guide the actual act of helping.

These three categories are useful aids to decipher motivation and are explored below.

### Motivational drivers

In poverty, the help impulse and act are often informed by a deep sense of duty or obligation rather than free choice. The conceptual framework detailed in Figure 1.3 in Chapter 1 had the specific intention of exploring whether help in the context of poverty was something people wanted to do out of free choice or something people had to do as a duty or obligation. This line of inquiry tested the orthodoxy that giving is a voluntary act. Data analysis confirmed that duty and obligation are relevant and very frequently inform why a poor person helps another. Help is not always out of 'free choice'. Why is this the case?

Several factors are at play. First, in the context of poverty and survival, a great deal of help is based on mutuality and reciprocity. Under these circumstances, you feel obliged to help someone who helps you, so that you can be helped in the future. Those who are poor know that 'while you need my help today, tomorrow I will need your help'.

Second, the sentiment that one is obliged to assist those who cannot look after themselves is widespread: 'It is very clear we can't fend for ourselves as orphans, we are still young, we look up to others for food.' Finally, in a crisis or urgent situation, there is a general feeling of obligation to help. The most striking example is that of death and its related events, including a funeral and mourning period. As poignantly stated in the national report for Zimbabwe, a funeral is where the obligation to give and receive 'is at its most acute'. It is interesting to note that receiving help is also informed by obligation, since to reject or not accept help can be 'rude'. In short, to avoid offence and damage to one's reputation, accepting help is almost always obligatory.

When then is help about free choice? Two cases stand out. The findings tell us that the act of helping a stranger is likely to be informed by choice. This could be someone you meet on the road or pass by. A decision to help a rich person – that is someone with adequate resources – can also be a choice. However, the element of choice begins to blur when the wealthy are, for example, relatives or neighbours. In effect, helping them is a way of investing and 'cushioning' against material and social insecurity. The issue of duty and obligation is further detailed in Chapter 4.

### Motivational triggers

Help is often driven or triggered by events as well as by enduring conditions of poverty and efforts to escape them. The narrative text indicates that certain conditions or events can trigger a help impulse and response. The lives of poor people are associated with six types of trigger, which are summarised in Table 3.4 and illustrated with some common examples.

Table 3.4 **Events as motivational triggers**

Trigger	Common examples
Urgency	Shack fire, accident, theft or natural disaster
Enduring human condition or extreme vulnerability	Poverty, illness, physical insecurity or oppressed status
Life-cycle events	Events revolving around rites of passage, including birth, death, marriage and initiation ceremonies
Shortage or lack of commodities	Material items related to basic needs – food, water, money, blankets and clothing; also, lack of a human resource (e.g. a person's absence from home)
Seasonal needs	Needs that occur at periodic intervals such as the agricultural cycle, house or hut repairs and the provision of school fees
Change and development needs	Money for school fees, money for a business venture, or information and advice that influences the recipient's position or status

Death, illness, extreme vulnerability and urgent situations where there is a sudden loss of material goods stand out as dominant events that trigger the help impulse and response. For example, death and related events (funerals, mourning periods, memorials) bring a sudden need for assistance. The narratives confirm that these moments have the ability to mobilise people (family, neighbours, church members) and their resources (labour, goods, money, emotional support). In the event of a death as well as severe illness, people know that help will be forthcoming and they expect it.

Two extracts from the Mozambique research report illustrate this succinctly and show the interplay between various help motivations. Interaction between an event (in this case, death), a feeling of duty and the principle of reciprocity are illustrated:

*Death, with its rituals such as funerals and mourning periods, and illness constitute 'major common triggers of help', moments where help is unquestioned and ought to be given. Even when people are extremely poor and vulnerable, death and illness mobilise their scarce resources because they have to be in the position to give. One respondent said: 'Even if there are no resources, when a neighbour is ill, we have the obligation to go and take him to the hospital. We do not leave the neighbour.'*

*Similarly, people assume that if there is a death or an illness in their family or household, they will receive help from others. This is especially the case if they also participate in this form of help. For example, one respondent said: 'This is a natural initiative that we have, to help our friends when they face difficulties, and we hope that in the future they will do the same if we are facing a similar situation.'*

## Motivational principles

The act of help is guided by pity and compassion, mutual assistance and/or co-operation. While events and life conditions can create opportunities to help or be helped, they need to be complemented by reasons to act that are developed in different degrees within each person. From the narrative data, three main principles or reference points for personal behaviour and decision-making determining whether or not a help opportunity translates into a help act were identified. Each is explored below.

**Pity and compassion:** Informants often spoke about having 'pity, sympathy and compassion' for someone who is 'suffering'. There is a concern for their needs, self-respect and sense of belonging. References to 'help out of caring', 'you can see they are suffering' and 'mercy for people who are less fortunate' are not uncommon. These feelings can be loosely termed 'altruistic' or generous, as help tends to be given without expecting anything in return. The giver is motivated to help by the receiver's need or

situation and not by how the receiver benefited the giver in the past or could do so in the future. By helping, the giver satisfies his or her 'higher need' including, at times, religious blessing. This principle sits comfortably within philanthropic convention.

Help motivated by pity and compassion tends to be directed at the poorest of the poor, strangers and people who cannot take care of themselves. In such cases, the receiver is not always personally known to the giver.

The spirit and philosophy of *Ubuntu* – 'oneness' or 'I am because you are' – is also in play. One respondent in urban Mozambique, said: 'For instance, if we find a young person like us walking but suffering as we are suffering, we are able to tell the person, "Eee bro, let's go there where the other bros are" for that person to feel for us and for us to feel for that person.'

It is not uncommon for altruistic or generous help to be prompted by religious beliefs, including a search for 'blessings'. Informants made reference to God and religious teaching, both Christian and Islamic, as well as the 'rules' of the church. Informal dwellers in Namibia said, 'if you give to someone, God gives back'. Street traders had a different angle on blessings; they said that you give so that 'you are included in other people's prayers'. San women in the North of Namibia said that they give to people because these people were also created by God and they are also human beings; therefore, one should help God's people.

**Mutual assistance:** A second principle is reciprocity. Informant stories reinforced, time and time again, that 'mutual assistance' and helping one another are dominant values. This loosely translates into 'help those who help you'. It was common to hear in the narrative stories statements like the following: 'I give, but I give to the people who give to me too.' Based on this principle, reciprocity or mutual benefit becomes part of the condition of help and informs the relationships between people. A female informant in an urban area of Inhambane province in Mozambique indicated the relevance of reciprocity: 'I help those who help me and those who do not or even refuse to help me. I talk to the latter by offering help and usually we start helping each other mutually.'

The goal or preferred outcome of reciprocity is mutual aid, trust and gratification. This kind of help carries a sense of obligation and commitment to return the favour. Linked to reciprocity is the notion of giving as 'savings'. That is, to give is to invest in being helped in the future. When you help, you take care of tomorrow. This sentiment indicates that help is a component or strategy in personal capital formation and risk spreading.

A further consideration is the maintenance of well-established conventions that foster social bonding and identity. In many cases, practices of sharing and assisting one another have their roots in cultural traditions and long-standing practices of help. Elderly rural men in northern Namibia said that 'helping each other is an old way of doing things'. As with other groups, the San said that they help each other. San men provided this example: 'Traditionally, we help one another with food, like *marula* fruits. If you

have a lot of them, you can give some to others who do not have. When you give the *marula* fruits to your neighbour, your neighbour can give you *mahangu* flour in return.'

**Co-operation:** Guided by informant stories, a distinction can be made between reciprocity and co-operation as forms of non-selfish behaviour. Co-operation calls on each actor to do 'their part' in achieving the preferred outcomes, one of which is 'the good of all'. Co-operation typically involves complying with a set of rules that is in everyone's interest to follow. In this case, the motivation comes from a belief that we can do together what we cannot achieve alone. Similar to reciprocity, co-operation is grounded in mutual benefit. For example, a mutual aid society is often based on an established culture or tradition that instils confidence in the actors to be members. Societies operate with a set of conditions or rules with associated sanctions. An example from South Africa is communities organising voluntary neighbourhood security groups to reduce crime and delinquency in their local area. Also in South Africa, where semi-formal associations are common, people gather in a whole range of clubs – savings clubs, grocery clubs, burial societies and so on – and pool money. Access to collective assets is generally rotated or shared by the group members.

As with reciprocity, co-operation is premised on some form of return and hence contains an element of self-interest. Co-operative behaviour generates a benefit to the giver as well as the receiver. In each case, the actors make some form of calculation about the value of what is being given in the present against what will be gained in the future, where fairness is often an important part of the judgment reached. For example, middle-aged women in Namibia get together and donate money as a loan to an individual as start-up capital for a small-scale enterprise. The money is paid back when the business is established.

To understand motivation, it is useful to understand its drivers, triggers and principles. However, it is also instructive to understand forces that run counter to it.

### **Forces that undermine motivation**

Help is not always forthcoming or given 'wholeheartedly'. Several forces work against a help transaction. First, non-compliance or breaking the rules that govern help (as detailed in Chapter 5) can inhibit help. Second, feelings of jealousy, for example, among siblings and kin, can interfere. An example from Zimbabwe illustrates that while kinship can be fertile ground for help transactions, it can also hold the potential for conflict. The Zimbabwe country report relates the experience of an ex-commercial farmworker, over the age of 50, who invited his brother to a ceremony at which he was going to receive *lobola* (bride-price) payments for his daughter. He had this to say:

*In my family, my younger brother refused to help during the time when my daughter was being married. He claimed that he hadn't fathered a daughter, thus*

*he could not be seen sitting down to claim lobola when he did not have a daughter. He then stood up and left, leaving me and my son-in-law to finish our lobola receiving ceremony. I wasn't too happy about that coming from my own brother.*

Third, and of noted significance, a major constraint is the availability of resources. Scarcity appears to constrain the transition from a 'help impulse' to a 'help act'. Mostly, actors give when they have or would give if they had. In brief, people want to help but have little or nothing to give. One respondent in Mozambique said: 'for myself, I have nothing, but I am able to get something to help a friend, not to fill his hands but something that he can at least hold with two fingers'.

Respondents in Mozambique often said that if they have something to give, they give. This is done while acknowledging that the next day will be equally difficult if not worse. Apart from this sharing that takes place all the time, there are also occasions when one finds that there is a person even worse off. This is true of strangers, in particular. A woman in Maputo shared her story:

*I once found a person coming out of the hospital who wanted to go home but had no money for the taxi. That person's house was far away, in Matola. The person was coming out of the hospital, but was not looking well. So, I helped and told the person to get in the taxi and go home ... I was also coming out of the hospital, and I told the person: 'If I had enough to catch the taxi with you, I would take you home to see if your house is close or far from where you get off (sometimes it may happen that you get off, but your home is still far away and you cannot walk) but I only have this money.' And the person got on the taxi.*

Apart from events such as death and illness, which are major triggers of help, the availability or lack of resources figures prominently in informing whether a help impulse turns into an act.

By elaborating on what happens when a potential giver is unable to assist, the Zimbabwe national research report helps us to understand the reality of individuals lacking resources:

*The feelings of the individual are significantly influenced by how he or she perceives himself/herself in relation to other people and how others perceive him/her. Informants said that they feel bad, they feel pain and sometimes they feel angry when they are not able to give help. They feel bad, pain and angry because they place themselves in the position of the other person and feel for him or her but because of poverty they are unable to help. It is this sense of powerlessness that makes them feel angry. They also said that when they fail to give help, they feel insecure because their relatives, neighbours and friends may not help them in the future. Failing to give help also eats away their sense of social worth in the eyes of others. One female petty trader in Bulawayo ably put*

*this across: 'I feel as if I don't have dignity by failing to give because someone will have come with all hope.'*

This discussion on motivation closes by noting that a general 'good-natured spirit' of giving, which was shared in many informant stories, is not always present. There are cases, albeit few, where people told us that no one helps them – they help themselves. Help can also be deployed to curry favour or avoid a grudge. In such cases, help is 'half-hearted', an insincere instrument of self-interest. This chapter ends with a look at changes in help behaviour and practices.

Women in Khayelitsha township, Cape Town, South Africa, discuss how they join together in associations to help themselves and each other.

**In the beginning we spoke of the burial societies. Which burial society? Is it formed by the people where you come from?**

We sit down and contribute money every month. So when someone dies, we can pay the undertaker to take that person to the homelands to be buried there. That helps because each month you pay R50 or R40. Whereas if that thing were to happen to you, you would spend something like R5 000. And you don't pay that money as a lump sum so it doesn't feel like you are paying that much money. Sometimes you help your neighbour because the neighbour doesn't have the money for the burial society. So you decide to collect money to help the neighbour to help with the funeral. So maybe you collect R20 to help each other in a neighbourly way. We don't all belong to burial societies.

**Has anyone received help from the burial societies to bury someone?**

Yes, they pay for the funeral. The rule for the societies is that if you have a dependant, it will be R5 000 ... but if you are the head, let us say I am the head of the household, then you will get R10 000. That is how the burial societies work. It's how we poor people survive. No one will give you that money and you have to have a funeral. You have to pay for the grave and so many things. Those are the plans that we make because from the money we make, there's money for funeral, money for food and money for living.

**I heard you speaking about putting money together for groceries. What happens in these clubs for groceries?**

What happens is that we contribute money every month. At the end of the year, you each get a sheep and some groceries. We divide the groceries at the end of the year, and every month we contribute some money. So at the end of the year you buy the sheep and groceries. Then as members of the club, you divide it amongst yourselves.

## Question 5: Has help changed over time?

Help is dynamic and susceptible to micro and macro force fields.

The final focus-group question was about change. Informants were asked if help has changed over time. Clearly it has, and three forces are noteworthy: (i) increasing poverty and unemployment; (ii) shifts in traditional values; and (iii) the HIV/AIDS pandemic. The effect of these forces on help, however, is not categorical as demonstrated below – their ability to increase or decrease help is qualified by circumstance. Put another way, force fields cannot be labelled inherently good or bad; rather, their impact on help is a variable of change. This characteristic is significant and relevant to a discussion taken up in Chapter 7 on whether philanthropy for community (Pfc) interventions change philanthropy of community (Poc) behaviour.

### Increasing poverty and unemployment

This category includes increased cost of living, high unemployment rates, increased poverty, drought or loss of agricultural resources as well as labour migration. In South Africa, informants also cited the democratic transition and crime.

The impact of these forces on change is not fixed. In one scenario, a reduction in the available resource base can be matched by a decrease in resource mobilisation and giving. From Zimbabwe, the Ndebele expression *isandla zimfitshane* ('the spirit is willing but the hands are tied by poverty') is apt. To illustrate further, some informants in South Africa indicated that increased hardship can negatively affect help. Of note, high unemployment is correlated with low self-esteem, and results in feelings of jealousy. This is a problem experienced in many communities. One example notes that youth and their families, despite limited resources, are pressurised into finishing schooling. However, after graduation they are unable to find employment. The above circumstances can inform responses such as:

*People are changing. They have attitude; for example, we are both not working and he gets a job and he becomes reluctant to go around with me because he goes around with other people who are working.*

*Some people laugh at you when you have a problem, and they say they want to see how you are going to get out of it.*

Alternatively, fewer resources can increase need and intensify this key driver of help. In Zimbabwe, help is used to gain a degree of control over one's life in the face of reduced livelihood options, high economic insecurity, high levels of inflation and rising

unemployment. In urban areas, material and non-material deprivation have stimulated a range of help responses within the informal economy. Within families and neighbourhoods, people borrow money to start micro enterprises and use 'rounds clubs' organised by the more established traders to assist new market entrants to get started. Furthermore, when access to goods is restricted due to insufficient production, and shortage of land, labour and inputs, as well as erratic rainfall, the help of others, including external agencies and NGOs, is called upon.

### Shifts in traditional values

With economic change, the content of help has become more monetary, affecting the motivation behind assistance. In South Africa, some informants talked about how the tradition and notion of *Ubuntu* – the recognition of oneself through others – is dying out and there is nothing to fill the gap or replace it:

*We used to do things because we wanted to out of love, but now we have changed and we make a business out of helping someone. These days, money changes the way you help each other.*

*Ubuntu is vanishing, it's complete, and now the language is 'mind your own business'. Because our homes differ in terms of income, where some have income and others do not have income, those with income give material help more than emotional help, and those homes with nothing provide emotional help and their presence.*

Informants, again from South Africa, noted the erosion of customary values and a movement away from 'traditional ways'. An older woman said: 'We are helping each other the best way we know how and we are working together. Our children have seen how we do things.' However, informants expressed concern that this type of socialisation was not happening as often, and because of this 'youth were being destroyed'.

A poignant example of change relates to help in times of death and funerals, which is widely considered obligatory. Change is evident in support for funerals shifting from a reliance on community contributions and pooling, toward the mobilisation of resources through funeral policies and burial societies. This is particularly the case in South Africa. Whether this is positive or negative depends on interpretation and perspective.

Another shift in traditional practice sees a movement away from labour sharing to labour selling. In Namibia, for example, traditional forms of help in the North (for example, *ondjambi* or voluntary work) are being replaced by labour for hire as the economy 'modernises'. In short, long-standing collaborative forms of cultivation in rural areas are changing. Furthermore, in Mozambique, many narratives around voluntary labour made it clear that one does not work for nothing.

### The HIV/AIDS pandemic

The Namibian country report demonstrates that the pandemic has caused some people to help more and others to help less, such that HIV/AIDS offers both opportunities for and constraints on help. Help in the face of HIV/AIDS is confronted with the same dilemma discussed earlier in terms of increasing poverty and unemployment. That is, HIV/AIDS can negatively affect the income or resources coming into a household when a former earner is unable to work due to illness or the stigma attached to the disease. Furthermore, illness and death increase the needs and demands on existing resources. One need includes home-based care and looking after orphans, a role mostly filled by women and often grandmothers.

To complement the three broad forces dealt with above, two other dimensions of change are noteworthy:

- *Sources of help have changed over time.* In Namibia, informants noted a movement away from traditional leaders and towards the church and government. In the case of Zimbabwe, people looked towards NGOs, including relief agencies, for help. Furthermore, the church appears to be moving away from being a direct provider of material support to being a conduit through which others channel their assistance. Many informants also noted that material and tangible help from the church has tended to give way to more spiritual forms.
- *Communal help practices of rural origin have found their way into urban settings.* As people migrate, so do traditions of help. The Namibian national report notes that rural-urban migration has brought with it a 're-villagisation' process. As migrants look for urban work, they draw on communal links and create a web of interdependence between their rural home of origin and their urban domicile. This link establishes a flow of goods, people and services between the two locations. Similarly, in Zimbabwe, relatives and friends help migrants, as new entrants into the urban informal economy, with accommodation.

The inquiry has indicated that the phenomenon of horizontal philanthropy is dynamic and subject to various force fields. The issue of whether changes in the help impulse and its expression are desirable or not is unknown and fell outside the scope of this inquiry. The value placed on change and its broader impact is probably dependent on perspective and context.

## Summary

The inquiry's findings indicate that an ethos of help among the poor is fundamental and organic. In the words of one informant: 'Giving is not something you can teach at school. It comes from your heart. If you want to be taught and it's not coming from your heart, you wouldn't like it. It has to excite you to give.'

Collectively, the focus-group narratives offer a rich and nuanced description of the lived reality of help. Responses to the core research questions outlined in this chapter begin to access its texture through a distillation of salient features common to all countries. A deeper insight and understanding in terms of what the data reveal is provided in Chapters 4 and 5.

‘ There are times when you do not feel happy but you have to give. ’

## CHAPTER 4

### HELP PATTERNS AND VARIATIONS

The research findings describe the lived reality of help and begin to shape an understanding of the help landscape. Its contours are further refined by an appreciation of dominant patterns that punctuate the terrain. This chapter describes actor, transaction and motivation patterns and notes the significance of age, gender and location as variables.

Chapter 3 described the help landscape recounted by focus-group informants in response to the core research questions. Based on analysis of the information contained in the matrices and coded narratives, this chapter documents a preliminary understanding of dominant patterns that contour the help landscape.<sup>1</sup> The patterns point to prevalence and other aspects of actor, transaction and motivation (ATM) combinations, their interplay and the weighting of factors that are significant in understanding philanthropy of community (PoC). The patterns and their variations presented in this chapter signal areas for further investigation and testing. ATM patterns that emerged are considered sequentially below.

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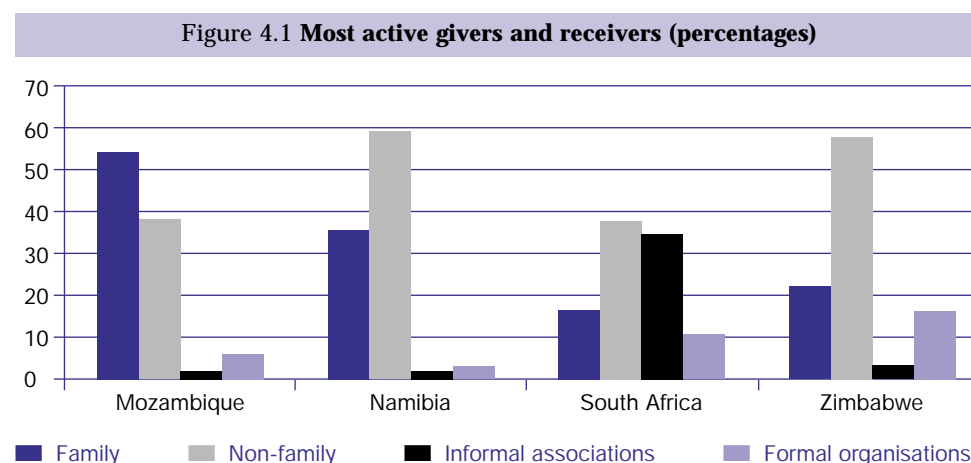
<sup>1</sup> Pattern identification followed a two-stage process. First, the giver and receiver matrices produced by each focus group rated the relevance, importance and motivation (ascription/volition) behind each actor-transaction category. These combinations were analysed, including frequency counts, using an Excel database. Individual matrices were overlaid or stacked to establish an aggregate reading of prevalence or relative proportion for each actor-transaction combination. Disaggregation of sub-sets, for example, by country, gender or urban and rural livelihoods was also possible and undertaken to search for and highlight variations. Numerical results of the various overlays are not a statistically valid statement of people's help behaviour. Instead, the process generated indications of what people considered more or less significant or prevalent. This information provided initial direction for the second step of substantial qualitative analysis of narratives employing Nvivo software. Texts were used to test for consistency between the matrices and the focus-group discussions.

## Actor

Affinity, including blood, social identity and physical closeness, strongly inform help relationships.

There is a predominant relationship between help transactions and affinity between giver and receiver. The closer the actors, the more likely they are to help and be helped. Closeness or high affinity includes physical proximity, blood ties or identity shared in other ways, for example through associations or belonging to the same church. Seen from the perspective of explaining and predicting PoC, the closer the actor pair, the more likely a help transaction will occur.

Comparative data on relative prevalence of transactions by actor type and country are presented in Figure 4.1.



An analysis of the data reveals that in three of the countries, non-family actors rank as the most frequent givers and receivers in help transactions: Namibia (59 per cent), South Africa (38 per cent) and Zimbabwe (58 per cent). Family is the second-most frequent source of help in Namibia (36 per cent) and Zimbabwe (22 per cent). The exceptions to this are Mozambique, where family (54 per cent) is the most frequent giver and receiver, and South Africa, where family (17 per cent) is the third-ranked giver and receiver after non-family and informal associations.

With respect to informal associations, South Africa figures most prominently among the four countries in terms of its active associational life (35 per cent), a finding confirmed by the narratives in which a variety of associations, clubs and societies were referred to by informants.<sup>2</sup> In comparison, associational life is negligible in the other countries (Mozambique, 2 per cent; Namibia, 2 per cent; and Zimbabwe, 4 per cent).

<sup>2</sup> Associational life includes membership of or involvement in the following: street committee, *stokvel*, exchange club, cooking club, grocery club, funeral group/burial society, family society/parent society, initiation society, blanket society, dishes society, working society, hoeing society, planting society and women's league/guild.

With respect to formal organisations as givers and receivers of help, Zimbabwe (16 per cent) ranks the highest. Again the narratives confirm a reliance on locally situated development and relief and recovery agencies for assistance in meeting basic needs, including food and seed; South Africa ranks second (11 per cent), with the remaining countries showing far weaker assistance from this quarter (Mozambique, 6 per cent; and Namibia, 3 per cent).

A deeper understanding of actor ranking offers three instances for more detailed consideration.

*Physical proximity carries considerable weight and informs who one helps and is helped by.* Within the non-family category, disaggregation of data by specific actor type points to the prevalence of 'neighbours' and 'friends' as help actors. The notion of 'neighbour' as defined by the informants includes residential, work/livelihood forms as well as one's 'neighbour' in the church or an association. The narratives confirm that the classifications 'friend' and 'neighbour' are not mutually exclusive. Neighbours and friends present themselves as the most active givers and receivers of help. When considered together, they constitute a significant proportion of actors in the non-family category (Mozambique, 29 per cent; Namibia, 39 per cent; South Africa, 32 per cent; and Zimbabwe, 26 per cent).

The higher prevalence of neighbours and friends as help actors does not detract from the role of family, whose weight and consequence are confirmed in the narrative data. Rather, the prominence of neighbours and friends suggests that physical closeness is an important parameter in help behaviour. Narratives and descriptions by informants indicate that the boundaries of 'close proximity' for a neighbour are loosely framed as 'within seeing, hearing, shouting and visiting' distance.

'I help them simply because they are my neighbours. If you give a little thought to it, you will end up with the conclusion that a neighbour is more important than a relative. Think this way: Your neighbour is the first one to know that you are not feeling well or in need of help, while your relative will receive that news a day or even a week later. So by helping a neighbour, you not only gain a friend to chat with but also a rescue. A good neighbour is like a fireman because he is the one who will be giving the first aid.'

*A symmetrical relationship exists between help premised on affinity through blood and that premised on affinity through shared social identity.* When family help is 'high', people appear to rely less on associational and organisational help. In Mozambique and Namibia, frequency of help transactions involving the family category was significantly stronger (54 per cent and 36 per cent, respectively) than help involving associations and organisations (8 per cent and 5 per cent, respectively). The minimal or limited presence of informal associations stands out and indicates that the site and source of much help is more likely to be within the household or 'neighbourhood' or at the individual level. In contrast, in South Africa and Zimbabwe, associations and organisations, in combination, feature more prominently than help given or received by family (46 per cent and 20 per cent, respectively). Preliminary analysis points to differences that could be attributed to levels of urbanisation, industrialisation and 'modernisation' that affect the presence of formalised help institutions as a site and source of help.

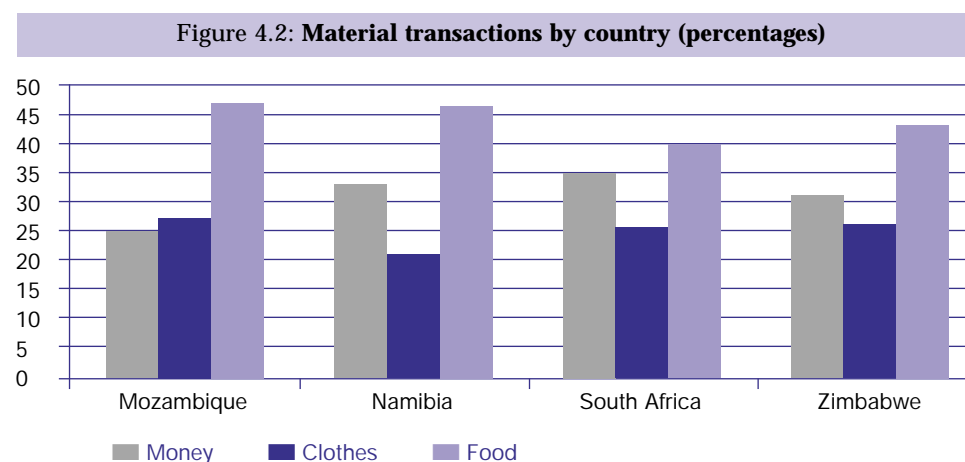
If this is the case, how should this pattern be interpreted? One interpretation is that clubs, associations and organisations are used as a diversification strategy to meet needs through an expanded help network that can reduce the reliance and burden on the family. An alternative interpretation is that associational and organisational help is a strategy to fill a gap where family cannot be a readily available source of help. Understanding these relational dynamics, including the qualities of diversification, substitution and gap-filling, might well be a good investment to inform and support development efforts, especially in the context of shifting family relations marked by complex migration patterns and high death rates through HIV/AIDS. Issues of poverty alleviation, safety nets and social cohesion all form part of what is a complex interplay.

*Personal reputation and trust buttress actor relations.* Narrative data strongly confirm that a person's reputation and status are qualities of great consequence in help eligibility. Attaining a positive reputation from the perspective of help is premised not only on general opinion about one's character, but is further influenced by whether or not a person adheres to the cardinal rule, 'if you have you give no matter how little', and follows the rules in terms of complying with agreed conditions or expectations of help. These factors are detailed and reviewed in Chapters 5 and 6. There are also indications that reputation plays a significant role in terms of motivational drivers to engage in a help relationship that is premised either on duty and obligation or on free choice.

## Transaction

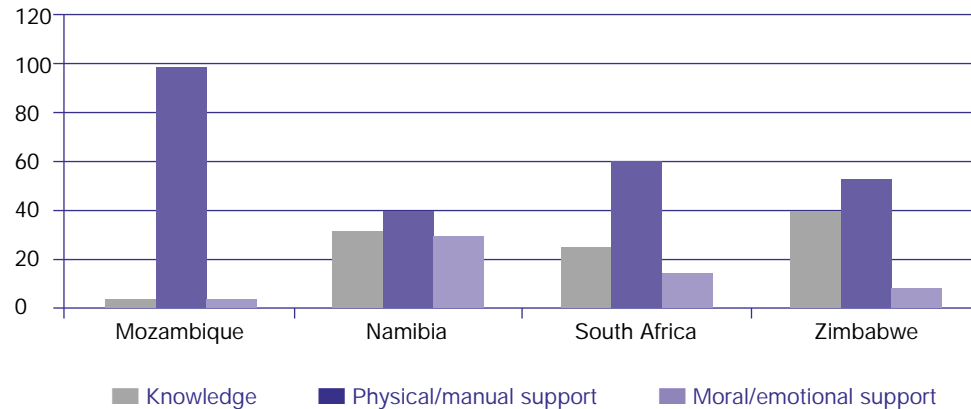
Transaction patterns are informed by a range of factors: the type of need, its relation to proportional demand on the actor's asset base and the requirements of responding to the need.

There is a direct correlation between the help act and need. Help transactions cannot be understood in isolation from the needs that drive them. The content of a help transaction also says something about its frequency and importance. Figures 4.2 and 4.3 speak to these patterns and illustrate the help frequency ranking for the most prominent material and non-material resources.



In all four countries, the most prominent material transaction was food, followed by money and clothes. In Mozambique, food accounted for 47 per cent of the top three transaction categories, in Namibia 46 per cent, in South Africa 40 per cent and in Zimbabwe 43 per cent. The narratives offer a distinction between cooked and uncooked food. Uncooked food has greater importance because of the possibility of storage for future use. The country distribution for money transactions was: Mozambique 25 per cent, Namibia 33 per cent, South Africa 35 per cent and Zimbabwe 31 per cent. It is hardly surprising that money is a frequently transacted good, as it is exchanged for a broad and diverse range of reasons and purposes. For clothes, the distribution in Mozambique was 27 per cent, in Namibia 21 per cent, in South Africa 25 per cent and in Zimbabwe 26 per cent.

Figure 4.3: Non-material transactions by country (percentages)



In comparing the four countries, the most prominent non-material transaction categories (as detailed in Chapter 3, Table 3.2) are physical/manual support, followed by knowledge and moral/emotional support. In Mozambique, physical/manual support was dominant, accounting for 98 per cent of all transactions, compared with Namibia (40 per cent), South Africa (60 per cent) and Zimbabwe (52 per cent). Overall, this predominance should not be surprising given the realities of survival and meeting practical needs. In Namibia, knowledge accounted for 32 per cent, in South Africa 25 per cent and Zimbabwe 40 per cent. Moral/emotional support accounted for 29 per cent in Namibia, 14 per cent in South Africa and 8 per cent in Zimbabwe.

A closer reading of the data reveals two distinctive features.

*The content of a transaction influences its frequency and importance.* Across the four countries there is variation in the frequency pattern of material and non-material transactions for the dominant categories illustrated in Figures 4.2 and 4.3. In Mozambique and Namibia material transactions were more frequent, while in South Africa and Zimbabwe non-material transactions were.

In all countries, with the exception of Mozambique, very high importance was assigned by informants to both types of transactions, however, the weighting assigned to non-material was slightly more significant. In short, even in the case where material transactions were more frequent (Namibia), high importance was assigned not only to material, but to non-material transactions as well.

The outlier to this pattern is Mozambique. Not only were material transactions more frequent than non-material, the 'very important' rating assigned by informants favoured material resources. While the bias favouring the 'very important' rating was slight, when combined with the 'somewhat important' rating the weight given to material resources is accentuated: material resources are favoured by roughly a 5 to 1 ratio to non-material.

*The character of need shapes a help transaction.* People make an important distinction in type or character of need. This comes out clearly in the Nama culture in Namibia, where reference is made to two broad categories of need – 'normal' and 'urgent'. This differentiation appears in the other countries as well. Typically, normal needs are 'small', regular and frequent, including daily use and short-term, temporary gap-filling. Usually, the content would be cooking oil, a blanket, minding children, visiting to provide company and support or fetching water for the elderly and disabled. Such needs can be planned for and anticipated, and the size of the demand is 'manageable'. Such needs are often satisfied through reciprocity between individuals, for example, neighbours, and return is generally quick.

'If a neighbour has no salt and comes to me asking, I should give her some if I have it, because tomorrow she will give to me too. That is the way we live. If I cook and my food is ready before hers, and she comes to find me when my food is ready, I will invite her to sit and eat. If she has time she will eat, but if not she will not. We give to each other.'

In contrast, urgent needs are immediate and unplanned for or unanticipated. Urgent needs are usually generated by emergencies such as fire, flooding, death, accidents and drought. Poor people also see urgency in terms of dangerous levels of debt and in financial constraints that, for example, prevent marriage as a critical passage in life, due to shortage of bride-price. While perhaps lower in frequency and more ad hoc, such needs require a rapid response and can demand a significant contribution in relation to available resources. The size of demand can be managed by an individual but often exceeds their capacity and requires a group or collective response. This response can be spontaneous (for example, people pooling donations and collections for victims of a shack fire). Alternatively, the response can be more premeditated and based on the creation of a strategic reserve (for example, with a burial society), which can be called upon under agreed conditions, or the mobilisation of goods, labour and support for a collective response to a problem. From the perspective of patterns, both normal and urgent needs can be satisfied either collectively or individually.

While not conclusive, the narratives suggest that the frequency of a transaction and the weight of the demand on available resources (proportionality) are two criteria that distinguish these types of need from each other. It does not appear that the content of the transaction is the discriminating factor, as food, money, prayer and so on can be a response to both urgent and normal needs. This preliminary appreciation requires further testing and its significance for the source of a response, be it individual or collective, merits further exploration.

## Motivation patterns

Motivation is a multifaceted, complex and relatively elusive factor, making distillation of findings particularly difficult.

The motivation for giving is an area requiring deeper inquiry and testing. However, interesting instances do emerge from the data.

*A proportional distribution between the principles of reciprocity, collaboration and altruism is evident.* Narratives indicate a prevalence of these three principles, estimated at 60–65 per cent, 25 per cent and 10–15 per cent, respectively. While only indicative, the validity of this approximation is reinforced by the research findings from 15 small-scale societies detailed in Chapter 6 (Heinrich et al 2005). In addition, reciprocity as the dominant principle has a correlation with the importance of proximity described above. Those who live or work physically close to one another tend to help in a mutual way. While mutuality was dominant, charity and altruistic giving were referred to by informants in terms of compassion or pity, and tended to be directed toward a specific category of recipients made up of the most vulnerable, disabled and sick people and the elderly who cannot take care of themselves.

*A variation exists in the treatment of help as a choice or obligation.* While combinations of actors and needs create a philanthropic impulse or opportunity to help, they do not always translate into a philanthropic imperative and act. Subject to the specificity of context, including the actor and transaction/need combination, the line between duty and choice as the basis to act is not always clearly defined. This complexity reinforces the merits of recognising a ‘volition-ascription’ spectrum (see Chapter 2) to accommodate and capture degrees or shades of choice and duty.

In some cases, cultural traditions and norms as well as the degree of community cohesion inform whether help drivers are considered by informants to be duty or choice. In three countries, for material and non-material transactions combined, choice is the more prevalent motivation than obligation (Mozambique 80 per cent; Namibia 65 per cent and Zimbabwe 51 per cent). The outlier to this pattern is South Africa, where duty is more prevalent (60 per cent).

When transactions are disaggregated, obligation is more prevalent than choice for non-material transactions in South Africa (64 per cent) and Zimbabwe (52 per cent) and less prevalent in Mozambique (27 per cent) and Namibia (44 per cent). For two countries choice is the dominant motivation that informs the provision of material transactions (Mozambique 83 per cent, Namibia 72 per cent) while in South Africa choice accounts for 48 per cent and in Zimbabwe 55 per cent.

## Variations

General patterns and trends hold broadly and cut across age, gender and location.

The sample frame discussed in Chapter 2 allowed the inquiry to test the impact of age, gender and location (rural/urban) on general PoC trends and patterns. Findings suggest that while variations exist and account for specificities detailed in the country reports, the broad PoC patterns discussed in this chapter are relevant to them all.

The realisation that PoC obeys and reflects broader socio-economic structures within society is fundamental to appreciating variations in the patterns. That is, help activities and their content, employed by women and men, reflect the gendered divisions of labour and other roles that exist. Likewise for age, help activities and their content reflect stages of life, which have implications for resource availability and need. Similarly for location, the types of help and their content reflect the lifestyles and livelihoods at play in a rural or urban setting; for example, matrices data confirm biases among women urban traders toward higher levels of monetary transactions compared to rural women subsistence farmers.

The following five features of variations in patterns described above are noteworthy:

*Intra-gender help is favoured above inter-gender help.* Shared social status based on gender appears to inform help relations. Female informants helped other females more than they helped males, and vice versa. An intra-gender bias informs who is eligible for help and who one goes to for help, and confirms that one’s community, from the help perspective, is informed in part by a gender lens. It is reasonable to assume that this bias is supported by a common or shared sense of need based on roles and responsibilities assigned under an engendered division of labour.

*The gendered division of labour informs what responsibilities are and, thus, what is and is not considered help.* The Mozambique report offers an interesting insight into interpreting why women receive more help than men. It notes that for both men and women, if an activity or task falls within what is expected by the prevalent gendered division of labour, it is seen as a responsibility. So if behaviour is not considered to be conventional (that is, assigned by socialisation through gender relations), it is likely to be viewed as help. However, if a help activity is considered to be within the assigned gendered division of labour, it is less likely to be seen as help and more likely to be regarded as fulfilling a responsibility. The inference is that much of what women give or assist with is considered their responsibility. This would explain the apparent imbalance found in the data, whereby women receive more than they give.

*Livelihood types associated with rural and urban economies inform variations in transaction content, behaviour options and motivation.* In an urban economy and livelihood structure, money is the most common currency of help. In contrast, in rural areas, help is more oriented towards co-operation and collaboration, in particular, through behaviour options such as sharing labour and draught power.

*Location, be it rural or urban, informs the distinctions between prevalent actor categories.* A distinction between family and neighbour is more evident in urban locations but tends to be blurred in a rural setting where your neighbour can be your family. The inclusive nature of the family-neighbour category in rural areas impacts on the interplay between proximity and affinity, which are central forces in help relations.

'You know, when you are young you are not mature enough to think of helping people, but now that you are older you have the responsibility to help others and you know why you have to.'

*Age impacts on giver and receiver status.* The young and elderly tend to be receivers rather than givers of help. The 25–49 age group, considered the productive and reproductive years, are the most active givers and receivers of help. Stages in the life cycle also inform what the help given or received should be like in form and content. For example, the young tend to give certain forms of help (for example, orphans or street children cleaning up market stalls) and receive other types of help, including food and guidance when needed. At the other end of the age spectrum, the elderly are recognised as not always able to fend for themselves and are legitimate recipients of labour. They are often assisted with physical work – repairing their homes, collecting water and firewood, and so on.

## Summary

The findings lead to a broader interest in trying to understand the function of help in terms of maintenance and movement. Maintenance is understood as the giving and receiving of assistance to sustain people's current conditions, or to stop them sliding into further deprivation. Where help is intended to improve people's lives and livelihoods away from adversity, it can be regarded as an investment in movement. The narratives indicate that most help enables people to cope under adverse conditions. This function is far more prevalent than help for movement or advance out of poverty by, for example, collaborating to increase assets. However, the impression is that while help that results in movement is less common, when it occurs it is significant and important. Clearly, trends that inform the functions and effects of help are a critical area for further exploration, not only to understand PoC but also the impact of PFC on it. A more detailed discussion on help outcomes is contained in the following chapter on interpretation.

‘Someone who doesn’t help you is someone with everything.’

## CHAPTER 5

### INTERPRETATION

The robust quality of the data set, key findings and patterns offers a wealth of texture and nuance to draw on. This chapter discusses the principal findings and explores their significance for understanding horizontal philanthropy. Six features are considered, and the assumptions and practices that underpin the Community Foundation approach are compared and contrasted to philanthropy of community.

The inquiry’s findings and patterns are analysed and interpreted further in this chapter to enhance the existing knowledge on indigenous philanthropy in southern Africa, and to augment, more broadly, contemporary philanthropic beliefs and practices. The concept of horizontal philanthropy and its expression are probed in two ways. First, six features that inform the horizontal philanthropy framework are distilled. While each feature is detailed separately, the reader is encouraged to consider them in combination. That is, to see the broader structure of self-help as well as the underlying story or account of what people who are poor know about mobilising and sharing resources.

Second, basic assumptions or practices of the Community Foundation model, as one example of philanthropy for community (Pfc) known to practitioners in the region, are compared and contrasted to philanthropy of community (PoC). This analysis offers six points of reference to screen for and test the relevance and appropriateness of adopting and adapting the Community Foundation model in the context of poor communities. The discussion below begins with a closer look at fundamental elements of horizontal philanthropy.

## Features of horizontal philanthropy

Horizontal philanthropy is complex and rich.

Elements that support the horizontal philanthropy concept are highlighted using illustrative figures where appropriate and useful. Six features are highlighted: (i) resource mobilisation and circulation; (ii) help circuits; (iii) 'community' through the lens of help; (iv) a public and collective consciousness; (v) rules of help; and (vi) effects of help. Each is considered in turn.

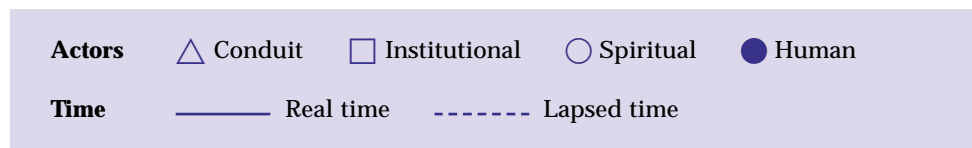
### Resource mobilisation and circulation

People who are poor mobilise, circulate and recapitalise their resources. Under conditions of poverty, the bias is against resources lying idle, being reserved or put aside and is in favour of resource use and application. Given that problems and needs are prevalent in the context of poverty, it is not unexpected that a thin resource base is stretched to its limit and has to 'work hard'.

At the individual and household level, if one has more than is needed at a particular moment, the resource (typically food, money or clothes) can be used to benefit someone in need. Alternatively, in the case of associations (for example, burial societies, rounds clubs and *stokvels*), individuals save together, usually for a specific purpose from which everyone benefits. This approach allows for rapid accumulation of pooled resources, which are given to members through 'turns'. This mechanism puts the resources back into circulation and use relatively quickly. The notion of resource movement, from the perspective of actor combinations and help circuits, is illustrated below.

### Help circuits

Relations of help can be straightforward and simple or more complex. Typically, an act of help is not 'isolated' or a stand-alone contribution, but is often part of a set of connections that draws on a rich spectrum of help circuits or networks to mobilise resources and address needs. Circuits extend beyond the most basic 'one giver, one receiver' model. They can be fixed or floating in time, direct or indirect, and premised on a range of motivations. The configurations below illustrate a sample range of help circuits, ordered from the most basic to the more complex. The following key is used to describe the various actors and time dimensions:



### Single-party transaction



In an extreme yet interesting minority of cases, informants indicated that no one helps them. That is, they help themselves. This is done, for example, through hard work. In this scenario, the giver and receiver are one.

### Two-party direct transaction



In this simple model, a transaction is directly between one giver and one receiver. The provision of second-hand clothes by a church to an orphan is a direct transaction with no expectation of return or reciprocity.

### Two-party indirect transaction



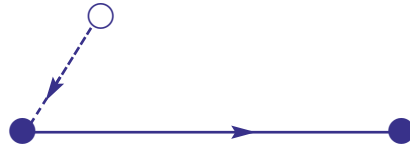
This involves one giver and one receiver bound by a reciprocal understanding. For example, in the event of a funeral a neighbour will provide domestic help, food and money with the expectation that when they have a funeral similar help will be provided. This transaction is not time specific as the reciprocal help occurs within an unspecified period.

### Tri-party indirect transaction



This combination involves a recipient at a later and unspecified time providing help to an actor who previously provided the recipient with help. For example, an aunt pays school fees for a niece or nephew. At a later date, the niece or nephew pays school fees for the aunt's child.

*Tri-party indirect transaction involving human and spiritual actors*



For example, a woman gives an orphan food and money. In return, she receives a blessing from God. In this scenario, the woman is both a receiver and a giver. Accordingly, there are two givers, one human and one spiritual, and two receivers, both human. The transaction simultaneously involves both material and non-material forms of help.

*Tri-party direct transaction involving human actors*



An illustrative example would be a son giving a bag of maize to his mother who, in turn, forwards a portion of this help to her neighbour. In this scenario there are two givers and two receivers with the mother being both a giver and a receiver.

*Tri-party transaction involving two human actors and one institutional actor*



An example of this is a development organisation giving seed aid to farmers who, in turn, pass this on to their chief with the added value of their labour. In this case, the farmers are both givers and receivers and the initial transaction has value added in the form of non-material help, that is, labour.

*Tri-party indirect transaction involving one giver, one receiver and one conduit*



For example, members of a church congregation donate money, food and clothes to their church. The church, as a conduit, passes this help on to those in need. In this scenario, there is a giver, a receiver and a mediating actor.

The above examples are by no means exhaustive, but demonstrate that a complexity of actor combinations and help circuits exists. Furthermore, they point to the potential relevance and value of a social-network approach to more fully understand and map

actor relationships. Attention now turns to understanding 'community' from the perspective of help.

**'Community' through the lens of help**

A major interest of the inquiry was to understand the notion of 'community'.<sup>1</sup> Community was not assumed to be a known parameter; rather, the research method allowed an understanding to emerge from the data. Seen from the perspective of help, community is a dynamic, complex and multi-layered construct. It extends beyond the convention of geography. Community appears to be guided by three main factors: proximity, need and a common or shared condition. Furthermore, it has breadth, depth and temporal dimensions.

Community tends to be highly localised, informed by close physical proximity and ease of access. When needs are relatively small and/or immediate, in many cases community is close by and often found at the household and neighbourhood level. As illustrated in Chapters 3 and 4, transactions tend to occur within 'hearing, shouting and visiting distance' and are bound by the notion of neighbourhood. The wider community of help, however, can be geographically disparate and includes rural-urban linkages and even help across borders, for example, through family remittances.

Community is also shaped by specific types of need and will change depending on the types of transaction required. That is, an actor will receive or give help to another based, in part, on the type of demand and the required response.

A further consideration is that the source of community is often found in a shared condition. There is a tendency to turn to those who understand your situation by virtue of their own experience and condition. As noted in Chapter 3, the poor tend to turn to other poor people for help. This indicates that a shared geographic or physical space cannot be assumed to hold sufficient 'commonality' to stimulate a help response.

Even when individuals have no one to help them, where, for example, their family are deceased or live far away and the neighbours cannot assist, they tend not to ask or turn to formal organisations for help. The church is the notable exception. Specific conditions of extreme adversity, however, may affect this general observation. For example, in the case of Zimbabwe, relief and development organisations assume a practical role in offering help to meet basic needs, including food and seed, in a context of sharply rising and critical levels of poverty, unemployment and food scarcity.

<sup>1</sup> The concept of 'community' has many interpretations. Common to all is some form of affinity or shared component of identity in its broad sense. Affinity can be self-regarded by an actor in relation to others. Affinity can be assumed by and constructed by outsiders. In the first case, a community of interest in, say, stamp collecting would embrace self-selected and widely dispersed individuals who may not know each other personally. Alternatively, in community development, it is common to take a (loosely) delineated geographic location as both the site and the cause of 'community' among those who live there. Here, common interest through physical proximity and, perhaps, mutual dependency, is assumed. However, much development experience shows this is not necessarily the case.

As a multi-layered construct, community embraces considerations of breadth, depth and time. Breadth of community is shaped by affinity, be it genealogical, associational or related to proximity, and is expressed through a diverse range of actors including family, friends, neighbours, strangers and semi-formal associations. As relations based on affinity shift, so does community. Alternatively, some affinity relationships are based largely on status and are premised on obligations or duties informing a more static community. Further, people do not want to be a burden or be known as always needing help. Accordingly, they tend to cultivate a broad reach of help actors to draw on, which spreads requests through a range of circuits that can be used selectively as distinct conditions demand.

Depth is found in different levels of need ranging from immediate and small (for example, a meal for a neighbour) to longer-term and bigger problems (for example, paying school fees for a brother for the duration of his education). Help also has a time dimension: it can be immediate or have impressive longevity, since a complete transaction does not necessarily occur in immediate or real time, and may happen at a later date or in lapsed time. This can be the case when the relationship is reciprocal or based on duty or obligation, which, in turn, can be informed by ascription relations and affinities. Accordingly, certain actor elements in a help community may be dynamic or temporal and others more static or permanent.

From another angle, explored below, the notion of community is informed by help as a response to broader social or public needs.

## A public and collective consciousness

People who are poor use help to transcend the private concerns of an individual and to reach the needs of a community or collective interest. The idea of ‘pulling together’ and the social cohesion this can generate underscore the fact that much help behaviour goes beyond the notion of an ‘individual’ problem to see things through a broader community or public lens. Four specific areas stand out: funerals, school fees, making a living and dispute resolution.

‘This help may not be sufficient, but what is important above all is that it exists.’

A proper burial for the deceased is not only a family matter but a ‘community’ concern that generates a collective response through pooling material and non-material resources. Such mobilisation can be reactive and spontaneous or planned through a burial society. Making sure that children are able to go to school (fees are paid, books and clothes are bought, help with homework provided, etc.) is a concern taken up not

by the parents alone, but by other family members and even neighbours and the community more broadly. How one makes a living or generates money to meet one’s needs is not something that the individual alone is interested in. Those around him or her are also concerned and take an active promotional role. In other words, a means of making a living is not an individual responsibility; others, often family, friends and neighbours, actively help with ideas, advice, skills transfer, access to work or market space, loaning and borrowing tools, start-up capital and even the provision of ‘jobs’. Resolution of conflict or tension between individuals or groups is not left to the parties directly involved. Collective harmony is a public matter, subject to community intervention and help through various community bodies and authorities as well as the support of family, friends and neighbours. In short, people’s problems and conflicts are often not theirs alone to solve but have a broader social and community dimension.

The notion of ‘private need, public issue’ is important. It demonstrates that there are instances when horizontal philanthropy assumes a public or collective responsibility for what tends to be considered in development circles as a private matter. This feature invites reflection by organised philanthropy and social investment when thinking about an external contribution and appropriate entry points and levels of engagement.

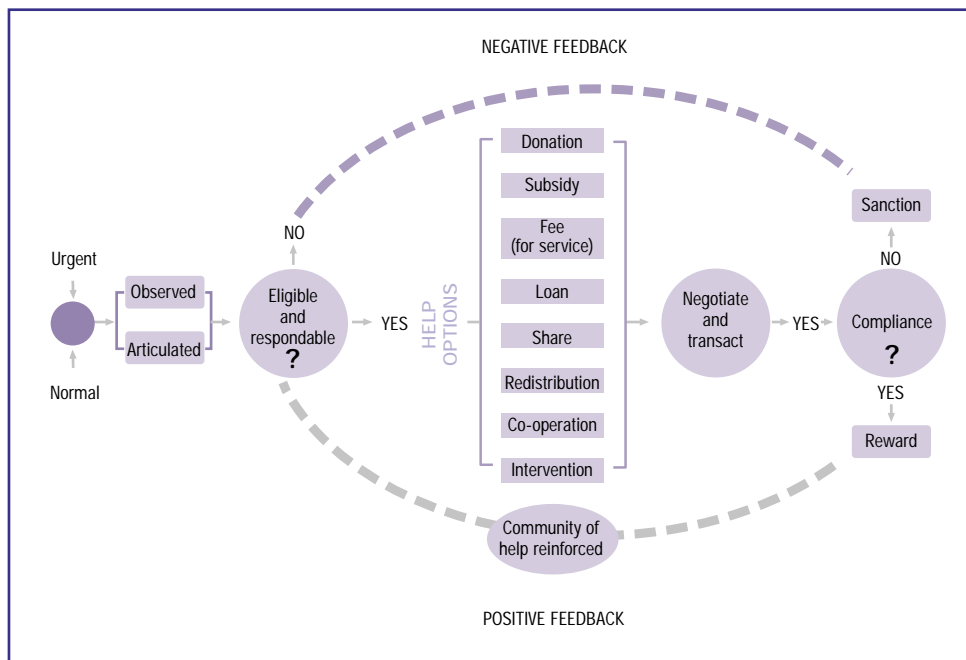
In keeping with the notion of what is appropriate, the local ethos of help follows a set of rules that guide people’s decision-making.

## Rules of help

The ethos of help is grounded in unwritten yet widely understood customs or rules that govern supportive behaviour. Through compliance with what is expected, people who are poor present themselves as credible partners. Prevailing convention in terms of expected help behaviour is distinguished by three major characteristics. First, help is not random, ad hoc or spontaneous. Rather, it is better thought of as a system held together by widely accepted ways of behaving, guided by a shared principle – ‘no matter how little, if you have, you give’. Second, help is held together by loose but binding agreements, that is, understandings between the actors that lay out the terms and conditions of a particular transaction. Third, the system of help is not linear. It operates with feedback loops that act to reinforce resource mobilisation from a person’s assistance circuits. Circular movement both sustains the system and screens out ‘actors’ not playing by the rules.

The rules of help behaviour and decision-making are informed by local specificity and nuance. However, across the four countries, a fairly common five-step sequence of decision-making and action applies. The process is illustrated in Figure 5.1 overleaf and the steps are detailed thereafter.

Figure 5.1 Rules of engagement – Process and content of a horizontal philanthropic act



The screening for eligibility filter determines if a transaction is appropriate, but the specifics of the actor’s need or problem are used to decide what is suitable as help. In other words, the content of the transaction must also be deemed appropriate for the ‘actor-need’ combination. Furthermore, the issue of capacity, understood as one’s ability to give as well as the ability to receive, which is to absorb or properly utilise help, becomes relevant and is considered.

Focus-group narratives highlight the application of this filter with respect to material help. Screening is often focused on a person’s financial capacity to mobilise money, a key commodity in addressing need. Less dominant, yet evident in the narratives, is the use of this filtering process from a receiver perspective – that is, assessing whether a person is eligible to receive – the principle being that you only ask for material help if you can use it readily. In the words of one informant, ‘you do not ask for salt, if nothing is cooking in the pot’. Help is not about accumulating, stockpiling or speculating on future need; it is about satisfying an existing need or problem. This approach informs the screening and decision-making process.

**Step 3 – Act.** If the filter applied in Step 2 produces a positive decision, Step 3, a help response, is put into motion using a familiar or commonly used set of help behaviours or options such as donation, sharing or intervention (see Chapter 3, Table 3.3).

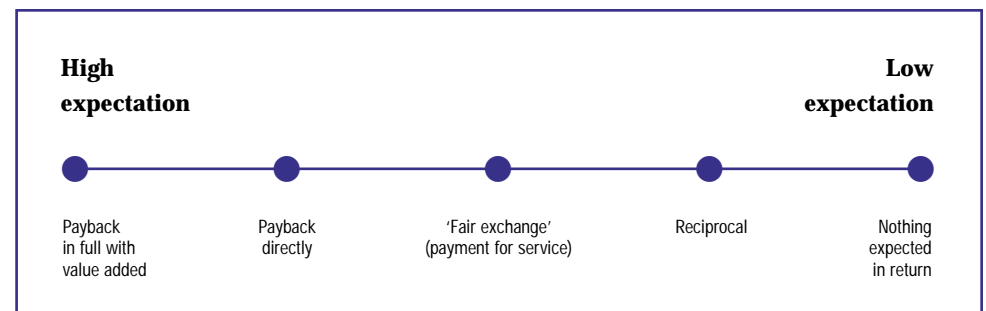
**Step 4 – Establish an agreement.** People who are poor do not leave the terms and conditions of giving and receiving to chance. It is often the case that ‘an agreement’ or ‘understanding’ is reached between the actors to establish expectation and accountability. Verbal agreements are pervasive and cut across a whole range of transaction and actor types. The understanding can be tacit; for example, in the case of reciprocity or where a spiritual actor is involved. Alternatively, an agreement can be explicit; for example, in the case of a loan, where repayment conditions are set. A range of terms and conditions can apply, and fall along a spectrum of low to high expectations, as illustrated in Figure 5.2.

**Step 1 – Initiate.** A help transaction is initiated through an offer or a request. Help can be offered by a willing giver in response to an observed need, a duty or an obligation. An offer can be made to those who are known or not known by the giver. Alternatively, a help transaction can be set in motion by a request. If a person has a problem or demonstrated need, it is perfectly normal if not expected for him or her to be proactive and make this known. This practice counters the notion of the ‘passive’ recipient. It is not equated with begging or hand-outs and is not readily stigmatised. Rather, in being proactive, the receiver demonstrates a willingness to accept a future obligation as well as being seen to be more discerning and credible. The practice of requesting is widespread across actor types, with no apparent bias, and requests can be made to a range of actors, be they organisations, colleagues, strangers or relatives.

**Step 2 – Filter.** The offer of or request for help is screened for actor eligibility and suitability. The degree of personal or social affinity, as well as proximity, is used to determine who can legitimately be approached for help and who is eligible to receive help. Family, friend, congregation, association membership and neighbour are dominant as legitimate actor categories to go to for help and to give help to.

Both the giver and receiver consider whether what is being requested or offered is appropriate. Suitability is screened in respect of three conditions: the grounds of eligibility, the transaction content in relation to the need being addressed, and the capacity of the giver or receiver to address the need and absorb the help.

Figure 5.2 Terms and conditions spectrum



Reinforced by genealogical affinity and physical proximity, narratives suggest that agreements and understandings are honoured, upheld and taken seriously. This standard highlights the undercurrent of trust between actors, as well as the importance assigned to the protection and reinforcement of one's personal reputation and character. However, exceptions do emerge and flexibility can be applied. Here, a person's circumstances appear to be a key consideration. Terms can be relaxed; for example, if an actor agrees to pay back a sum of money by Friday and defaults due to a poor market day or an emergency demand on his/her money, the agreement can be renegotiated or altered.

*Step 5 – Reward or sanction.* Once a help transaction is in motion and the terms agreed upon, implementation is monitored. Adherence is rewarded. Deviation is sanctioned. Data from the narratives indicate that contravention of the principle 'if you have you give' or failure to fulfil the agreed terms and conditions have repercussions. Those not playing by the rules face negative repercussions, such as losing access to a support circuit or network. No dominant sanction emerged from the data. A range of possible and typical responses seems to apply.

The actor concerned can be corrected, isolated or helped. These responses are not mutually exclusive and can be applied in combination. A 'correcting' response takes the form of a judgement and tends to verbally advise an actor that they are 'wrong'. This approach is premised on the need to 'right' someone's mistake or address a flaw in his or her character. The 'isolate' response denies future help to the offending actor, conforming to the oft-stated principle of 'helping those who help you'. Finally, the 'help' response provides continued support to an actor despite their non-compliance with the established rules governing help transactions.

Worthy of note is that a receiver's inability to return help due to lack of means is not necessarily considered to be breaking the rules described above, but can be legitimate – it does not contravene the rules of the game. In sum, the rules of engagement for a help transaction are such that lack of material capacity releases one, presumably with integrity and reputation intact. This apparently contradictory finding is an example of a nuance that must be probed further. The notion of a reward for playing by the rules is expressed in the adage, 'I help the one that helps me.' It indicates a symmetry between 'who I will help and who I will get help from' and underscores the feedback loop that appears to be embedded in the help relationships that poor people engage in.

## Effects of help

The inquiry was interested in finding out about the relationship of help to poverty alleviation and community building. Specifically, it wanted to test whether help in the context of poverty is mostly about meeting the practical needs of survival, as is often

assumed, or if it goes beyond this. While preliminary and inconclusive, help appears to have four main effects: (i) it maintains one's condition in adversity; (ii) it moves one away from adversity; (iii) it builds community; and (iv) it feels good. Each effect is briefly detailed below.

*Help maintains one's condition in adversity.* When resources are scarce, the vast majority of help transactions, at both individual and household level, addresses practical or survival needs. Essentially, people are concerned with the present and help each other to meet their needs, in particular to feed and clothe themselves and their families.

*Help moves one away from adversity.* While less frequent, help transactions that move the actor out of or away from the adverse conditions of poverty are certainly evident. People are concerned about the future and seek an exit out of poverty. These transactions carry the potential for increasing economic assets or capital and widening the scope of civil life. Examples of help that are intended to change and improve one's condition include: the establishment and operation of a micro enterprise, the provision of start-up capital by friends or relatives, and the establishment of associations or clubs (for example, a rotating credit scheme among friends or work colleagues to enable asset accumulation and stimulate livelihoods). Another strategic choice taken in both rural and urban areas is the decision to educate children. This is an important supplement to financial accumulation and can play out through the borrowing and lending of money for children's school fees to improve their social and economic position. In Zimbabwe, investing in children's education is perceived as *ukuzibekela* (investing in one's own future).

*Help builds cohesive communities.* There are many instances of help as a response to society's need for fellowship, identity and community. For example, help often responds to contributions made to address the needs of rites and ceremonies associated with the stages and passage of life, including birth, circumcision, weddings and funerals. Furthermore, giving and receiving appears to be an indicator of the wellness of a person's social relationships with others and worthiness of life among others.

*Help feels good.* Help transactions, with few exceptions, make the giver and the receiver 'feel good' about themselves and each other, and this is an important factor in building and maintaining one's reputation and trust. In a context rife with the stress of poverty, HIV/AIDS and, in some cases, fragile community identity, this effect is important and should not be dismissed or overlooked. There are times, however, when 'help does not feel good'. Negative feelings held by the giver can come, for example, from the receiver not being appreciative. Negative feelings on the receiver's part can be stirred by a sense that the giver has fallen short of what was expected or hoped for.

In sum, the features of help detailed above underscore that horizontal philanthropy is a complex and rich phenomenon, which the philanthropy sector is only beginning to understand. PoC can be further appreciated when compared and contrasted to the Community Foundation model, an example of PFC promoted and familiar in the region.

## Philanthropy of community and Community Foundations compared

Six main assumptions and practices aid insight into PoC and the Community Foundation approach.

With the support of international foundations, the Community Foundation approach was recently piloted in South Africa by the Southern African Grantmakers' Association (SAGA). Interest in this type of project continues through active international and local financial and technical backing for new and existing initiatives. Against this backdrop, the Building Community Philanthropy inquiry allows for the testing of two basic principles underpinning the promotion of Community Foundations as a 'worldwide movement'. These are the principles of *situational relevance* and *least harm*.

The assumption of situational relevance is grounded in a belief that: 'The adaptability of the [Community Foundation] concept makes it possible for each country and area to mold its community foundation to fit its unique circumstances' (Sacks 2004: 6). The assumption that least harm will be done by such external intervention is based on the belief that long-term availability of external resources, for example, through an endowment, will not create community dependency or displace community resources (for example, from PoC) to other purposes.

The inquiry's understanding of horizontal philanthropy offers an appreciation of what is happening below the formal or institutional level. PoC provides a picture of help behaviour as part of the social fibre and as a way of life. It sheds light on additional sites of help, including the semi-formal and informal group level, as well as in neighbourhoods and households and among individuals. This knowledge allowed the inquiry to compare a preliminary set of core assumptions and behaviours that inform Community Foundations with those naturally operating in different localities.

A compare-and-contrast technique was used to investigate whether the assumptions and practices of Community Foundations and those of PoC are aligned or in conflict. Understanding this relationship is arguably necessary for practitioners when assessing the merits and appropriateness of Community Foundation adoption and subsequent adaptation to enhance its credibility, legitimacy and effectiveness at the local or community level.

Six points of contrast were: (i) asset base; (ii) intermediation; (iii) motivation; (iv) community; (v) duration; and (vi) rules and expectations. These are sketched below and constitute a preliminary framework.

## Asset base

What is the approach to asset management? Community Foundations adopt an investment approach. Material goods, including money and fixed assets, are endowed as a basis to address the needs of a community in the long term. The value and success of a foundation is measured, in part, by the extent of its assets and growth. By contrast, the assets involved in PoC are more diverse and typically used for immediate effect. Material goods (money, food, clothes) and non-material resources (advice, access to information and contacts, ideas, prayer, moral support, accommodation, transport) both have their importance. Moreover, it is the fact of helping, not its amount, that is crucial. In short, within PoC, value is more broadly spread or shared and less focused on one or two indicators, as tends to be the case with Community Foundations.

'Help is love because if someone comes to you and asks for help, you feel sorry for them and help with money or anything that you have, even with mealie meal. We are talking about love. Even talking is helping – it shows love to your neighbour. Money alone cannot comfort someone and also money alone cannot show love. Your deeds also show you have love. Say someone has been bereaved; people will talk to them to comfort them and show them love so that they won't start thinking deeply.'

## Intermediation

What does the point of contact or relationship between the giver and receiver look like? In Community Foundations, the original giver and receiver are generally unknown to each other. While foundation staff, as intermediaries, provide the interface and may personalise the act of philanthropy, they are not philanthropists per se. In PoC, the giver and receiver are generally known to one another and the quality of interaction is of a different order, often informed by high levels of affinity, proximity and relations of mutuality. In PoC, personal reputation is at stake, as is the potential for attaining trust and the ability to influence or effectively sanction decisions or behaviour. In the case of PFC, the potential for recipient sanction on a Community Foundation is structurally limited. In short, within PoC, help has a stronger personal and interpersonal dimension than it does in Community Foundations.

## Motivation

What informs help or giving? In terms of vertical philanthropy, of which Community Foundations are one expression, giving is widely understood to be informed by charity, patronage, altruism and generosity. The act is often delivered in the context of favourable tax conditions and shelters. In contrast, horizontal philanthropy, that is, PoC, is premised on a common condition and mutual survival and is informed by not only compassion and pity, but also reciprocity and co-operation. Hence, giving in the context of a Community Foundation is largely believed to be an act of personal choice, whereas help within a PoC structure can also be seen as a social duty or obligation. In short, PoC appears to be motivated by forces that are more implicit and elusive than those found in Community Foundations.

## Community

How is 'community' understood and framed? In the Community Foundation approach, the notion of community is largely physical. Adopting a community development approach, Community Foundations tend to take geographic location and actual proximity as both the site and the cause of 'community'. This understanding is evident in the supporting literature, where the Community Foundation model explicitly 'seeks to improve the quality of life for all people in a defined geographic area' (Sacks 2004: 6). The names of Community Foundations – such as Greater Rustenburg Foundation, Foundation for the Mid South, Community Foundation for Ireland – illustrate this point. In combination, a geography-plus-endowment approach assumes there is sufficient stability of 'community', of the people and local institutions that comprise it, to make long-term prospects viable.

In contrast, as previously noted in this chapter, within PoC, community is seen as a combination of affinity, proximity and demand or need. This often means going further afield than the geographic community for help. Within PoC, people who are poor do not necessarily assume that others living in the same geographic locale, who have greater material resources, are a site or source of help. They might not naturally or automatically turn to those that Community Foundations would consider including, such as local companies or middle-class givers.

## Duration

What is the longevity or endurance of giving/help? Resource flows in Community Foundations operate largely in one direction. The moment for providing a 'return' on inputs might be a long way off, and is typically measured as outputs and outcomes

within a project framework. In PoC, it is just as likely that help will be returned when conditions demand it – the payment, for instance, of school fees for a relative's orphaned children, with an understanding of return much later should they become employed and able to reciprocate. The nature of affinity allows for open-ended fulfilment of obligations, together with a mutual understanding of the consequences of failure to do so. Thus, within PoC, help and its return are less time bound or framed than would typically be the case in a project or output-oriented framework, which could shape and guide the work of Community Foundations under a donor funding arrangement.

## Rules and expectations

How is help or giving governed? Community Foundations are guided by legal conditions and predetermined sets of rules and expectations. The criteria for providing help are usually designed to conform to the law and to the funder's mission, conditions and intentions. Relations with recipients are typically formalised in written agreements. Compliance and mutual expectations are negotiated, but within a framework that is inevitably asymmetric in terms of power between the parties, as are the consequences in cases of inadequate performance. In comparison, PoC also has its rules, which are unwritten yet well understood and which inform how a transaction is instigated and the criteria needed to determine both eligibility of the actor and legitimacy of the need. Furthermore, a decision to assist is sealed (loosely) with an agreement or shared understanding of the conditions that apply. In short, PoC and Community Foundations both follow norms and rules; however, those of the former tend to be loose or informal and those of the latter more tightly and formally defined and bounded.

'I used to be helped by working, when things were still going well for me, but now I have no helper, I have no grandparent, I have no father, I have no brother or sister, I have no mother, I have nothing – I am my only tree.'

When considered in the preparatory and design phase of a Community Foundation intervention, the above elements could mark points of harmony or discord between a proposed PFC contribution and what already exists. Comparing and contrasting could help test and explore the 'relevance assumption' and highlight a need or opportunity for adaptation.

What about the assumption of least harm? What can horizontal philanthropy offer by way of testing? A record of PoC that exists prior to a Community Foundation contribution, if purposefully mapped, could put in place a baseline for evaluation. Specifically, this

tool could enhance the ability of donors, foundations and communities to monitor and measure the impact on PoC of a Community Foundation contribution. An assessment of whether a Community Foundation augments or undermines what already exists is one way to test the 'least harm' assumption.

## Summary

The inquiry and resultant analysis and interpretation, although not definitive, enable an appreciation of the PoC phenomenon. While the findings cannot be extrapolated, given the nature of the inquiry, the analysis and interpretation of the findings are sufficiently grounded, nevertheless, to offer guidance and a starting point for exploring the implications of PoC for theory, elucidated in Chapter 6, as well as for the practice of organised philanthropy and social investment, discussed in Chapter 7.

‘When you give a little bit, this is better than the person who doesn’t give anything.’

## CHAPTER 6

### THEORY AND CONCEPTUAL MODELLING

At the outset of the BCP inquiry in this emergent field, there existed a paucity of relevant categories, concepts and meaning with which to understand community philanthropy in southern Africa. This chapter extends the findings and interpretations towards ways of appreciating horizontal philanthropy in terms of behavioural models and existing theories about human co-operation.

For reasons detailed in Chapter 1, a cautionary research approach was employed, which avoided adopting an existing theory of human relations with its associated concepts and categories. Nevertheless, one intention was to use the results of the research to inform and be informed by existing theories. This has been done in three ways. First, a conceptual model was employed to generate propositions about help relationships between the poor. Second, a decision-making algorithm or formula was introduced to ‘compute’ the probability of a horizontal philanthropic act taking place. Finally, research results were compared with a range of theories that try to explain why people collaborate and help rather than compete and exploit one another.

## Conceptual models

The BCP inquiry generated categories and factors that can be used to build two conceptual models, both of which need testing and refinement.

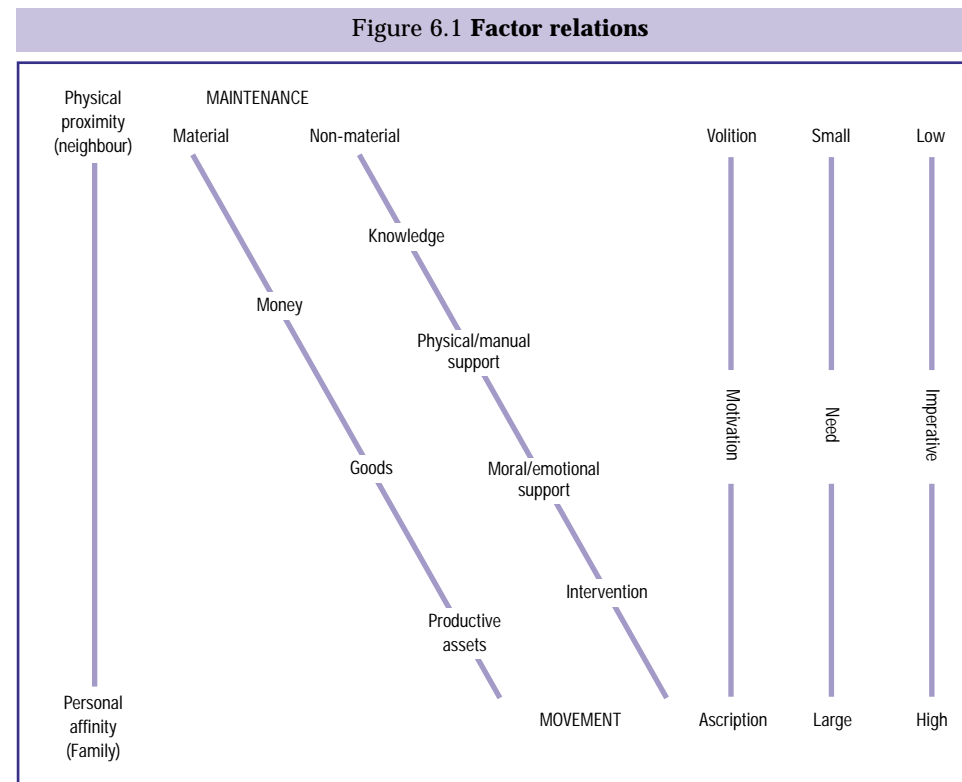
The inquiry identified numerous factors that determine and are determined by horizontal philanthropy. The most significant factor categories are:

- **Affinity and reputation:** Defines actors in terms of their affinity by physical proximity, blood or identity shared in other ways, as well as their individual reputations.
- **Need:** Specifies transactions, specifically the type of need in relation to the demand on the actor's asset base – light and frequent needs, or heavy and of longer duration.
- **Choice/Duty:** Specifies motivations in terms of ascription/obligation and volition/free choice and the degree of imperative to act that they produce.
- **Principles:** The axioms of altruism, reciprocity or collaboration that underlie help behaviour.
- **Outcome:** The outcome of help in terms of 'maintenance' (that is, coping with vulnerability under adverse conditions) or investing in 'movement' or advance out of poverty by collaborating to increase assets.
- **Rules:** Conventions that combine and regulate how the other factors interact.

The data described in Chapters 4 and 5 suggest that the relationships between these factors can be modelled and understood in two ways. First, they can be conceptualised in terms of *patterns operating between factors*, which are structural in the sense of reflecting enduring, relatively stable and predictable behavioural tendencies. Second, they can be framed in terms of *the role that different factors play* in people's decision-making about being helpful or not.<sup>1</sup>

### Conceptual modelling using a slope graph

With respect to factor relationships, Figure 6.1 draws on the data to illustrate what relational patterns look like.



These factor relations lead to three preliminary propositions about the interplay seen from the information gathered.

**Proposition 1:** Material help between actors that relies on physical proximity between neighbours (who may also be family) is more likely to reflect small material needs in terms of quantities of food, money or clothing that are willingly given, do not represent a significant proportion of available assets, can be informed by altruism or reciprocity, help maintain physical well-being and distribute risk by reinforcing social relations that are further bolstered by non-material assistance.

**Proposition 2:** Help that must rely on blood affinity tends to be less frequent, makes calls on higher proportions of available assets, rests on ascription with a high imperative not to refuse, may reflect reciprocity or collaboration and acts as an investment in intergenerational survival or movement to a better life.

**Proposition 3:** Help that is collectively constructed through local associations is predominantly material, rule-based and designed to provide either a maintenance/insurance or movement function for members, but seldom both.

<sup>1</sup> This approach corresponds with theories of personal choice behaviour (see LeBeau 2004: 124–125).

These propositions are necessarily preliminary in terms of understanding the relationship between factors. The modelling they imply requires specific testing to determine validity as tenets for how help relationships in horizontal philanthropy operate.

### Conceptual modelling using a decision-making algorithm

A further way of considering and modelling horizontal help is through a personal-choice lens and formula that specifies the role different factors play in reaching a help decision. The data collected suggest that when respondents decide about asking for or giving help, convention and four leading elements are in play: (i) the size and nature of the need or problem; (ii) the similarity or likeness between giver and receiver; (iii) the level of personal trust between them; and (iv) underlying motivations affecting the giver. To aid conceptualisation, preliminary results about decision-making were set out as a formula that ‘estimates’ the likelihood that a horizontal philanthropic act (*HPA*) will occur. The algorithm is:

$$HPA = \frac{(A + Nu + M) \times R}{K + Nn}$$

*A* refers to affinity between the actors, *R* to the reputation and status of an individual to be helped and *N* to the need or problem to be addressed, where a critical distinction is made between urgent or emergency needs (*Nu*) and normal or regular needs (*Nn*). *M* refers to underlying motivation; *K* is a constant.<sup>2</sup> Each factor requires clarification.

Affinity (*A*) is made up of three relational elements: closeness in terms of blood (*CB*), that is, genealogy of kinship or family; closeness in distance (*CD*), that is, physical proximity; and close socio-economic relations (*CSe*), which include shared livelihood, sense of identity, and common membership of a club or church. Affinity between the giver and receiver can be represented as:  $A = CB + CD + CSe$ .

An individual’s reputation (*R*) is central in determining eligibility for assistance. This factor is informed in two ways. First, a person’s status (for example, as a mother, elder, headman or political representative) may imply a particular level of due respect. The second feature is the individual’s character: Is the person ‘good’? A common indicator here is the degree of trust a potential giver places in a receiver. Like trust, a good reputation is built up over time. Attaining a positive reputation is strongly influenced by whether or not a person adheres to the rules governing help.

Poor people make fundamental distinction between types of demand or need (*N*) – normal needs (*Nn*) and urgent needs (*Nu*). Each type can be appreciated further through three dimensions:

- *F – Frequency*: How often the problem or need occurs and hence how often help is actually requested or offered.
- *P – Proportionality*: How much of a potential giver’s own resources (material assets, time, effort) are required to address the need or problem.
- *T – Time*: The duration of the help and the period before a required or expected return.

Thus, as noted in Chapter 4, normal needs are usually regular, proportionally manageable and of short duration; and urgent needs, generally, are low in frequency, involve a proportionally greater demand on available resources and require rapid response.

With underlying motivation (*M*), two common issues are choice and principle. The decision to help or ask for help can be voluntary and informed by free choice, or it can be a function of duty and obligation (for example, ascribed by the combination of one’s status and a particular need or problem). Three key principles are in play, which potential givers may or may not be sensitive to and apply on a case-by-case basis in their help decision-making. The principles are altruism, reciprocity and co-operation.

In terms of relative significance, the findings suggest a distribution of motivations in which reciprocity is most frequently applied, followed by co-operation (doing together what you cannot do alone) and then altruism. The third – understood by the poor as compassion and pity – is often reserved for strangers or for those who cannot help themselves. Regarded largely as receivers and not givers, these include: the poorest of the poor, orphans, the elderly and the disabled. The findings point to the significance of the philosophy and principles of *Ubuntu*, the recognition of oneself through others, as a motivational force that places altruism in a different light.

As a way of grouping and understanding the findings, the formula is necessarily preliminary and tentative. Its purpose is simply to locate the role of different factors in people’s decision-making about being helpful or not, and to aid testing, verification and refinement of current observations. Insight into the likelihood of an act of horizontal philanthropy occurring or not offers the power to predict and explain behaviour that could be of interest to organised philanthropy and social investment. For example, philanthropic practice might want to consider the weight given to personal reputation and strive to strengthen and invest in this factor as one way to have a positive impact on resource mobilisation and its sustainability.

Besides conceptual modelling, one intention of the inquiry, guided by grounded theory, was to explore the relevance of mainstream theoretical frameworks to people’s help behaviour in the context of poverty. Attention now turns to theorising about the landscape of horizontal philanthropy.

<sup>2</sup> The inclusion of *K* in the denominator is to avoid the illogical result of zero *Nn* meaning an infinite probability of a horizontal philanthropic act.

## Contributions to theorising horizontal philanthropy

The landscapes of horizontal philanthropy illuminated by this inquiry cannot be properly understood and interpreted without adjustment to mainstream theoretical frameworks.

The data collected and its modelling described above provide a basis to consider how existing theories of human relations might explain part of or all aspects of horizontal philanthropy. This task faces two challenges common to basic social science research that relate to determining if and to what extent findings from southern Africa can be generalised (see Verschuren 2001) and selecting the theories to be drawn upon.

### Challenges: Reductionism and holism in social science

Theories rely on axiomatic statements or propositions. However, there is contention about how social theories can be found, formulated and validated. Reductionism is a logic-driven process to identify the most essential or fundamental element(s) of the phenomenon being investigated. Once identified, such elements may become axiomatic premises that, until disproved, can act as generalised or universal laws.<sup>3</sup> A common example of reductionism in explaining and predicting people's behaviour is the axiom that human action can be understood in terms of maximising personal utility or happiness. Hence, under all conditions at all times, social behaviour can be satisfactorily explained by the individual self-interest that an action serves and satisfies. In other words, all social relations are premised on selfishness.<sup>4</sup>

An alternative theoretical approach is holism – a notion that phenomena have properties that cannot be explained in terms of the characteristics of their constituent elements or parts (Wilber 2001).<sup>5</sup> This point of view relies on broader, system-oriented, integrative and non-individualistic categorisations.<sup>6</sup> Holism is argued to be more appropriate for understanding and explaining the complexity of the interaction between external conditions, operating social structures and the internal drivers of human agency.

The approach to theorising that follows is informed by a complexity perspective that regards the above dichotomy as false (see Cilliers 1998). Holistic theorisation is a legitimate approach to analysing human behaviour, with the rider that such explanations may not contradict principles established in elementary explanations. In other words, social

<sup>3</sup> Levels of analysis generating different levels of social theory serve to organise bodies of knowledge along manageable lines that are, themselves, often fuzzy and poorly defined (see Popper 1960).

<sup>4</sup> This axiom assumes adequate rationality (see Phelps 1975).

<sup>5</sup> For Wilber's 20 tenets of holism see <<http://www.emrgnc.com.au/tenets.htm>>

<sup>6</sup> This view is reflected in Durkheim's proposition of 'social facts' and the premise that all 'social phenomena contain all the threads of the social fabric' (Mauss 1969: 1).

science theory is stronger when there is consistency between elemental analysis and integrative explanations that emerge from interactions between multiple factors.<sup>7</sup>

Consequently, a robust theory for horizontal philanthropy can be defined as an 'optimal point of consistency', where an appropriate degree of reductionism (that is, level of generalisation) combines with the integration of multiple factors to give a better answer than alternatives to the question that inspired the investigation. In this case, explaining why, when and how poor people in four countries of southern Africa help each other.<sup>8</sup> With this criterion in mind, what theoretical terrain needs to be considered?

### The theoretical terrain

The BCP inquiry relates most directly to theories and contemporary research that try to understand and explain why people collaborate and help rather than, in pursuit of self-interest, compete and exploit their relationships with others. In this terrain, psycho-social, socio-economic and evolutionary explanations for helping behaviour stand out. The first perspective is premised on moral and emotional drivers for behaviour arising from socialisation, cultural norms and personal experience. The second body of theory argues that human relationships are themselves important assets and forms of capital. The third perspective argues that, alongside competitive self-interest, forms of non-exploitive collaboration have emerged and have been selected over time as stable behavioural options. This has occurred because they produce positive outcomes in terms of survival and human progress. How does horizontal philanthropy compare with these theoretical lenses?

### Psycho-social explanations: Moral imperatives

Because the concept informing the research – philanthropy – is well studied, this area of theory should be relatively straightforward. In practice, however, philanthropy is an uncertain notion because, over time, it has been applied to disparate types of human behaviour as well as across a range of assumed motivations.<sup>9</sup> The latter can never be satisfactorily verified by relying on what people say about why they are acting the way they do. The BCP research tackled this problem by having participants define what is or is not 'help'. For respondents, a help transaction – be it material or non-material – requires a moral underpinning as perceived by the actors and reflected in non-exploitive rules.

<sup>7</sup> Walsh (1997) frames the (false) choice as being between methodological individualism and methodological collectivism. This formulation is particularly apposite.

<sup>8</sup> The 'nature of the question' is understood as its level of abstraction or generality.

<sup>9</sup> Mainstream, neoclassical economics would posit that altruism, generosity and philanthropy always contain a self-serving utility to the giver by satisfying psychological needs of self-worth and self-esteem. In short, giving makes you feel good and may also bring public acclaim and enhancement in social status.

'It must be done because you cannot refuse to give someone something that you have. Whether it's your relatives or not, and also we can say it's our way of life and the problems we face. If you don't have love you can't give.'

'It is a gift that came from God. Even long, long ago it used to be there, long ago someone would be given a cow and told to milk it for the children, or would be given cattle to take care of them and then be given one as thanks for taking care of them. So it is a gift from God.'

'It will change because of Westernisation. They say that you should save, and that will cause people to think individualistically.'

Taking stock of moral theories applied to 'help' is complicated in two other ways. First, there is inconsistent application of terms (see Wright 2001). This difficulty is made worse by the fact that there are no direct linguistic equivalents to English terms such as altruism or philanthropy, which themselves have socio-culturally entrenched meanings that can be 'deconstructed'. In other words, while behaviours regarded as 'help' can be observed, their description is rooted in context-specific psycho-linguistic interpretations (Herriot 1970; Vygotsky 1986). Second, prevailing theories are typically premised on conditions of wage employment or access to social welfare systems to be found in modern market economies. The research detailed in this monograph is located in very different linguistic, socio-economic and livelihood conditions.

Relevant literature attributes 'helping' to moral principles of philanthropy, altruism, generosity and volunteering, and suggests the following distinctions between them. Driven by compassion, guilt, a sense of justice or similar emotions, philanthropy is a system of non-state resource distribution for the public good by people or institutions with higher net wealth to those with lower net wealth. Altruism is a selfless, pro-social motivation that promotes the welfare of others. Generosity is a pro-social motivation for helping or giving that reflects self-interest but without an expected or required return. Volunteering is the unpaid, freely given allocation of time for the benefit of others beyond direct family or relatives.

Horizontal philanthropy between the poor does not conform to philanthropy as defined above. There are no marked differences in net wealth between the actors. In terms of the other moral drivers, research findings suggest a different conceptualisation is required that is not premised on individualistic motives. Examining altruism is a way of discerning what a different appreciation of moral drivers might mean.

Altruism, understood as selfless helping, is not reflected on the research landscape. Respondents simply did not regard their actions in this way. This is not because they are always selfish. Rather, it is because of a deep underlying philosophy of being and

identity that permeates and informs human relations. The acculturated philosophy of *Ubuntu* prevalent in the region and its populations cannot permit or conceive of separation between giver and receiver (Louw 1999). Both are co-determined bearers of humanity reflected in the axiom: 'I am because we are'. In this sense, altruism as a 'selfless' act does not occur, because to deny helping if one can do so is to deny oneself of self. The converse also holds. Refusal to accept a gift denies the humanity of the giver (Mauss 1969). Gifting and receiving are mutual in the obligation carried by helper and the helped. Consequently, only under extreme conditions of 'reputational failure' can assistance be refused. Help to orphans, the old and the infirm, regarded as 'charity' in the West, is not conceived in this way or lived as a 'selfless' act, but as an obligation of the humanity helpers see in the helped and carry themselves.

*Traditional culture defines the individual's identity in the following ontological formula: cognatus ergo sum: I belong, therefore I am. To belong is to participate in and contribute to the life of the family. This is in opposition to the individualistic dictum of Descartes: cogito ergo sum: I think, therefore I am. It is not the individual's capacity to think which is the prime source of his or her identity formation, but rather the reality and the ability of belonging, participating, and sharing. The sharing of one's life with another's leads to wholeness and guarantees health. (Masamba Ma Mpolo 1985)*

The separation of self from the other reflected in a Western view of an individual's moral motives is not present in terms of how help is understood in the respondents' world view. In their sense of being, altruism, generosity and volunteering are subsumed as motivations into the moral principles and meaning of *Ubuntu*, which can be theorised in terms of 'the collective self'. *Ubuntu* operates as an acculturated belief-based system, often with spiritual explanations. It informs identity, social rules and conduct, the ethics and norms of relational behaviour as well as inter-generational obligations (Louw 1999), particularly towards ancestors, symbolising an extended family (Mbiti 1975). Its religious expression informs African political culture (Ellis & Ter Haar 2004). A philosophy of 'collective self' is also informing modern approaches to management and development (Lessem & Nussbaum 1996; Nussbaum 2003; Nussbaum & Schieffer 2005).

'People who help me, I thank many of them. They are not people who are related to me, they are just from the community. This means that I can be helped. Even in difficulties, difficulties like when my child died and the nation came running to me, helping me, from different directions. Some people – I did not even know them.'

However, this moral explanation for help motivation cannot be treated uncritically. Within respondents' diverse livelihoods, pressures of individuation associated with the penetration of 'selfish' modern market economies are constantly in play. To what extent, therefore, do the moral framework and relational imperatives of *Ubuntu* shape patterns of social interaction found in this study? Specifically, how far can a theory of the collective self shed light on the reciprocity and co-operation found in this inquiry when set against predominant theories of individual selfishness? Answers can be and are being sought with respect to socio-economic and evolutionary theories of co-operative relations.

### **Socio-economic explanations: Collective action, social capital, networks and scripts**

Research results show that within livelihood, survival and coping strategies, helping is more often exhibited as reciprocal exchange. Collective action involved in pooling resources is a secondary feature. Applying a principle of reciprocity means that payback can be spread over time – effectively acting as redistribution of the giver's assets. If the receiver behaves as required, vulnerability is reduced because risk is spread, which is why trust and reputation are so important in decision-making. However, reciprocity does not increase assets. Hence, the emergence of pooling resources and similar arrangements within agreed rules, controls and sanctions, of which exclusion, and the denial of being that this implies, is the most far-reaching. Group collaboration affords the prospect of collective gain, to give movement out of poverty or, at least, not to slip further into deprivation. Olson's (1971) work shows why collective action among small groups emerges and operates in this way.

These findings have a bearing on two contemporary areas of social theory. One relates to the nature of social capital, the other to the evolution of co-operative behaviours and selection of stable strategic mixes.

Lin (1999) posits a central controversy about social capital, which is broadly understood as an investment in social relations with an expected return.<sup>10</sup> While the interaction between people is fundamental for the maintenance of this type of asset, the debate hinges on an appreciation of social capital, advanced by Putnam (2001) as a collectively generated value or by Lin as a more individualistic asset-based property. While both can co-exist, the findings of this inquiry suggest that for poor people this occurs in a particular way. Simply framed, for respondents *reputation* is an individualistic element, three types of *affinity* form the connective tissue, and needs-based *networks* express, structure and make operational the collective value.

Reputation is personally carried or possessed. It is continually 'updated' by an individual's decisions with respect to asking for and giving help. Reputation failure

<sup>10</sup> Lin (1999: 31) attributes social capital with four functions: information, influence, establishment of social credentials and reinforcement of claims on certain resources that are publicly acknowledged.

results in network exclusion and loss of access to the assets that social capital makes available. In this region of the world, exclusion could mean the difference between survival or not. Affinity is fundamentally a relational property, spanning the *Ubuntu* meta level of shared humanity to the very particularistic features of family and kin. A signature feature of horizontal philanthropy is the predominance and significance of personal knowledge of the other – the system cannot function on the basis of anonymity. This inquiry suggests that a controversy about social capital, when applied to the poor, could be resolved through an understanding of horizontal philanthropy, where the reputation 'of' an individual acts symbiotically through affinity 'with' others expressed in networks of social capital as a collective asset.<sup>11</sup>

A further contention in theory concerns the degree to which social capital requires relational networks to be dense or closed or can permit a more open perspective. Closed networks with intimate relations, such as family, kin and clan, are argued to be necessary to reinforce trust and the ability to enforce rules. Higher density of connections generates greater returns from mobilising resources, giving positive feedback on membership and, hence, reinforcing solidarity. An alternative position argues against the necessity of such an arrangement, because open networks offer the potential for linkages to other groups and enhanced access to other asset networks. Lin (1999: 34) suggests the following balance:

*Rather than making the assertion that closed or open networks are required, it would be theoretically more viable to (1) conceptualize for what outcomes and under what conditions a denser or more sparse network might generate a better return, and (2) postulate deduced hypotheses (e.g. a denser network would be more likely to promote the sharing of resources, which in turn maintain group or individual resources; or, an open network would be more likely to access advantaged positions and resources, which in turn enhance the opportunity to obtain additional resources) for empirical examination.*

The debate can be framed in terms of bonding and bridging features of social capital. The former tie and hold a group together, a significant feature of closed networks. Bridging capital extends asset provision and acquisition to other networks. The landscape detailed by this inquiry indicates a predominance of bonding social capital amongst the poor, which is strongly conditioned by ethnicity, with proximity and similarity in livelihood as secondary factors that differ between rural and urban areas.<sup>12</sup>

Horizontal philanthropy would theorise social capital as an array of relational networks used in a particular way. People choose the appropriate network based on a sort of 'script' that starts by considering anticipated outcomes of the assistance

<sup>11</sup> Under conditions of anonymity, reputation is even more fundamental in transactions. For example, eBay uses a feedback scoring system to 'build' and signal the reputation of buyers and sellers; those breaking the rules can be expelled (*Economist* 11.06.05).

<sup>12</sup> The research design militated against the capture of bridging capital to more vertically situated groups with higher net wealth.

requested or given. This choice is passed through an affinity filter to determine which (available) social connectivity must be called into play or purposefully constructed. Type of need and context-specific 'readings' of reputation and affinity determine which script is selected and applied. Based on experience and learning as feedback, scripts are updated after each transaction.

### **Evolutionary explanations: Formalisation and modernisation**

A further arena of theorising with a direct bearing on this inquiry is associated with identifying and explaining people's 'primal' relational propensities. Experimentation under artificial (university) conditions has produced a fairly stable trilogy in an individual's relational predispositions: free-riding (that is, being selfish); reciprocating (that is, balancing contribution and return); and co-operative, where input exceeds return but adequate benefits still accrue to the co-operators (Kurzban & Houser 2005). A frequent distribution ratio identified for these behaviours is 20:65:15 for free-riding, reciprocating and collaborating, respectively.

It has been argued that this distribution of behaviour is the result of selective evolutionary processes informed by social norms that lead to relatively stable relational strategies over time for all human populations (see, for example, Fehr, Fischbacher & Gächter 2002). However, results from laboratory experiments restrict robust theorising. Therefore, confirmation or otherwise is being sought by moving from artificial conditions in universities to systematic, comparative field research of the sort conducted by Henrich et al. (2005). This recent study applied relational games in 15 small-scale societies representing a wide range of economic and cultural conditions. The objective was to test the 'canonical' model of neoclassical economics that posits rationality, selfishness and self-interest as the premise of all relational behaviour. The diversity in livelihood and culture of this research more closely reflects the situation encountered in the BCP inquiry:

*Our sample consists of three foraging societies, six that practise slash-and-burn horticulture, four nomadic herding groups and two sedentary, small-scale agricultural societies. Our games were played anonymously, and for real stakes (the local equivalent of one day's wages in most cases).*

*The results of this project ... can be summarized in five points: first, there is no society in which experimental behavior is consistent with the canonical model; second, there is much more variation between groups than has been previously reported; third, differences between societies in market integration and the importance of cooperation explain a substantial portion of the behavioral variation*

*between groups; fourth, individual-level economic and demographic variables do not explain behavior within or across groups; fifth, experimental play often mirrors patterns of interaction found in everyday life. (Henrich et al. 2005: 5)*

The BCP inquiry differs in that no games were involved, urban and peri-urban contexts and livelihoods were included, respondents were not anonymous and participants were selected from a narrow socio-economic group – the poor. Further, the design of this inquiry precluded investigation of selfish behaviour beyond establishing criteria and rules under which sanctions against it are applied.

However, findings from the BCP countries indicate a similar proportional presence of reciprocal and collaborative help to that found in both laboratory experimentation and field study of individuals. However, differences emerged between BCP countries in terms of how co-operation was structured. This finding has a potential bearing on the way that collaborative behaviour evolves over time, specifically under pressure from the modernisation, commodification and individuation inherent in market-based economies.

Collective assistance in South Africa and Zimbabwe is more likely to be formalised through association membership than it is in Mozambique or Namibia. This difference could be explained by the findings of the inquiry with respect to the effects of market penetration. South Africa and Zimbabwe exhibit similarities in terms of the more advanced penetration of market economies associated with large-scale commercial farming, highly industrialised and capital-intensive mineral extraction and higher degrees of urbanisation, as well as (globally) significant levels of economic inequality. Namibia and Mozambique differ from the BCP inquiry's other two research sites on all of these counts.

Higher intensity of market engagement and migration of populations to urban centres, which require cash-based livelihoods and rural-urban transactions that are less often face to face, could explain a greater reliance on the more formalised arrangements for co-operative assistance found in South Africa and Zimbabwe. Whether or not this type of evolution starts to erode the normative base for help inspired by *Ubuntu* cannot be assessed from the evidence gathered so far. Nevertheless, there are indications that primal behavioural distributions found in the multi-country simulations show up in horizontal philanthropy among people who are poor. This finding introduces an interesting perspective on reductionist explanations about help.

'Because you also get help sometimes from other people, so if you see someone in need of help, you help. You will be taking care of your tomorrow.'

The moral philosophy of *Ubuntu* suggests that individual self-interest is always in play when providing and receiving help. To not do either is to deny self as a collective phenomenon and identity. In this sense, people involved in this inquiry could be considered morally and psychologically, rather than economically, 'selfish'. Thus, a reductionist interpretation would replace *homo economicus* with *homo moralis*, whose primal driver in help behaviour is worthiness as a human being in the eyes of oneself and of others.

What 'worthiness' means is subject to evolutionary and contextual forces that are continually in play.<sup>13</sup> For poor populations in the area of study, worthiness is characterised by helping even the little one can, being non-exploitive and adhering to rules that spread risk, reduce vulnerability and reinforce rather than divide relationships. This combination of values enhances the probability of survival. That is, they form a good fit with the context and condition of deprivation.

What can be advanced is evidence that respondents' human relations are informed as much by collectivising moral principles as they are by individual utility. Put another way, applying reductionism requires that self-interest reflects both collective and individual dimensions of 'self' in explaining human behaviour. The significance of this perspective is discussed below.

### **Towards a theory of horizontal philanthropy among the poor in southern Africa**

Two types of modification are called for. First, self-interest that provides utility in amoral markets requires modification by morally founded imperatives, particularly strong reciprocity. Applying this value produces group or shared benefits that increase the probability of survival and, hence, inter-generational continuity. Simply put, the interaction between individual and collective primal drivers of human relations is an evolutionary beneficial strategy, particularly for those at risk. A second modification is inclusion of affinity and reputation as important co-factors in help decision-making. These factors filter primal drivers in terms of selection, maintenance and structuring of social networks.

This combination of adjustments can be advanced as an 'optimal point of consistency' between primal elements and integrated factors in theorising and explaining horizontal philanthropy amongst people who are poor in southern Africa, and can be expressed as follows: Informed by a moral philosophy of collective self, horizontal philanthropy is a need-impelled, reputation-mediated, network-based system of mutual assistance affording self-respect, mutual survival and joint progress.

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<sup>13</sup> In many settings, competitiveness and 'wealth-creating' greed can equally be regarded as worthy characteristics.

The applicability of the inquiry's results beyond its population groups and geographic location can only be the subject of speculation. However, the findings suggest resonance with explanations about the 'startling' progress made in human co-operation across the globe, recently put forward by Seabright (2004). This success requires adequate rationality allied to a human psychology that fosters 'the emergence of institutions that make human beings willing to treat strangers as friends ... rather than as competitors to be vanquished'. The psycho-social condition required is inherent in the moral philosophy of *Ubuntu*, which is still prevalent and functioning. Was it, perhaps, 'exported' from Africa, as the cradle of humankind, to the rest of the world, providing the roots for the human collaborative success that Seabright describes?

### **Summary**

As noted in the Introduction, the BCP inquiry responded to a descriptive and conceptual knowledge gap on indigenous philanthropy. While preliminary and subject to testing and refinement, the inquiry has made a contribution to conceptual models, where none existed before. The inquiry, based on the concepts and categories that emerged from the data has, furthermore, made an input to theory building through reflection on the relevance of existing theory to explain horizontal philanthropy. To deepen appreciation, the inquiry has much to offer the current orthodoxy through shedding light on broad implications for contemporary philanthropic paradigms as well as lessons for practice. This is discussed in Chapter 7.

## 'I can see that help is here and it's growing': Elderly Namibian women discuss the impact of AIDS

**Meme Mariana:** This disease that came now, it's something that can confuse and frustrate a person. It can make people worry. When you are willing to help a person, on the other hand, the sick person does not want to be helped. There is no acceptance of people from outside the house who want to be where you have a patient. Ooh, this disease makes people to go mad.

If you come from your house to go and visit where there is a sick person, today and tomorrow, you might realise that even that patient in the house does not want to talk to you any more. If she hears that you are coming, she can tell the other people in the house to say that she is sleeping. The patient thinks that the visitor just wants to see her so that she can go and talk about her to the other people.

**Meme Martha:** Sometimes you come to visit a person, and he is very, very fine. And once you leave, you may tell people that the person is just wounded. He is only lying in a wet blanket. It is not good. You do not need to tell other people as you just went there to visit. It might seem like you just went there to see how bad the patient is, so that you can spread the story. Now people used to be afraid of those things.

**Meme Mariana:** At first, when the disease was first noticed, it was attached to many bad things. People were making jokes about the disease. We were not shocked. Those who got it first were seen as those who were just sleeping around. It was very bad. People never thought that each and every house might experience it as it is now. They never thought that it would come to them one day. They never knew that this could be a national problem. It is only now that people accept those who are suffering. At least now we are coming together and we support one another and we advise one another about how we can solve and deal with such a disease.

**Meme Soini:** Help. I can see that people are helping one another more now. We were not helping others some years back, but now we have started again. Now, even people themselves are now likely to tell others that they have the disease so that they will be helped. People are going to the hospitals so that they can be checked and examined. Even in our congregation, there are about 60 people who went public that they have the disease. Not all of them were from Endola. Some came from Ombalantu. I can see that help is here and it's growing.

**Meme Wilhemina:** Now, help is good. At the beginning, people were not really serious. Parents are showing that they are really motivating each other. Some people lost up to three people just because of that disease. Now, not all people are laughing anymore, but they are working together to help each other and overcome the disease.

# 3

PART THREE

## Implications for practice

‘ Giving is like depositing something, because tomorrow that same thing will come back to you. ’

## CHAPTER 7

### SIGNIFICANCE AND LESSONS FOR ORGANISED PHILANTHROPY AND SOCIAL INVESTMENT

If the Building Community Philanthropy Project's emerging understanding of PoC is valid, then several propositions need highlighting. A set of broad implications for paradigms, lessons for practice, as well as recommendations for donor agencies are proposed. This chapter concludes the monograph with a look to the future of organised philanthropy in southern Africa. It suggests that the moment to innovate and unlock new opportunities and potential in resource mobilisation is upon us.

The BCP inquiry offers a first and exploratory yet in-depth and systematic look at the ethos of help among people who are poor in four southern African countries. The findings have implications for existing philanthropic paradigms and practice. This final chapter reviews broad implications and offers more specific lessons for organised philanthropy and social investment.

These insights have been crafted with the benefit of a series of conversations, some formal and others informal, with senior representatives of the organised philanthropy sector in southern and East Africa as well as internationally.<sup>1</sup>

<sup>1</sup> These include consultations with participants at the Synergos 2005 Global Senior Fellows Meeting and at the European Foundation Centre General Assembly and Conferences in 2004 and 2005. In addition, the review draws on dialogue with relevant Ford Foundation grantees in Africa and the United States, supported by the Africa Philanthropy Initiative and the Effective Communities Project, and with participants at the 2004 and 2005 Bi-national Civil Society Forum, jointly sponsored by the Centres for Leadership and Public Values at the University of Cape Town and Duke University, specifically members of the Self-help and Community Philanthropy Working Group. Their inputs have contributed to how this chapter frames issues, distils lessons and poses questions.

## Broad implications

The findings have far-reaching implications for philanthropic orthodoxy and paradigms.

The inquiry's understanding of indigenous philanthropy among and between people who are poor indicates the following:

*The assumption that philanthropic language and concepts are universal needs to be reconsidered.* The inquiry demonstrated that the language of philanthropy does not resonate in southern Africa and in the context of poverty. It sits uncomfortably, is not widely understood and acts as a stumbling block to effective communication. Furthermore, the inquiry's use of 11 vernacular languages demonstrated that the poor have their own lexicon of words, meanings and concepts to describe 'help'. Such idioms provide important linguistic markers. Their deliberate use to capture and appreciate how 'philanthropy' is understood and practised locally in southern Africa could have potential for easing the disconnection with prevailing orthodoxy. The inquiry's experience confirms that to enhance effective communication and unlock local possibilities and opportunities, it is crucial to resolve in some way this linguistic imposition and the conceptual impasse that it causes. Can the sector craft a meaningful concept of 'philanthropy' that is more inclusive of different helping impulses and expressions in diverse social, economic and cultural contexts? Should the sector in southern Africa live with the linguistic and conceptual disconnection, or introduce to the philanthropic discourse new words and meanings that resonate locally?

*The assumption that only the rich give and that the poor are largely the 'target consumers' of philanthropy needs to be challenged.* The inquiry has demonstrated that giving is not the preserve of the wealthy, but that people with low net wealth also give. That is, people who are poor can be both givers and receivers of help. This finding challenges the assumption that high net wealth is a necessary condition for giving and contradicts the view that people who are poor are merely recipients. The philanthropic framework needs to expand to encompass a more robust phenomenon with multi-directional resource flows, for example, by using a vertical axis (resource flow from rich to poor) as well as a horizontal axis (help among and between the poor), as illustrated in Figure 1.1 in Chapter 1.

*The assumption that philanthropy is a voluntary act is only part of the story.* In the context of poverty, people often help because they 'have to' – out of a human philosophy that is not premised on a self-referential primacy of the individual. Duty, obligation and mutuality are embedded relational values that challenge the notion that

the help impulse and act are based on altruism and generosity. Co-operation and reciprocity can apply to a far higher degree.

*The tendency to equate philanthropy with money should be questioned.* The inquiry demonstrates that both material and non-material resources are mobilised by the poor. The notion of what has value and thus constitutes a resource needs to be reconsidered, and measures should be developed to highlight the developmental significance of a more extensive spectrum of resources. A fixation on money emphasises absolute value and measurable quantum at the cost of 'intangible capital', which is vital for society and survival of the poor (World Bank 2005). An emphasis on one dominant philanthropy indicator – in this case, money – over other values can mask important contributions and functions of helping. Is the sector underestimating and under-utilising resources available to it? Could a more robust and full-bodied resource base be accessed if its measures and indicators were more inclusive and embraced that which is more difficult to quantify?<sup>2</sup>

*The notion of philanthropy as a donation with no expected return needs to be questioned.* The inquiry demonstrates that in the context of poverty, loaning and borrowing money, as well as paying a token fee for a service, are not considered economic transactions but acts of help. This finding has implications for what the sector considers as philanthropic forms. For example, it invites development agencies to revisit the tendency to locate micro-credit in economic rather than philanthropic portfolios under conditions where borrowers consider the mobilisation and recapitalisation of resources to be help behaviour. Could the provision of innovative financing, including micro-credit, inject recapitalised resources into community philanthropy to complement existing modalities for a more effective and sustainable resource base?

In addition to testing assumptions and revisiting popular notions that underpin philanthropic orthodoxy, the inquiry has implications for other dimensions of philanthropy. Attention is drawn to seven key features.

## Two types of community philanthropy

The finding that organic and indigenous practices of self-help actively exist in poor communities is significant for how community philanthropy is understood. In many circles, community philanthropy is closely equated with Community Foundations (that is, the

<sup>2</sup> It is worth noting that within the sector new ways of financing non-profit organisations in more sustainable, engaged and strategic ways are continually emerging. The European Foundation Centre's 2005 Annual General Assembly and Conference, Budapest, Hungary, highlighted the work of a range of foundations, philanthropists and corporate donors to do just this. Of note, a conference presentation and discussion explored how loan, guarantee and micro-credit schemes complement traditional grantmaking. This approach and the presence of complementarity resonates with and speaks to knowledge and practices used by people who are poor, as they consider loaning and borrowing money to be a form of help.

external provision of invested resources to assist a community). However, an emerging understanding of the local ethos of help provides another perspective or dimension. As detailed in Chapter 5, two types of community philanthropy co-exist – philanthropy of community (PoC) and philanthropy for community (PfC). It is not implied that one is superior or the ideal; rather, the point is that where these two types of community philanthropy co-exist not enough is known about their relationship and the results of their interaction. What is the affect of PfC on PoC and vice versa? Do external contributions support, distort or compete with what exists organically? Does it matter? As a matter of principle and good practice, should PoC inform and influence PfC? Interaction needs to be systematically examined so that implications for poverty alleviation and community building are better understood and considered when external support is envisaged.

### **A credible partner for organised philanthropy**

Acts of self-help are often perceived as informal, random and spontaneous. The finding that stable rules guide and govern help transactions is significant for approaching people who are poor to be development partners. The use of widely understood yet unwritten norms and codes of conduct to guide decision-making and to allocate rewards or sanctions underlines the fact that people who are poor care greatly about their reputation for reliability and what others think of them. What might such living rules and the informal system of ‘governance’ that they imply mean for an organised philanthropy framework? How could they positively influence a grantor-grantee relationship?

### **Resource value**

As noted above, the significance of non-material resources needs to be factored into the philanthropy equation in terms of relative and absolute value. This is a necessary precondition for sound decision-making about how the influence and power inherent to external interventions should be recognised and distributed. Allocating value to the array of resources applied in horizontal philanthropy could usefully steer development thinking and practice.

### **Community of help**

The concept of community has many interpretations. Common to all is some form of affinity or shared component of identity in its broad sense. The finding that proximity strongly influences who one helps and goes to for help is significant for understanding community as tightly localised and bounded. But, horizontal philanthropy is not limited by physical space. In fact, ‘community’ is more likely to be based on and bounded by type of need and the ability of a network to satisfy it. This emerging understanding of

community as a ‘need-satisfaction network’ is in contrast to a prevalent development approach that takes a (loosely) delineated geographic location as both the site and the cause of community among those who live there. In this case, common interest through physical proximity and perhaps mutual dependency is assumed, the validity of which will depend on what precisely is in play developmentally.

### **A poverty framework**

The inquiry confirms that help among people who are poor is part of a coping and survival strategy to manage their condition of poverty. The findings, however, also indicate that it is about a ‘coming together’ that actively binds the social fabric. This dimension implies that PoC needs to be understood through a wider lens than poverty reduction per se. For example, the role of horizontal philanthropy in maintaining social cohesion works to counter state fragility and potential for internal conflict. It can help blunt the edges of inequity that could foster social unrest. These perspectives invite attention to creating a wider array of measures to capture the full contribution that PoC makes to society.

### **The survivalist label**

Self-help in the context of poverty is often considered ‘survivalist’. By extension, this function tends to be ignored in philanthropic consideration or is relegated to a marginal and lowly position. BCP’s findings confirm that the majority of help does in fact contribute to meeting practical and basic needs to maintain an existing condition. However, horizontal help can also be about improving people’s chances and opportunities. A much clearer picture of the extent to which ‘help’ provides for movement in developmental directions, and how this can be achieved, is a critical area for further exploration.

Inquiry into the notion of ‘maintenance and movement’ in southern Africa has a context-specific twist and must take into account the reality of increasing poverty and a socio-economic environment characterised by the ever-present possibility of losing economic ground through unemployment and the effects of HIV/AIDS. In this context, help can be seen as one of the pathways households use to safeguard against a further decline into poverty and deprivation. Here, help is a form of resilience against adversity that can be considered a risk-management strategy. Mutual help operates not only as a survival strategy, but as part of a larger community-based approach toward socio-economic diversification through resource or asset mobilisation that makes up shortfalls in one area by drawing on resources from another.

A paradox arising from the above is that under conditions that would otherwise increase deprivation, the resilience generated by horizontal philanthropy has an important ‘developmental’ effect. For many poor people, survivalism is ‘development’.

## The sum of the parts

The finding that help is pervasive among people who are poor and is, in fact, part of the social fibre and how things are done, is important because of the aggregate scale of small but numerous. To illustrate, a discrete and isolated act of help, relatively small in quantum, such as giving ten rand to a young man so that he can catch a bus to a city corner and queue for the chance for a day-labour job, or resource pooling to cover funeral expenses, may seem fairly innocuous. However, when appreciated as the norm and a system used by the many millions of people who are poor, its significance socially and publicly, in keeping a 'lid on poverty' and 'holding things together', takes on another meaning and magnitude. The enormous multiplicity of help transactions that occur unseen every day probably far outnumber transactions associated with development projects, programmes and similar initiatives.

Horizontal philanthropy is integral to the warp and weft of society – private interactions that generate a significant public good. Accordingly, care should be taken not to underestimate the value of a single or isolated act of help or to overlook its collective value to the community and society. Appreciating this scalar dimension opens up opportunity and also presents a complication for practice. In terms of opportunity, what does a multi-scale understanding of the help phenomenon mean for the strategy that organised philanthropy could use to tap into and build on what exists? Is the entry point to support and expand discrete private acts of assistance or the combined public impact of PoC?

If the reflections detailed above describe new areas of knowledge and insight, what do they imply as lessons for organised philanthropy and social investment? The rest of the chapter seeks to answer this question by linking knowing to doing.

## Lessons

The bridge between knowledge and action has to be constructed cautiously and thoughtfully.

### Linking knowledge and practice

The BCP inquiry responded to a concern about the tendency in organised philanthropy to overlook indigenous and organic practices of self-help. Philanthropic practitioners and their funders wanted to learn more about the local philanthropic ethos and how it could be built on to promote more effective and sustainable resource mobilisation and local grantmaking. This impetus, articulated in 2002, remains relevant today. The sector continues to consider thoughtfully experience to date within the 'worldwide movement' of Community Foundations, to question its universal relevance and to reflect on the

reality that, in practice, expectations have at times fallen short of what actually can be achieved.<sup>3</sup> Self-questioning from within the Community Foundation movement does not detract from its merits and its contribution, nor does it sow doubts on the impressive work of its proponents. Rather, it creates the space to step back and take stock, and to promote conversation, discussion and debate. The BCP inquiry can contribute to this development by sharing preliminary observations on what indigenous philanthropy can offer the practice of organised philanthropy and social investment.

### Bridging the gap

Bridging the gap between new knowledge about horizontal philanthropy among the poor and its application to the practice of organised philanthropy calls for caution, care and vigilance. There is a concern that the organic processes of PoC should be left alone for fear that the functions served will be undermined or destroyed. Not enough is known to state with confidence that organised philanthropy and social investment will not have such negative effects. The precautionary development principle of 'do no harm' means stopping at knowledge creation. Others question whether local practices of 'help' are in fact expressions of philanthropy that are of any use to organised philanthropy and social investment.

These reservations deserve serious attention, for the intent of creating such a linkage is neither to increase the burden on the poor nor to exploit their existing systems and strategies of help. Rather, the objective is to discern what can be learned from what works organically and is consistent with the values and norms of the communities involved. This journey contains a formidable question and challenge: Can PFC contributions be used to unlock or loosen the barriers of resource availability that constrain the potential and reach of PoC without destroying it? There are no easy answers. Clearly, however, the types of intervention and technical assistance provided will be critical and will require thorough consideration and testing.

### Guiding principles

To test what indigenous philanthropy can offer and to explore how organised philanthropy and social investment can build on and or tap into what exists, efforts must:

- 'honour' and respect the organic but not romanticise poverty;
- refrain from taxing the poor further in the name of local resource mobilisation and poverty reduction;
- take care not to 'professionalise' or formalise the organic; and
- recognise the limitations of indigenous philanthropy.

<sup>3</sup> This is the theme of the forthcoming *Alliance* 2006 issue: 'Can community philanthropy bear the burden of expectation?'

## Implications and practice

The implications discussed earlier in this chapter are not merely abstract notions: they have concrete meaning for the practice of organised philanthropy and social investment. Several factors still need to be tested and cannot be assumed.

Practice should *not assume* that:

- *Nothing ‘philanthropic’ existed prior to an external intervention or that anecdotal information is sufficient.* Rather consider that a local idiom of help, its impulse and expression, could exist and needs to be mapped out and understood.
- *What happens below organised structures at the informal group, household or individual level is unimportant to organised philanthropy.* Rather consider that what happens at this micro level might not be seen as ‘private’, but may be regarded locally as a ‘public’ concern and community matter.
- *Knowledge and experience relevant to resource mobilisation and its use is the domain of formal organisations.* Rather consider what informal associations and clubs as well as individual leaders know as the guardians and proponents of a local ethos of help.
- *Asset accumulation and absolute value is a sufficient indicator of success.* Rather explore and develop a broader spectrum of indicators that reflects the range of resources brought to the table and their value. For example, an indicator of success could be that all the school children in a community donated one rand and pooled the contributions to buy the bricks to build a latrine, a local businessperson transported the bricks in his truck at no charge and five of the parents volunteered their labour to build it. This is a different quality of indicator than ‘one thousand rand was raised’.
- *External interventions will do ‘least harm’.* Rather develop a baseline and indicator to measure and monitor the impact of organised philanthropy and social investment on what exists.
- *The highest level of accountability is to investors/donors and/or compliance with public policy and organisational parameters.* Rather consider that there is also accountability to the community for the effect and impact of philanthropic contributions on poverty alleviation, social cohesion/community building as well as survival, coping systems and networks.

Expressed differently, ask what organised philanthropy and social investment approaches would look like if they purposefully assumed and worked from the premise that:

- local and organic practices of help do exist and play themselves out;
- acts of help at the community, household and private level are important to organised philanthropy;
- from the perspective of help, local leaders as well as clubs and associations are a tried and tested source of information and strategy;
- material and non-material resources that come to the table from the community are valued;
- the effects of external support on what exists is unknown and needs to be tested; and
- PfC organisations and boards are answerable to the community for the impact of what they do.

## Local knowledge and systems

Much help behaviour used by the poor is premised on long-standing traditions and practices. The phenomenon of help is not new and its longevity bestows a certain credibility and value that commands attention and respect. From a pessimistic perspective, however, organic practices could be dismissed by arguing that they are all the poor have, are better than nothing and will exist as long as people struggle to survive. More optimistically, though, the help impulse and behaviour are tested strategies to survive, cope and pull together as a community. This view believes that people who are poor know something about resource mobilisation and effective redistribution that serves multiple purposes – cohesion, insurance, risk mitigation and survival.

PoC and PfC have something in common with each other and development more generally. They share the desire to get resources to where they are needed most. This is not a small feat and is, in fact, a perennial problem. The BCP inquiry confirms that people living in the context of poverty know about and practise solutions to this problem. What, however, are the implications of this experience and practice for innovative approaches to organised philanthropy and social investment? Specifically, what can people and organisations with resources learn from those who have little? To explore this question, the help philosophy of people who are poor can be distilled into a framework with six core features.

In helping one another, people who are poor: are active and purposeful; collaborate and pool resources; work to rules and enforce agreements; use a diversity of resources and delivery options; and invest in relationships that are mutual and carry socially conditioned expectations, terms and conditions. In more detail, from the perspective of help, people who are poor:

- *Are both responsive and proactive.* Resource mobilisation (giving or getting help) is not left to chance. Time and effort are invested in effective and clear communication and a known set of rules and agreements are followed.
- *Sow where the ground is fertile.* Resource mobilisation is grounded in ongoing relationships premised on trust, respect and mutuality. High levels of affinity, strong relationships and reputation are purposefully built, sustained and grown. Once-off or 'in-and-out' scenarios are typically reserved for emergencies or prompted by compassion and pity.
- *Expect something in return.* Mutuality is central to the ethos and practice of resource mobilisation and use. Help is an investment that reaps return on a whole range of levels – spiritual, material, emotional and reputation-building.
- *Pool, circulate and recapitalise resources.* Resources are 'stretched' through pooling contributions and/or combining with other forms of help (material and non-material). They are also 'passed on' and circulated. Holding resources back or hoarding falls outside the acceptable norms and ethos.
- *Place value on the act of help as opposed to the quantum.* Value is given to 'doing something' and 'contributing what you are able to'. Priority is not assigned to how much or its absolute value. As a result, help is often a combined effort where givers collaborate and work together, allowing their efforts to complement each other for combined effect.
- *Adopt a multi-pronged approach.* Risk is spread and opportunities increased by using and combining a range of help options and forms. No one option or content is relied upon to satisfy all needs and conditions, nor is any particular behaviour favoured. This approach maximises the chance of successful resource mobilisation and use by opening up the possibilities. No single model is dominant; rather, a plethora of behaviours are available, potentially in combination or as complementary to one another.

So far, this chapter has explored the implications of the BCP inquiry for the philanthropic paradigm and the practice of organised philanthropy and social investment. The far-reaching nature of the findings implies some significance for donor agencies as well. What do the findings mean for the growth and development of the philanthropy sector in southern Africa? Specifically, what can funders do to underwrite the continued emergence of the sector?

## Recommendations for donors

Donor agencies play a critical role in sector innovation and growth.

A committed group of international foundations has consistently invested in research, pilot testing and innovation in the field of philanthropy. They constitute a huge strength and resource for the sector. The recommendations that follow support their dedication and continued commitment to effective and sustainable resource mobilisation in southern Africa. The suggestions below speak to the central theme of 'unlocking resources and potential' to expand the field of community philanthropy in the region. Three entry points are offered for consideration.

*First, position the philanthropy sector within the Millennium Development Goals (MDGs) and the Global Campaign Against Poverty (GCAP).* Support consultation and dialogue within the sector to clarify its role and contribution (be it limited or more extensive) to these goals as the force driving the aid agenda this decade. This approach could go some way toward clarifying the parameters and objectives of the philanthropy sector by more explicitly locating it on the development playing field. This process could spur individual efforts to shape a more informed and emergent 'sector' stance and identity vis-à-vis the MDGs and GCAP. As the sector grows and diversifies, particularly in South Africa, and as networks begin to form and strengthen, a window of opportunity exists.

*Second, accelerate learning by creating the space for research and practice to combine their complementary skills, knowledge and expertise.* Increase the rate and dissemination of learning by deliberate support to increase engagement between researchers and practitioners. Invest in a point of overlap where academics who are able and interested to engage in practice intersect with practitioners who are able and committed to test emergent concepts and knowledge.<sup>4</sup>

*Third, invest in southern Africa's own brand of PfC.* Build up the sector's capacity, expertise and experience to develop home-grown approaches and vehicles of organised philanthropy and social investment. Purposefully promote a multi-directional approach to sector innovation that is committed to drawing on the best that PfC internationally can offer, as well as the most effective contribution that PoC and PfC can make locally. This strategy should complement the current focus on the adoption and adaptation of foreign models that have evolved in another place, at other times and to address different conditions, or to confront problems using more abundant resources.<sup>5</sup>

<sup>4</sup> The WINGS-CF *Community Foundations: Symposium on a global movement*, Berlin, 2004, noted the importance of such a merger as an approach the sector would be well advised to pursue.

<sup>5</sup> Several advocates of the Community Foundation approach are promoting it in southern Africa. This includes the World Bank's Community Driven Development Programme and the Industrial Development Corporation of South Africa (IDC).

The above suggestions and recommendations speak to the advance of the philanthropy sector in southern Africa and the potential for innovation and growth. The conclusion to this monograph forecasts two potential directions for the future evolution of the sector that a deeper appreciation of indigenous philanthropy could offer.

## Conclusion

The moment is ripe and the opportunity exists to develop the philanthropy and social investment sector and its potential in southern Africa.

As poverty increases in southern Africa, the gap between the 'haves' and the 'have-nots' increases and the stakes for society rise higher. The response from the official aid system to this problem has intensified and is reflected in the MDG agenda and partnership-related strategies to mobilise resources, reduce poverty and support sustainable development. In the southern African region and in particular South Africa, the emergent organised philanthropy and social investment sector has begun to organise and forge peer networks for learning, advocacy and capacity building.<sup>6</sup> More players are coming onto the scene, including foundations, trusts, the newly wealthy and corporate social investment programmes. As the sector evolves, it creates fertile ground for innovation, and this suggests the time is ripe for change in terms of strategic direction. The BCP inquiry raises a central question. Could greater attention to PoC and indigenous philanthropy be one influence to inform a shift in paradigm and practice? This proposition deserves debate and discussion within the sector, particularly given conditions of substantial poverty and unemployment and the impact of HIV/AIDS on communities. In this environment it is important to ensure that grantees themselves are also at the table and are part of the sector's evolution in southern Africa.

### Reforming the 'philanthropic code'

To recap, the BCP inquiry suggests that two types of community philanthropy exist. One is horizontal, where resources flow within, among and between those with 'a need or problem'; the other is vertical, where resources are brought into a community by those with a 'supply' that can be used. The former (PoC) mobilises and channels resources internally from within a community; the latter (Pfc) uses resources that are mobilised externally for use by a particular community.

If this proposition is valid, the actual and desired relationship between the two must be considered. Specifically, what would a philanthropic paradigm and practice be like if PoC and Pfc were systematically and purposefully appreciated together and synergy

<sup>6</sup> Of note are SAGA, Grant.net and the proposed Southern African Community Grantmaker Leadership Co-operative.

promoted? Could or should the sector craft ways to learn from and link the 'help' impulse and behaviour practised under conditions of poverty with the approach and practice of organised philanthropy and social investment institutions? Could this strategy inject into the sector a broader and more diverse range of philanthropic vehicles to increase the chances of appropriate, effective and sustainable interventions?

What would a reformed approach of organised philanthropy or social investment look like if the starting assumption was that servicing the needs and interests of the poor involves systematically and purposefully bringing together the best of Pfc (including comparative best practice in philanthropy) and PoC (indigenous models of help), as well as international and local resources from large and small donors? The potential for more effective organised philanthropy and social investment could lie in a combination of what indigenous philanthropy and global philanthropic knowledge and practice can offer.

### Projecting into the future of philanthropy: Organised philanthropy and social investment as usual, or fundamental change?

Translating the philanthropy of poor people into the practices of organised philanthropy and social investment could follow many pathways. One extreme would be an incremental improvement within established practices. At the opposite end would be a recalibration of what philanthropy means and how it could be structured.

Incremental integration of PoC infers 'grantmaking as usual', only better and more efficient. Organised philanthropy and social investment would continue with existing approaches but modify practice to engage and communicate more actively and systematically with poor communities. This could involve putting in place systems and processes for ongoing conversations with poor communities at the design, implementation, decision-making and impact-assessment stages of a contribution. It would purposefully recognise and respect that practices of organic 'help' do exist and are in place prior to an external contribution.

An alternative is more fundamental change that critically looks at how the sector does what it does when working with poor communities as its grantee base. This would require sector leaders to promote and develop a 'giving infrastructure' tailored to the context of wide-ranging poverty, respecting the needs, challenges and actions of the poor as protagonists in their own development. This would depart from an infrastructure of giving developed in a context of wealth to address specific social problems or needs in the industrialised world. This asks us to look critically at and evaluate the experience of adopting and adapting foreign models and to consider developing a broader range of vehicles to draw on.

Creating such an infrastructure can be seen as an investment, much like the more familiar investments that international foundations make in strengthening the institutional capacity of intermediary organisations, investing in staff skills and expertise and

supporting research and development into different modalities of giving, such as bequests, affinity groups and the promotion of giving among the newly wealthy.

Restructuring giving raises a strategic challenge for organised philanthropy and social investment to visualise a dynamic involvement of the grantee (target group or client) as a discerning agent. It will take creativity and a shift in the power distribution and dynamics of established convention to finesse a philanthropic investment infrastructure that draws on a broader range of vehicles with poor people as central actors. A determining feature of existing convention is the giver's own need or mandate. For example, corporations in South Africa are driven by national policies embodied in the Broad-Based Black Economic Empowerment Act and accountabilities required by the King II Report on Corporate Governance.<sup>7</sup> In its turn, a Community Foundation has a mandate to serve the financial and charitable needs of its donors. Consequently, systemic change will require the sector to develop a giving infrastructure tailored to specific operational environments. However, irrespective of the specific context, the end user, or grantee, should feature as a starting point and be purposefully considered as a provider of measures and norms required for impact assessment.

It is hoped that the BCP inquiry and the further work needed will increase the visibility of the contribution made by people who are poor to social cohesion and poverty alleviation and more purposefully position their role on the radar screen of philanthropic and social-investment efforts. By drawing attention to the phenomenon of PoC, the inquiry hopes to acknowledge the resilience and strength of poor communities and indicate that poor people could be an under-acknowledged source of knowledge on 'help' or 'giving'. This does not mean that their daily efforts should be misused or exploited in the name of development. Rather, the intent is to ensure that what people who are poor know about mobilising resources and getting them to where they are needed is recognised, listened to and considered in organised philanthropy and social investment support in southern Africa.

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<sup>7</sup> The King II recommendations apply to corporations listed on the Johannesburg Securities Exchange.

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## Appendix 1 Detailed country focus-group summary

Focus-group type	Age	Gender	Location	Mozam- bique	Namibia	South Africa	Zim- babwe
				Number of groups			
Car parkers <sup>1</sup>	25–49	Male	Urban		1		
Car washers <sup>2</sup>	25–49	Male	Urban		1		
	18–24	Male	Urban				1
Card vendors <sup>3</sup>	25–49	Male	Urban				2
Casual labourers <sup>4</sup>	18–24	Male	Rural		2		
	50+	Female	Urban			1	
Income earners <sup>5</sup>	50+	Female	Rural			1	
	25–49	Male	Rural			1	
	18–24	Female	Rural			1	
	18–24	Male	Urban			1	
	50+	Female	Urban			1	
Fisher folk <sup>6</sup>	50+	Male	Urban	1			
	25–49	Male	Rural	1			
	Mixed age	Male	Urban	1			
Migrant workers <sup>7</sup>	25–49	Female	Urban				2
	25–49	Male	Urban				1
	50+	Male	Urban				1
Newspaper sellers <sup>8</sup>	18–24	Male	Urban		1		
Petty traders <sup>9</sup>	25–49	Female	Rural		1		
	25–49	Male	Urban			1	1
	50+	Female	Urban				1
	25–49	Female	Urban				1
	18–24	Male	Urban				1
Remitted income recipients <sup>10</sup>	50+	Female	Urban			1	
	18–24	Male	Rural			1	
	25–49	Male	Urban			1	
	25–49	Male	Rural			1	
Sex workers <sup>11</sup>	17<	Female	Urban		1		
Social grant recipients <sup>12</sup>	50+	Female	Rural		2	1	
	50+	Female	Urban			1	
	25–49	Female	Rural			1	
	18–24	Female	Urban			1	
	18–24	Male	Urban			1	
	18–24	Female	Rural			1	
Street touts <sup>13</sup>	25–49	Female	Urban	1	2		
	25–49	Male	Urban	1	2		
	18–24	Male	Urban				1
	Mixed age	Male	Urban	1			

Focus-group type	Age	Gender	Location	Mozam- bique	Namibia	South Africa	Zim- babwe
				Number of groups			
Subsistence farmers <sup>14</sup>	50+	Female	Urban	1			
	Mixed age	Female	Rural	3			
	Mixed age	Male	Rural	3			
Subsistence livestock keepers <sup>15</sup>	50+	Male	Rural		2		2
	25–49	Male	Rural			2	2
	25–49	Female	Rural				1
	18–24	Male	Rural				1
	25–49	Male	Urban			1	
	25–49	Female	Urban			1	
	17<	Male	Rural				1
Trolley helpers <sup>16</sup>	25–49	Male	Urban		1		
Unemployed <sup>17</sup>	50+	Female	Urban	2	2		
	25–49	Male	Urban			1	
	50+	Male	Rural			1	
	25–49	Female	Rural			1	
Not applicable <sup>18</sup>	17<	Male	Urban	1		1	
	17<	Female	Urban			1	
	17<	Male	Rural			2	
	25–49	Female	Rural			1	
	25–49	Female	Urban			1	
	50+	Female	Urban	1		1	
	50+	Female	Rural	1		1	
<b>Total</b>				<b>18</b>	<b>18</b>	<b>32</b>	<b>19</b>

**Notes:** Livelihood indicates major, but not necessarily exclusive occupation. 1. Car parkers: informants who earn their living assisting vehicle owners in a car park. 2. Car washers: informants who wash people's cars for a fee. 3. Card vendors: informants earning a living from selling cellphone cards. 4. Casual labour: informants who earn their living doing odd jobs for a fee. 5. Income earners: informants who earn a living as self-employed individuals. 6. Fisher folk: informants who earn a living from catching fish. 7. Migrant workers: informants who earn a living away from their homes in formal employment. 8. Newspaper sellers: informants earning a living selling newspapers. 9. Petty traders: informants earning a living from selling products (permanent location). 10. Remitted income recipients: informants who survive on income remitted by family members working elsewhere. 11. Sex workers: informants who earn a living selling sex. 12. Social grant recipients: informants who earn a living from any form of government grant. 13. Street touts: informants earning a living from selling various goods (mobile hawkers). 14. Subsistence farmers: informants who earn their living from small-scale subsistence farming. 15. Subsistence livestock keepers: informants who earn a living from keeping living stock and subsistence farming. 16. Trolley helpers: informants who earn their living working at supermarkets helping shoppers with their trolleys. 17. Unemployed: informants dependent on other people in the same household. 18. Not applicable: informants primarily under the age of 18, but includes four groups of women who are housewives supported by their husbands.

## Appendix 2 Focus-group matrix data template

Sources of help	Food				Money				Category to emerge from data				Category to emerge from data			
	R	I	F	M	R	I	F	M	R	I	F	M	R	I	F	M
Neighbours																
Family																
Relatives																
Friends																
Category to emerge from data																
Category to emerge from data																

### User guidelines

Note: R = relevance, I = importance, F = frequency, M = motivation.

1. Vertical axis: Insert categories relevant to the source of help (i.e. the actor).
2. Horizontal axis: Insert categories relevant to the type of help (i.e. the transaction).
3. Cells: For each help transaction, using the number code below, the NRA will record its 'relevance, importance, frequency and motivation' as understood by the focus group.

Coding system		
Relevance	0	not relevant
	1	relevant
Importance	1	little importance
	2	some importance
	3	very important
Frequency	1	seldom
	2	sometimes
	3	often
Motivation	1	ascription ('have to')
	2	volition ('want to')

## Appendix 3 Architecture of data-tree nodes in Nvivo

The following is a working copy of the structure of data trees created in Nvivo. The list of trees is subject to amendment as the open coding process progresses.

### 1. ACTORS

- 1.1. **Immediate family:** spouse, partner, wife, husband, girlfriend, boyfriend, parents (mother, father), children (son, daughter), sibling (brother, sister)
- 1.2. **Extended family:** relatives, grandparents, grandchildren, in-laws, cousins, uncle/aunt, nephew/niece, other family
- 1.3. **Non-family:** neighbours, friends, strangers, anyone/everyone
- 1.4. **Mutual assistance groups:** associations, volunteer organisations, street committees, women's clubs, work colleagues, farming organisations, grocery societies, youth organisations, neighbourhood watches
- 1.5. **Semi-formal associations:** *stokvel, mgalelo, gooi gooi*, burial societies, loan sharks, sports clubs, other clubs
- 1.6. **Formal support organisations:** NGOs, church/priest, welfare organisations, Red Cross, credit corps, volunteer organisations
- 1.7. **State organisations:** community projects, social workers, guidance counsellors, public servants, councillors, school teachers, school committees, *Induna*

### 2. TRANSACTIONS

#### 2.1. Material transactions

- 2.1.1. **Money:** This node refers to the different transactions in which money is given or received as help.
- 2.1.2. **Materials/tools:** This node refers to different items or tools that can be given or received as help, ranging from equipment required for an activity to actual materials required to perform an activity.
- 2.1.3. **Clothes:** This node refers to clothing articles given or received by informants.
- 2.1.4. **Food:** This node is general reference to food items, further breakdown may be required downstream.
- 2.1.5. **Other:** This node will contain other material transactions that do not fit the profile mentioned in the previous nodes, and will later be classified and coded accordingly.

#### 2.2. Non-material transactions

- 2.2.1. **Care giving:** This refers to giving care in the form of nursing a sick individual or taking care of young children in the absence of a guardian.
- 2.2.2. **Information/advice; Networking/intermediary:** Information refers to the sharing of information between individuals about job opportunities; advice refers to giving/receiving advice on a number of issues, which can be for an illness, at a funeral, employment opportunities or business ideas; networking refers to contacts individuals make for different forms of help; intermediary refers to assistance in linking individuals to some form of help.
- 2.2.3. **Domestic help:** This node refers to helping with household chores, which can be fetching water, wood; cleaning or washing up.
- 2.2.4. **Emotional support:** This node refers to non-material help given or received by an individual, which can be prayer, encouraging words or singing.
- 2.2.5. **Protection:** This node refers to self-help organisations coming together and addressing issues of crime in the local communities.

- 2.2.6. Manual/physical labour:** This node refers to giving or receiving help with physical work, for example, digging, repairing homes, harvesting, cultivating.
- 2.1.7. Communication/transport:** This node refers to help in terms of use of telephone/communication facility and help with transport needs for various reasons.
- 2.2.8. Other:** This node will serve as a holding tank for transactions that do not fit the categories created above; a decision will be made whether to create new categories or allocate to a related, existing category.

### 3. IMPERATIVES

- 3.1. Lack of commodity/assets/funds:** This refers to the absence of a commodity/asset/funds, leading to a transaction to either give or receive help.
- 3.2. Seasonal/cyclical:** This node refers to events that occur at intervals, such as harvesting, school fees, ploughing, which will propel people to seek or give help.
- 3.3. Urgency:** This node refers to emergency situations, for example, fire, accidents, floods, theft, death, which will trigger help to be given or received.
- 3.4. Human condition:** This node refers to conditions such as poverty, insecurity, orphans, illness, divorce.
- 3.5. Life cycle:** This node refers to life events such as births, deaths, weddings, funerals, initiation ceremonies and celebrations.
- 3.6. Change development:** This node refers to help that is given with the intention of changing the recipient's position or status, for example, money given for school fees or as business capital; such help can also be information/advice that influences an individual to move from a current situation to a changed position.

### 4. IMPULSES

- 4.1. Values:** This node refers to issues of:
- **Solidarity:** This refers to a system of help transactions based on a principle of brotherhood of people not related by blood, for example, neighbours or friends.
  - **Reciprocity:** This refers to help transactions that have an expectation from the giver of that help being reciprocated at a later stage.
  - **Altruism:** This refers to help transactions that indicate unselfish concern for others.
  - **Benefice:** Dictionary description – a church office in which a member of the clergy receives accommodation and income in return for his or her services; in this inquiry, this would be a fee for services.
  - **Religion:** This refers to transactions that are influenced by religious beliefs, for example, blessings, or following God's rules.
  - **Trust:** This refers to help based on a trusting relationship between giver and receiver.
  - **Compassion/pity:** This refers to showing feelings of sympathy towards the suffering of others.
  - **Guilt:** This refers to help transactions inspired by guilt or negative feelings expressed by informants about how they feel when unable to give help.
  - **Jealousy:** Dictionary description – envy of someone else's achievements or advantages; very protective of one's rights or possessions.
  - **Ubuntu:** This refers to help transactions inspired by belief in a common humanity.
  - **Obligation:** This refers to help transactions that actors engage in out of duty, responsibility, etc.
- 4.2. Ascription:** This refers to help transactions that are considered obligatory by the informants; this is when the individual has to help because the expected norm or custom will include duty, for example, helping immediate family.
- 4.3. Volition:** This refers to voluntary help transactions, where the individual has the choice to help, for example, helping strangers, neighbours.

### 5. RULES

- 5.1. Criteria/eligibility:** This refers to a filtering/screening process that both receivers and givers engage in when asking for or giving help; this involves – Who is eligible for my help, and who do I go to for help?
- 5.2. Conditions:** This refers to underlying terms when help is given or received, that is, what is attached to help transactions; the following types of help conditions are identified:
- **Fee for service:** This refers to help transactions that involve a service being offered and payment in cash or kind being given, for example, washing clothes and being given food or cash in payment, car park attendants.
  - **Transfer ownership:** This refers to a transaction where one actor helps another without expecting anything in return, for example, giving someone seeds for planting.
  - **Forego a claim/payment:** This node refers to a transaction where the giver does not expect a reciprocal act of giving from the recipient of help.
  - **Loan:** This refers to a transaction that is given with the understanding that an equal form of help or money will be returned.
  - **Donation:** This refers to a transaction that involves giving money with no expectancy of receiving anything back.
  - **Physical help:** This refers to help that is given in the form of offering facilities such as accommodation.
  - **Psycho-social support:** This refers to non-tangible support given or received.

### 6. PRACTICE

- 6.1. Abstract:** This node refers to hypothetical questions and answers given in the focus-group discussions.
- 6.2. Actual:** This node refers to actual help transactions that informants engaged in from personal experience.
- 6.3. Change – Past:** This node refers to informant perceptions of changing patterns in help transactions from previous experiences to current transactions.
- 6.4. Change – Future:** This node tries to capture informant perceptions of changing patterns of help.

### 7. FORCE FIELDS

- 7.1. Individual/community socialisation:** This node refers to factors influencing help transactions that indicate socialisation as a guiding principle.
- 7.2. Wider socio-economic political forces:** This node refers to wider socio-economic factors that impact on or influence help transactions, for example, unemployment, poverty.

### 8. QUOTES

This node contains interesting quotes from the transcripts, which can be used for reports, etc.

### 9. HELP

This node contains brainstorming sessions from the focus-group discussions.

### 10. GROUP RANKING

This node contains rankings of the transactions and actors (conducted by the Zimbabwe team).

The Centre for Leadership and Public Values at the Graduate School of Business, University of Cape Town, South Africa, has operated since 2002 in a binational partnership with the Terry Sanford Institute of Public Policy at Duke University, USA. It focuses on issues of leadership, ethics and public life, civil society and philanthropy.

This monograph documents the results of a qualitative research inquiry conducted by the Building Community Philanthropy Project into the philanthropic impulse and behaviour of the poor. It documents the comparative findings across four countries – Mozambique, Namibia, South Africa and Zimbabwe – into how and why people who are poor help each other.

Describing the ethos of help among the poor, the monograph explores how philanthropy is organised – its purpose, rules of engagement, form and content, its actors and the motivations behind it.

This monograph suggests that two types of community philanthropy co-exist:

- 'philanthropy of community' (PoC) – that is the 'horizontal' relations of 'help' among and between the poor exemplified in self help; and
- 'philanthropy for community' (Pfc) – the more conventional philanthropic orthodoxy of 'vertical' resource transfers from rich to poor exemplified in development assistance and charity.

Supported by the Ford Foundation, with its original research, challenge to philanthropic orthodoxy and thought-provoking insights, this monograph will be of considerable interest to practitioners of community development, organised philanthropy, social investment and corporate social responsibility.

*'Community philanthropy is part of the ordinary way of doing things in southern Africa. We celebrate it as part of our humanity.'* Max Legodi, Community Foundations Manager, Southern African Grantmakers' Association (SAGA)

*'In Foundations we talk a lot about philanthropy, but fall into the trap of thinking of communities as recipients and not donors. The Building Community Philanthropy Project helps to dispel this myth.'*

Paula Nimpuno-Parente, Program Officer, the Ford Foundation, Johannesburg, South Africa

