

CO-OPERATION IN NATIVE SOUTH AFRICA

'It is a well-known fact that the spiritual welfare cannot be separated from the material welfare. There is a constant interaction between both. By arousing in the destitute a longing to raise and better himself economically and socially we awaken in him a desire to make the best possible use of all moral and physical forces.' That was said many years ago by a Protestant in Germany, and though we could quote similar statements from important Catholic sources, we prefer to quote this from the works of Frederick Raiffeisen because it has a direct connection with the subject of this article.

Raiffeisen started among the German peasants people's banks, or credit unions. To-day, throughout the world, credit unions on the Raiffesen system number well over 250,000 and have some 28,000,000 members. The line we are tracing from Raiffeisen to the natives of South Africa runs through Dr. Heim, the founder of the Bavarian Catholic Farmers' Union, and Fr. Tom Finlay, S.J., the great Irish co-operator, who died recently, to Fr. Bernard Huss, a Marianhill missionary in South Africa. Though this line starts with a Protestant it can be ultimately traced back to the formation by the Franciscans in fifteenth century Italy of the *Montes Pietatis*, welfare associations to alleviate the economic distress of the people. Then the great burden of the people was heavy taxation, and to meet this they had to borrow and the heavy rates of interest that they had to pay kept them permanently tied to the money lender. They freed themselves through these *Montes Pietatis* and when it was necessary borrowed from them at low rate of interest. These associations spread into Germany, and the memory of them had not quite vanished when three hundred years later Raiffeisen saw their need once

again and once again a countryside of poor people were saved from debt-slavery.

In the Union of South Africa the condition of the natives is very precarious. Before the white man arrived the African native lived in a way that can be called collective. African society was bound together by a common bond, the tribe, of remarkable strength. Among the Bantu¹ the tribe, with its paramount chiefs, sub-chiefs and headman, was by no means a collection of individuals or merely a crowd; it was a highly organised group in which every man had his proper place and his particular duties. The land was held in common, and sufficient for each family was allotted by the chief. Under the tribe the unit was the family, perhaps better called the clan, the head of the family was the patriarch of the families of his sons, and all were bound together by very close ties. The individual was little or nothing, the collective whole, the tribe, counted for everything. Due to this attitude to the tribe, and also to the fact that religion permeated the whole of Bantu life, there was a very strongly marked social sense. There were no destitute people, no neglected orphans, and if one member of the tribe committed a crime the whole tribe shouldered a measure of collective responsibility.

It was into such a world that the white man came, with his strongly marked sense of individualism. He destroyed the Bantu organisation and crushed the Bantu spirit of unity. He crowded the Bantu into restricted areas and constantly made inroads on the tribal land, leaving less and less land to maintain a rapidly growing people. Hunger drove the Bantu to use better agricultural methods and these, in turn, broke up the traditional method of distribution and holding of land. These new methods demanded security of tenure. Then cash taxes were imposed on individuals; instead of being tributes to the tribe taxation was now individual. All of these factors helped

¹ The native stock of southern Africa.

to destroy Bantu collectivism and to introduce European individualism. The final blow was in the schemes to make the natives work for the whites. The white people pretended that the Bantu was lazy and that it was for his welfare that he should be taught the virtue and the dignity of work. In actual fact the settlers wanted to exploit the wealth of South Africa, and needed cheap labour and plenty of it. They resorted to many ingenious devices to attract and force the Bantu to work in the mines.²

This inevitably killed the remnants of Bantu outlook and transformed the whole of their lives. Family life was bound to be weakened when husbands had to go away working in the mines for many months at a stretch. The tribal loyalty was weakened when the individuals dealt directly with their white rulers and in the congested reserves tribal customs became more and more difficult.

These changes were not unmitigated evils. In passing from collectivism to individualism the Bantu freed his mind of many fetters and freed his people from stagnation. In this freedom the Bantu secured opportunities for acquiring culture, for improving his agricultural methods and in many ways generally raising the standard of life, materially and spiritually, among his people. But in so far as the path stops at pure individualism, or is stopped by the example of the white settlers or by their greed and tyranny, these hopes for the Bantu future are bound to be frustrated unless some new force intervenes.

In freeing themselves, or in being freed, from the old tribal limitations the Bantu went into poverty and into debt. His new freedom was worse than his old collectivist stagnation. He found himself exploited and the victim of the weaknesses of both the whites and of his own people.

² See Fr. Huss, *Natives and European Individualism* (Southern Cross, 6.4.38).

In such conditions the Catholic missionaries had to concern themselves with the material state of the Bantu. Fr. Bernard Huss, R.M.M., has written,³ 'Our native population which, as we constantly see and hear, is getting more and more impoverished . . . whenever the plight of the impoverished becomes specially grave some people have to "go to the poor" and find suitable means for the amelioration of their lot.' And Fr. Huss offered himself for such a task. He studied the work of Raiffeisen. He met Dr. Heim of the Bavarian Catholic Farmers' Union, a man who had given up an important civil service post to devote himself, without salary or expenses, to the cause of the impoverished Bavarian peasants. He met Fr. Finlay and Sir Horace Plunkett, the Irish co-operative pioneers.

He knew the work would be hard and that no real success would come for many years. He knew that some of his bitterest opponents would be the very people he sought to help. Had not impoverished Irish peasants threatened to throw bad eggs at Fr. Tom Finlay when he spoke to them of co-operation? Had not the impoverished Bavarian peasants sent petitions to their government to stop Raiffeisen. It took Raiffeisen thirty years before he finally won through, and he left a strong movement behind him. Fr. Finlay had not accomplished so much in Ireland when he died last January at the age of 92. But one day Ireland will benefit from his work.

True enough the Bantu resisted Fr. Huss's efforts. They suggested that they could not trust each other, or that it was a white man's trick to get their money. Slowly they began to appreciate the value of co-operation to themselves. Fr. Huss told them of the Blind Man and the Lame Man. Each for himself could go nowhere, but when they co-operated and the Lame Man climbed on the Blind Man's shoulders they could go anywhere. The stories of what co-operation had accomplished in other countries impressed

³ In *Southern Cross*, 12.7.39.

them, and Fr. Huss hastened to point out that if they wanted the same fruit they had to plant the same tree.

Fr. Huss knew that co-operatives, especially co-operative credit societies, demanded a high standard of honesty and integrity, and could not succeed without great loyalty. The material salvation he offered the Bantu was linked with eternal salvation. Raiffeisen, the founder of this co-operative credit movement, had realised this, and had stated without reservation that the Catholic Church has 'demonstrated that it was the most fertile soil for co-operative self-help, that it was Catholics who had perceived most clearly his ideas, and from them he had received the most generous co-operation and the most far-reaching help.'

Fortunately, Fr. Huss did not have to start on a soil that was completely barren, for the beginnings of co-operative credit go back many years. In 1875 an Andrew Smith had urged in the *Kaffir Express* that the Government should start savings banks for the natives. The suggestion was at once adopted by the Hon. C. Brownlee, Minister for Native Affairs in the Cape Ministry. They were opened and, though very few natives used them, they had sown the seed.

The next step was the work of Walter Carmichael, who was Treasurer to the General Council. In the 1907 session of this body he had strongly urged credit unions, and the following year he had written a pamphlet on 'Native Indebtedness and the Formation of Credit Societies.'

Later a Mr. Frank Brownlee, who had studied credit unions in Bengal, returned to South Africa and co-operated with Carmichael. Then Sir Horace Plunkett, the Irish pioneer, visited the country and convinced General Hertzog, then Prime Minister and Minister for Native Affairs, of the value of the co-operative system.

Such was the preparation for the work of Fr. Huss. In 1926 he was invited to address the General Council, and he strongly advocated co-operatives. He then lectured at an annual Catholic Social Course, and among his audience were many Transkeian natives who were councillors on

the General Council. Later he gave a course in the Johannesburg University African Studies vacation courses, and began to write extensively in the native press.

In 1927, 1928 and 1929 the Government organised lecture tours in Transkei and Pondoland. In 1932 these tours had led to the formation of some thirty-six co-operative credit societies with 3,200 members, over £25,000 in deposits and £1,500 reserve funds.⁴

During the same period the Catholic African Union had been doing similar work. It was established in 1923 and under the influence of Fr. Huss had from the beginning worked to introduce co-operatives among the Bantu, with such success that by June, 1938, the Catholic African Union credit societies had £20,000 saved in them.

Consumer co-operation has developed more slowly than credit co-operation among the farming population, but this seems to be well set for a successful history. A typical society⁵ is the one in the Western Native Township of Johannesburg. The total population is some 15,000, and there is a co-operative society, with three branch shops, founded and managed by native Africans. It was opened in 1932 with a capital of £127. The first year was very successful, showing a profit of £250 on a turnover of £4,500 and declaring a 5 per cent. dividend both on capital and on purchases. Then unfortunately it felt that it could be completely independent of the few white advisors who had helped the promoters. But in doing without them they did not replace the auditor who had given valuable help. They soon found themselves in debt and welcomed the auditor back, and in a short time they were solvent. In 1938 the turnover was £16,000.

The growth of these co-operatives comes at a very necessary time. We have suggested that it was for the ultimate

⁴ For fuller account see *Race and Economics in South Africa*, by W. G. Ballinger (Hogarth Press).

⁵ *Ibid.*

benefit of the Bantu that they were freed from their old tribal ways. As Fr. Bernard Huss suggests, the old tribal collectivism is the thesis, the individualism brought by the Europeans and passed on to the natives after their institutions had been destroyed is the antithesis, and the task is now to work out the synthesis. This synthesis must combine the best of two cultures. It must have the old unity and social sense of the Bantu traditions, and also the initiative and sense of individual responsibility and reliability of the European tradition.

To-day the Bantu race consciousness is roused from the Cape to the Congo. These people are seeking for a means of expressing themselves. In the past such means have been extremely limited. But co-operation opens a new field, and one that is extremely important. In this field the Bantu have unrivalled opportunities.

One writer has written,⁶ 'The co-operative principle has special significance for Bantu rural life, as it makes its adjustments to the inroads of individualism and the pressure of commerce and industry. It enables the native to meet the new economic strains with solidarity, whereas as an individual he is helpless. It further embodies a social interdependence for which the native is prepared by his communal inheritance. It will, therefore, both serve to help him retain his social solidarity, and, as a medium for the interplay of progressive and traditional thought, will gradually transmute the conservatism of the tribal sanctions into an onward moving force.'

Another writer, who was once organising tutor for the W.E.A. in Durban, Mr. D. Thomas, M.A., writes: 'The Co-operative Movement is, perhaps, the most potentially fruitful single development for real cultural expansion that has been started among the native people of South Africa up to the present time. The moral sanctions implicit in the co-operative principles are natural to the

⁶ *Modern Industry and the African*, by J. Merle Davis.

native mind, which has hitherto, before European aggression, known no essential cleavage between the spiritual and the material world. Every major action of the native has its spiritual significance. Co-operation is a discipline, but one like in kind, if developing in application and in degree, to that of the native's tribal past.'⁷

Great though the work done by the Catholic African Union in general for co-operation has been, the main glory is that of Fr. Bernard Huss. As the Rev. Dr. Ray E. Phillips once said: 'Fr. Bernard Huss, of the Roman Catholic Church, has shown in his life and work the type of interest and activity which should be everywhere made an integral part of the preaching mission. He has organised people's banks, co-operative societies and agricultural unions. That seems like real Christianity in action to the Africans.'⁸

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⁷ *Journal of Adult Education*, Vol. VI, No. 2, April 1933.

⁸ *The Bantu in the City*.