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Abstract

The use of information and communication technologies (ICTs) hold promise for sustainable human, social and economic development particularly for the marginalized in the Global South. This paper employs qualitative methods to assess the implications of ICTs for socio-economic development, by exploring the ways in which online social network services (SNSs) or *social media* such as WhatsApp and Facebook influence indigenous savings and credit associations (SCAs), commonly known as *stokvels* in South Africa. Fourteen members belonging to 14 different online stokvels participated in semi-structured interviews. The data reveals how members of stokvels use WhatsApp and Facebook to develop new forms of socio-cultural ties that extend the traditional meaning of stokvels. The study proposes the concept of *fictive kinship* from anthropology, underpinned by the sub-Saharan humanist ethic of *ubuntu* ("being human") – as a lens for understanding the emergence of previously non-existent social bonds due to a sense of collective identity facilitated and mediated by online social network services. This work contributes to a better conception of the processes that help shape the daily use of technology by marginalized communities.

Keywords

ICT4D, Social Media, Stokvel, Digitalization, Ubuntu, Fictive Kinship.

1. Introduction

Stokvels are community-based savings and credit associations (SCAs) relied upon by the marginalized for access to credit in South Africa. The origins of stokvels can be traced to the indigenous Southern African practise of *letsema* where a network of community members pooled their resources together to achieve a common goal (Ramagoshi, 2016). The letsema practise is established on the sub-Saharan humanist ethic of *ubuntu* which emphasises the interconnectedness and interdependence of human beings to others (UNESCO, 2012). Throughout South Africa's colonial as well as post-colonial periods, stokvels have evolved to become the primary mechanism to save money, access credit, obtain micro-loans for individuals and small businesses, reduce economic vulnerability, create social capital and to provide mutual support for the vast number of the economically marginalised (Arko-achemfuor, 2012; Schoeman and Mashigo, 2012; Matuku & Kaseke, 2014; Hossein, 2017).

Despite sustained efforts to integrate the stokvel institution into the mainstream economy, it has remained informal and its core processes have largely remained unaffected by the digitalization and modernization of the mainstream financial system. It is estimated that 50% of the adult indigenous population of South Africa takes part the practise of stokvels (NASASA, 2018). Despite the pervasiveness and importance of stokvels, the role that information and communication technologies (ICTs) play in this indigenous institution and its implications for development remain under-explored (Biyela, Tsibolane and Van Belle, 2018).

ICT for development (ICT4D) literature has highlighted both the positive and negative aspects of ICTs particularly for the marginalized. While many studies have been conducted to explore the developmental implications of ICTs such as phones, e-mail, internet and smartphones, limited attention has been paid to understand the link between social media and development (Nicholson, Nugroho, and Rangaswamy, 2016). Furthermore, while the dark side of social media use such as cyber-bullying and the spread of hatred has been studied, social media use is reported to contribute positively towards poverty alleviation, political mobilization, women empowerment and fighting corruption (Nemer, 2015; Abubakar and Dasuki, 2018; Breuer, Landman, and Farquhar, 2015). Social media use continues to rise rapidly especially in emerging economies globally (Pew Research, 2018).

The objective of this paper is to explore the use of social media among the marginalized in stokvels as well as to investigate the implications of such ICT use for development. The primary and secondary research questions can be phrased as follows: *"How is social media technology, particularly Facebook and WhatsApp, used by the marginalized in stokvels?"* and *"What are the implications of this technology use for the development of the marginalized?"* The paper aims to highlight the socio-cultural aspects of social media practices among marginalized people in order to develop an understanding of such aspects and practices from their own perspectives. This is in line with the call by Zheng, Hatakka, Sahay, and Andersson (2017) for ICT4D research to seek

an understanding of the mechanisms through which ICTs such as social media shape complex social dynamics and development processes. The rest of the paper is structured as follows. Section 2 provides an overview of the nature of SCAs in the context of South Africa, social media for development and indigenous theories. Section 3 discusses the research methods used. Section 4 analyses the findings. Section 5 concludes the paper.

2. Related work

2.1 Contextualizing Savings and Credit Associations

Savings and credit associations are globally prevalent financial self-help institutions used by the marginalized to insulate against financial exclusion in Asia, Latin America, Caribbean and Africa (Anderson and Baland, 2002, UNFAO, 2002; Ardener and Burman, 1995). Levenson and Besley (1996) found that 68% to 85% of the Taiwanese population participate in SCAs. Bouman (1995) estimates 50% of the adult population in Congo participates while 50%-90% of the adult populations Liberia, Ivory Coast, Togo, Nigeria, and Cameroon take part in SCAs. A nationwide household survey in Kenya estimated a 45% participation rate in SCAs (Kimuyu, 1999). The two main forms of SCAs are Rotating SCAs and Accumulating SCAs (ROSCAs and ASCAs). In a typical ROSCA, groups of individuals with social ties, voluntarily agree to contribute a set amount to a common pool either weekly, fortnightly or monthly. The fund, also known as the pot, or part thereof is usually given to each member. In ASCAs, the pot is left to accumulate interest over a longer term before the growth is shared among the members (Ardener and Burman, 1995).

In South Africa, an adapted combination of ROSCAs and ASCAs known as stokvels has evolved over time from basic ROSCAs to sophisticated savings, credit and investment schemes that services the financially excluded in the informal market (Mashigo, 2006). There are over 800 000 stokvel groups in South Africa, representing approximately 11.5 million members in a country of 55 million (NASASA, 2018). The historical racial, political and economic exclusion of black South Africans due to the colonial system of apartheid as well as persistent post-apartheid socio-economic inequalities have necessitated participation in stokvels to improve financial and economic sustenance of the marginalized (Schulze, 1997; Buijs and Atherford, 1995). Literature points to the financial and economic benefits of stokvel membership such as group discounts through bulk buying, peer motivation to save and invest money as well as access to finance (Arko-achemfuor, 2012; Schoeman and Mashigo, 2012). Stokvels also provide members with other benefits such as psycho-social support, women empowerment, collective action and mobilization and the development of social capital through trusted and accessible social networks (Gugerty, 2007; Matuku and Kaseke, 2014).

2.2 Social Media and ICT4D

Stokvels have been studied from multiple developmental perspectives but scarcely through the technological lens (Biyela et al., 2018). The marginalized are generally viewed as mere recipients of technology despite their agential interaction with new technologies. The rapid

adoption of social media technology particularly Facebook and WhatsApp by the marginalized in Africa has been found to have positive developmental impact (Abubakar and Dasuki, 2018). In line with Sen (2001), development should not be only be viewed in terms of economics but also through an assessment of contribution to holistic human well-being through "intangible" impacts. Kleine (2010) argues that a key "intangible impact" through which technology can lead to the well-being of marginalized individuals is through choice, which put simply refers to the attainment of development outcomes of their own choosing. This paper seeks to explore firstly how the marginalized use social media in stokvels and secondly what overall impact, intangible or otherwise, the use of social media technology has on their well-being.

2.3 Indigenous Theories and Stokvels

In order to better theorise the developmental impact of ICTs for the marginalized, an understanding of the overall socio-cultural context is critical (Avgerou, 2010). The indigenous cultural practise of letsema (or ilima), which refers to communal work organised by members of the community in solidarity, typically with villagers, friends and/or relatives performing different roles to accomplish a significant task that would otherwise take a single person much longer to complete is central to the theorisation of ICTs in stokvels (Ramagoshi, 2016; UNESCO, 2012). Letsema is founded on the sub-Saharan ethic of human-ness known as ubuntu/botho/hunhu/umunthu whose contested philosophical meaning can be summarised as - "to be human is to affirm one's humanity by recognising the humanity of others and, on this basis, establish respectful human relations with them" (Ramose, 1999; Mnyaka and Motlhabi, 2009; Shutte, 2001; Metz and Gaie, 2010). The understanding of letsema and ubuntu philosophy forms the theoretical basis through which technology (social media)-driven development can be better understood in the context of the stokvel institution.

3. Research Design

3.1 Methodology

This is an exploratory study that follows a qualitative research methodology with the aim of examining the use of social media technology by the marginalized in various types of stokvels and how this ICT use contributes to their well-being. Qualitative research is suitable when there is a need to study complex phenomena within its context using a variety of data sources. Additionally, qualitative design, employing an interpretivist stance, enables the researcher to describe information that participants consider important through their perspective (Creswell, 2014; Klein and Myers, 1999).

3.2 Participants

The study was conducted among South Africans who are part of online stokvels i.e. stokvels that use social media to conduct their core business. While stokvels are very common in South Africa, discovering online stokvels is a challenging task as such stokvels, particularly the ones that operate exclusively on WhatsApp, are not necessarily in the public domain. The search started on Facebook groups, where some online stokvels usually advertise themselves. Once a

few good candidates were identified, the snowballing sampling technique (referrals) was used to discover more online stokvels. A letter explaining the purpose of the study as well as an invitation to participate was sent to the identified stokvel members. In total, 14 individuals (n=14) took part in the study out of the 25 that were approached initially during the course of the study, a response rate of 56%. Four participants were male (28.5%) and 10 were female (71.5%). The study participants were between the ages of 19 and 54 with diverse occupations, and notably, five of them (36%) were still involved with university studies. Only one was still at high school and notably, only one participant was currently unemployed. The lowest education level in this sample is Grade 11 and the highest is a 4 year bachelor's degree. Table 1 below summarises the study participants.

Participants	Age	Gender	Occupation	Education
OS_A	54	M	Procurement manager	Commerce degree
OS_B	32	M	Investor	Tertiary dropout
OS_C	31	F	Unemployed	Diploma
OS_D	36	F	Administrator	Diploma
OS_E	30	M	Self-employed	IT Certificate
OS_F	22	F	Student	Commerce degree
OS_G	24	F	Student	Social Science degree
OS_H	19	F	Student	Grade 12
OS_I	21	F	Student	Arts degree
OS_J	24	F	Student	Science degree
OS_K	22	F	Student	Law degree
OS_L	27	F	Administrator	Bachelor's Degree
OS_M	33	M	Professional trader	Electrical Engineering
OS_N	22	M	Student	Arts degree

Table 1. Study Participant Profile

3.3 Data Collection

Data sources for this study included semi-structured interviews, informal observations, and supplementary documents (websites, online profiles, social media profiles). Semi-structured interviews allow the researcher to restructure questions during the interview process, and add or remove questions according to the participants' responses (Berg, 2009). Interview questions were developed based on the research questions, which focussed firstly on the nature of the online stokvel (type, operations, communications and financial management) and the role of social media, secondly on the benefits of the online stokvel to them and thirdly on challenges of this type of stokvels. The interview questions were discussed with a senior researcher and were modified to reflect their guidance. All of the fourteen interviews took place over a period of 6 to 8 weeks. The interviews lasted between 30 minutes up to an hour each.

3.4 Data Analysis and Coding

Interview data was analysed using the general inductive analysis approach. In inductive analysis, raw data is read with the purpose of deriving themes and concepts. The inductive approach allows the research findings and theories to emerge from data without the restrains imposed by deductive analysis. Deductive analysis aims to test whether the data is consistent with prior theories or hypothesis constructed by the researcher. Inductive approach on the other hand, aims to establish links between the research objectives and the findings derived from the raw data (Myers, 1997). The general inductive approach differs from the grounded theory in that it does not explicitly separate the coding process into open and axial. Moreover, when using the inductive approach, presentation of findings is limited to the most important themes (Creswell, 2014).

Interviews were recorded, translated where necessary (in cases where isiXhosa language was used) and then transcribed. Transcriptions were formatted (using heading styles) used in the computer assisted qualitative analysis software nVivo11. nVivo11 qualitative data analysis software is a useful way to store and organize interview documents, allocate labels and codes, and simplify searching through data (Creswell, 2014). Once documents had been prepared, they were re-read to familiarize with the themes emerging from the text. Documents were imported into the computer program. Thereafter, the data was openly coded by assigning chunk of text to labels. Labels or categories were compared and codes belonging to each other were grouped under one node.

3.5 Data Saturation

The relatively small number of participants in the sample in this research (n=14) is considered a limitation. However, in qualitative research, sampling usually stops when data saturation occurs. This data redundancy (saturation) occurs when no new information or codes are emerging from data (Bowen, 2008). In this study, the sample was relatively homogenous, as all participants were mostly young and had tertiary qualifications i.e. tech-savvy. This allowed the researcher to reach data saturation in 14 interviews, which diminished the sample size limitation.

3.6 Ethical Considerations

Participants were made aware that they could refuse to participate or withdraw from the study at any time. They could also choose not to record the interview. However, all participants agreed to record the interview. Recordings were kept on a password protected hard drive on the researcher's laptop. The recordings were also deposited into the institutional research repository as per the mandatory research data policy. The interviews contained demographic data. Each participant's information was kept confidential during and after the study. Any information that could identify the participant was removed from the documents before analysing them using nVivo11. These measures are taken to ensure participants' rights are respected (Creswell, 2014).

4. Findings and Analysis

Interviews and analysis were conducted simultaneously until saturation was reached. Open coding was conducted on the data and the following themes emerged from this initial analysis: (1) the use of social media in online stokvels, (2) general communication practises, (3) management of finances, (4) choice (5) trust, kinship and social capital. The following subsections describe the findings for each theme with extracts from the interviews to support the findings.

4.1 The Use of Social Media in Online Stokvels

As shown in Table 2 below, all the participating stokvels but one (93%, n=13) use WhatsApp as the primary communication platform of choice. Only one stokvel (a big savings club) operated exclusively on Facebook. Just under half of the stokvels used Facebook for secondary communication. Online stokvels tend to use Facebook to introduce themselves to the public and to attract new members. Once those members register on Facebook, they are then invited to a more private WhatsApp group for further engagement.

> *"I saw it on Facebook. But I was given a link to WhatsApp when I joined," (**OS_A**).*
> *"...there is a stokvel I am using on Facebook and it's called ***. I'm not sure about the the exact date of its origin and stuff but it's a stokvel from Norway. It was started by guys in Norway and then it branched out to South Africa and now it is found throughout Africa." (**OS_B**).*

Participant	Type of Stokvel	Size of Stokvel	Primary - Social Media	Secondary - Social Media	Other ICTs in Use
OS_A	Investment	>100	WhatsApp	Facebook	E-banking, E-mail
OS_B	Savings	>4000	Facebook	None	E-mail, E-banking
OS_C	Investment	15	WhatsApp	None	E-banking
OS_D	Investment	15	WhatsApp	Facebook	E-banking
OS_E	Investment	50	WhatsApp	Facebook	E-banking
OS_F	Rotating	8	WhatsApp	None	E-banking
OS_G	Birthday	5	WhatsApp	Facebook	M-payments, SMS
OS_H	Rotating	12	WhatsApp	None	M-payments
OS_I	Rotating	4	WhatsApp	None	e-Banking
OS_J	Rotating	10	WhatsApp	None	M-payments
OS_K	Rotating	7	WhatsApp	None	M-payments
OS_L	Savings	13	WhatsApp	Facebook	E-banking
OS_M	Savings	9	WhatsApp	Facebook	E-banking
OS_N	Rotating	6	WhatsApp	None	E-banking

Table 2. Stokvel social media use profile

4.2 General communication practises

In relation to communication practises, the participants suggest a level of control and restriction by group administrators regarding what types of conversations can be conducted on the

WhatsApp platform. Most report that the platform is used exclusively for important stokvel-related communication such as deadline reminders and sometimes for emotional support and stokvel related encouragement. In traditional stokvels, communication between members happens freely when the regular face-to-face meetings take place. During these meetings, just like during the traditional letsema, members socialize and communicate freely over food, drink and dance, in close physical proximity. This aspect of stokvels is considered fundamental to the nature of what a stokvel is. Online stokvels that rely on social media-based communication therefore tend to have considerably less communication and social interaction between members.

> *"No, it's only for birthday celebrations. There's a separate group for chatting about other things. On the stokvel group, we only talk about stokvel things, how we can make the stokvel better, how we can communicate better… We talk about deadlines, like when we get the money, talk to birthday girls, make sure they get their money, people send pictures of what they bought."* (**OS_G**).
>
> *"We don't communicate that much. We only communicate when its paydays. Most of us are [colleagues]. So we like reminding each other like hey guys don't forget. So yeah we just remind each other that we have to collect money say before 12 o'clock." (**OS-J**).*
>
> *"Yes announcements are made on the WhatsApp group but it's mostly reminders or enquiries about the payments. So if so and so has missed a payment you first message them privately then if it's a problem you post on the group."(**OS_K**).*

4.3 Management of finances

The management of finances is a critical part of a successful stokvel. All the online stokvels that participated in the study (see Table 2) use formal banking services with a heavy preference for digital and electronic solutions such as mobile payments (eWallet, Instacash), internet banking and electronic fund transfers (EFT). This is in contrast to traditional stokvels, which tend to be slow in adopting technology. Most traditional stokvels still prefer paper-based ledgers for bookkeeping.

> *"We have a WhatsApp group. But, we send the money via eWallet, Instacash or whatever. We then send you an SMS privately. We can't send the secret numbers (PINs) on the group number, because then everyone will mistakenly have access to it."(**OS_F**).*
>
> *"So basically we use EFT to transfer the money, or you can deposit it directly into someone's account or you can go to corner store money market to transfer the money then everyone posts the proof of payment to the group. So that we know we have all paid. There's no bookkeeping whatsoever we just post the stuff on the WhatsApp group" (**OS_K**)*

4.4 Choice

One of the themes that emerge from the interview data is the idea that younger and more tech-savvy participants have embraced the idea that regular physical meetings, which have been a central pillar of traditional stokvels (letsema) since inception, are not necessarily essential for a thriving online stokvel. The participants indicate the fact that social media technology use makes stokvel participation convenient. This convenience provides them with opportunities to do the other things they value.

"Online stokvels? For us it was just a random idea that turned out to be something useful. Like we know the concept from our parents you see. So it's kind of taking the concept but not the entire thing and giving it our own twist. Like we don't have to meet, we're just saving money and helping each other. It's absolutely convenient." (OS_N)

"I didn't even know there's online stokvels. I think they're okay, I mean we are students, we're really busy so it's all about having a fast-paced and convenient way of saving money. Also, I find it really hard to save so for me this is working." (OS_K)

"It's very convenient. I don't want to be attending something every week like it's church. No one has time for that!" (OS_A)

4.5 Trust, Kinship and Social Capital

One of the central tenets of SCAs is the aspect of trust and social ties. Irving (2005) emphasizes the importance of harmonious relationships in SCAs while Matuku and Kaseke (2014) argues for trust as a critical success factor for thriving stokvels. The basis for trust in traditional stokvels is the familiarity and spatial closeness of the members. A typical stokvel consists of a network of socially tied individuals - what is known as kinship. In online stokvels, where physical meetings do not happen and individuals can simply "subscribe" via a click of a hyperlink, traditional kinship ties no longer hold.

"Okay, so we're all in different places. I'm in Grahamstown, the others are in Cape Town and then the others are in Mthatha [geographically distant locations]…Online stokvel require lot of trust and loyalty, honestly. Unlike a stokvel where people meet face to face, for instance, you can take some of their valuable stuff to force them to pay. With online stokvel, you can't actually do that and if they're not loyal there's nothing you can do to get what you deserve or to get your money if they don't pay. So online stokvel is very risky, I think that's a keyword." (OS_N).

"My mom used to be part of a normal stokvel. So they had to meet once every month. So in that way no one will make excuses you see. But when it's online, somebody can just decide to switch off their phone."(OS-J)

"The membership is more than 4000 active members and we're going strong," (OS_B).

Fictive kinship is described as a type of social tie that is based on neither blood ties nor marriage ties (Ebaugh and Curry, 2000). People who join online stokvels rely on their past socio-cultural knowledge and understanding of traditional stokvels as the basis to develop ties with unrelated people who happen to share the same knowledge and understanding about stokvels, to develop a thriving stokvel network. This fictive kinship socially links the new network despite the challenge of spatial disconnectedness, resulting in harmonious relationship of trust, necessary for a stokvel to thrive. This fictive kinship relationship due to social media use in online stokvels enables the establishment of social networks and friendships, which can potentially lead to stokvel member developing economic and social capital.

5. Conclusion and Future Work

This study investigated how the marginalized use social media in stokvels and how this use impact this indigenous institution. The interview data analysis indicates that WhatsApp is the primary social media of choice for most online stokvel while Facebook is mostly used

secondarily to advertise the online stokvel. The use of WhatsApp for communication in stokvels, and the restrictive rules that typically govern what can be discussed and not discussed on the group chat, negatively impacts the free flow of casual communication characteristic of traditional stokvels. Online stokvels use digital banking solutions such as internet banking and mobile payments far readily than it is observed in traditional stokvels. The use of social media affords online stokvel participant the intangible benefit of convenience and flexibility to manage their time (choice). Finally, social media use leads to the creation of fictive kinship bonds that can lead to the creation social capital for the marginalized. It is important to note that the findings of this research reflect only the studied population of fourteen online stokvels, and thus, cannot be generalized. This inductive inquiry can serve as a basis for a future inquiry to conduct a quantitative study for a generalizable theoretical model of social media use in indigenous institutions.

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