

**Metshelo Micro-Lending Schemes: Weaning
Women from Patriarchal Milk**

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Abstract

The motshelo informal micro-lending schemes are gaining momentum. Their “business wave” has hit Botswana, with everyone talking business on social media platforms. The buzz word “add me” in metshelo WhatsApp groups created for the empowerment of one another is dominating the airwaves. How do metshelo provide women with start-up cash for running business projects, thus weaning women from dependence on patriarchal milk? In this paper, I will explore how metshelo schemes, have become women-centered movements for the empowerment of women by other women and how they reconstruct gender. The paper will explore how contemporary metshelo are also being tailored to meet the current needs and lifestyle of today’s women as identifiable in the new trend called “showers.” The paper will investigate how metshelo are becoming women’s networks that wean women from dependence on males. The approach uses desktop research and social network theory.

Keywords: *motshelo micro-lending scheme, collective empowerment, social networks, patriarchy*

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Introduction

A caption on a picture lying across a Facebook page that read “*ke ya meeting wa motshelo*”² captured my attention. In the picture were knives, a knobkerrie, scissors, razor blades, screwdrivers, and other potentially pain-inflicting tools. These got me wondering what they had to do with these schemes of women’s collective empowerment. The Facebook caption itself connoted the notorious element of unreliability on informal banking schemes, particularly the way of disbursing the money. These schemes are designed to disburse accumulated amounts to group members especially at the year end. By virtue of that accumulation, members’ lives can be greatly impacted when the pay-out occurs. Grietjie Verhoef (2008: 55) explains Rotating savings and Credit Association Schemes (Roscas) as being found all over the world and having been used to access credit and savings opportunities in low-income countries. These systems of pooling in money to allow members to draw cash in turns are a worldwide phenomenon with variant names such as Arisans in Indonesia, Committees in India, Susu’s in Ghana, and Tontines in French speaking West Africa (Tanja Klug, Sergey Shulgin, Baba Mate and Tjiana Trajkovic 2014: 2; Akinboade, 2005). In South Africa, a similar practice is used under the umbrella term “Stokvel,” representing the informal savings organizations in the African communities (Mashigo & Schoeman, 2010: 1). These rotating schemes and

² This is translated as “I am going to a rotating savings and credit association scheme (rosca).”

credit associations are also prevalent in Botswana where they are called *Motshelo*³ (Molin, 2015: 42). Donald Curtis (1973: 17) explains that this *motshelo* is “a variant name for stokvel, although it is more of a change of name for tactical reason than a true variation.” The findings of a study done in South Africa by Jan Wegelin (2016: 27) explains that 8.6 million people are stokvel members and, on average, stokvel members belong to 1.3 stokvel groups, bringing the total number of stokvels to just over 11 million in South Africa. Keith Jefferis, Lex Von Rudolf, Bogolo Kenewendo, Howard Sigwele, Bokang Tali & Thinah Moyo (2012: 10) in their study that “approximately 330,000 adults in Botswana used some kind of informal financial products and 236,000 used informal savings products, and these are used by low-income households for credit or insurance.”

Furthermore, according to the Botswana government page on Facebook, a World Bank report “found out that 14 percent of adults in Botswana use informal or community-based methods for savings, thus providing the first estimate of *motshelo* available.” The paper thus employs social network theory and uses the desktop method to collect data. With all these in mind, one wonders why women would fondly engage in *motshelo* schemes and yet carry

³ An informal grouping of people, especially women, whose driving force is to help see each other through in terms of financial support, material support as well as social benefits.

sharp, weapon-like objects to year end meetings, as stated in the introduction of this article. In spite of all the odds, informal financial schemes, rather than plummeting, continue to accelerate in different ways. This paper thus seeks to investigate how women's social networks in the form of *motshelo* wean women from male dependency.

Social networking as a theoretical framework

The paper employed social networking theory. Social network theory is thus the study of how people, organizations or groups interact with others inside their network hence the study into *motshelo* networking systems. Ronald L. Breiger (2004: 505) defines social network as simply “the study of social relationships among actors, whether individual human beings or animals of other species, small groups or economic organizations, occupations or social classes, nations or world military alliances.” In these schemes, women are found to interconnect in groups that pool money, which is later shared, hence forming social networks.

***Motshelo* framework**

A point of departure for understanding *motshelo/metshelo* schemes is the dynamics of social structures consisting of people with different lifestyles, needs, characters, dreams and hopes, attitudes, aspirations as well as social statuses. The structure of a *motshelo* is that people form a group having the same interests such as saving to get money, food, household items or others. The goal is chosen, regular meetings are held, money is

borrowed with interest, and money is shared equally at the end of the year, or the household goods or groceries are provided. The structure of these schemes will often differ depending on the agreed need of the group. Molin (2015: 42) explains that “though *motshelo* can differ, it usually involves small amounts being lent out to one member at a time by the other group members. The roles as lender and borrower rotate in the group, which makes the system dependent on the participants’ accountability so that a member does not leave the *motshelo* without having contributed as a lender.” Mediyamere Radipotsane (2006: 291) adds that “in these groupings, members agree to contribute a certain amount per month towards one member or towards the groups’ savings fund. In its original sense, the funds were only accessible to group members; but nowadays members can agree to advance credit to non-group members as long as they agree and trust that the person will pay it back with some interest.”

Tebogo Magang and Veronica Magang (2017: 71) explain the main benefits of these *metshelo* as the provision of members with the motivation to save as well as helping others in ways other than money. Regular meetings are a constant reminder for people to look forward to their turn to collect contributions. This basically explains the coming together of a group of people with the coherent mindset to liberate themselves from a meager lifestyle. Individuals ought to understand and internalize the need to aid another person before it is their turn, hence the monthly sacrifice and the motivating anticipation of

receiving bulk money in turns or at the end of the year. Being part of the *motshelo* calls for the ability to endure to the end. It is like a seed buried in the soil of uncertainty whereby one plants and keeps hoping for the seeds to germinate, the seedlings to emerge, develop, grow, and mature to bring forth the desired fruits/outcome.

However, despite the structure that is put in place and the rules set, challenges always come such as some members not willing to accumulate interest, defaulting, distrust, impatience, and disagreements. The most devastating but less common in the list are greed and embezzlement, which often lead to the collapse of the *motshelo*. Molin, L. (2015: 43) discovered that “the majority of the interviewees from the formal sector reported that they were very reluctant to join *Motshelo*” due to their lack of trust in others, often triggered by first-hand negative experiences where some respondents had lost considerable amounts of money. One interviewee who had recently lost money in a *motshelo* stated, “Even people who are naturally honest, you can’t trust them anymore! Particularly when it comes to money” (Molin, 2015:43). In addition, Molin asserts that “lack of social capital in the form of trust was a leading challenge in microfinance activities in Botswana including *motshelo*. However, *motshelo* groups continue to grow in numbers and financial size despite a lack of trust” (2015: 43). There are, however, some of his interviewees who showed a positive response towards *metshelo* and believed the concept functions and profits them well, indicating

that the level of trust towards close acquaintances and entrepreneurs known to them is high” (Mollin, 2015: 44).

The informal micro-lending scheme

With the heightened levels of unemployment rate, women have resorted to several means of survival in order to break from patriarchal stances that perpetually subject them to more poverty, hence the rising of the *motshelo* schemes. According to Molin Linnea (2015: 42), rotating savings and credit association schemes in Botswana are called *motshelo*. A *motshelo* typically constitutes a small group of women or, less commonly, a small group of men. Must (2017: 94) simplistically sees *Motshelo* as “a type of women's fundraising group whereby resources are pooled, and earnings are divided into shares at the end of the year.” Kgalalelo Mphetolang's (2010: 36) standpoint on *motshelo*, however, is that it is “the coming together” that renders people space to show love and compassion while ensuring that they have enough saved for difficult times, hence allowing families to support unfortunate members of the community.” Radipotsane (2006: 291) further explains *motshelo* as “an informal grouping by people, the sole purpose of which is to generate money to assist each other.” To Hulisani Moliea (2007: 1), *stokvels* are “social clubs where participants help each other in many ways in addition to monetary assistance. In a *stokvel*, people within a particular group save and take turns in receiving the contributions of all members of the

group.” All these definitions denote an element of social cohesion leading to collective empowerment.

The genesis of metshelo is closely connected to the locality from which it is carried out. Tanja Klug, Sergey Shulgin, Baba Mate and Tjiana Trajkovic (2014: 1) when elaborating how the stokvel schemes came into existence in South Africa, explain that these came in the 19th Century from the English settlers of the Eastern Cape (Cf. also Schulze, 1997). In their regular practice tagged stock fairs, farmers had an opportunity to rotate cattle auctioning and, in the process, had the opportunity to socialize, gamble and pool in money together to purchase more livestock. As a result, the black native settlers, probably failing to pronounce “stock fairs” settled for an easier word, they came up with the word “stokvel.” Moliea (2007: 1), however, brings in a different notion on the startups of stokvels. His assertions are that “the popularity of stokvels in South Africa is attributed to the legacy of apartheid - where almost no legal business was permitted in Black townships, because business made money and money was reserved only for the White minority. There were no banks allowed in the Blacks Only residential areas or in homelands where Blacks lived” (Moliea, 2007: 1). This denial of access to banking institutions by the White minority led the Blacks to devise their own means of handling their own money. Through the formation of informal schemes, they could also retain some money for themselves because if they were not allowed to have businesses, it only meant that money rotated amongst

the Whites only. In practical terms, the Blacks initially had to work for the Whites, after which they had to go back to buy goods and groceries from their masters, thereby returning the money to their point of origin.

The Botswana government Facebook page (2014, January 5) explains that “*motshelo* has been in existence as long as money has been in Botswana. It was birthed on an aura of trust as the backbone of convenience, as a strategic backup plan and as a way to save for people who were not eligible or had no access to formal financial service providers like banks.” Mmegi online (2015, December 11) adds on to explain that Botswana had long engaged in *metshelo* to promote individuals’ standards of living where they take turns helping each other during the ploughing season, and the host would provide food and traditional beer. As mentioned by Mmegi (*Ibid.*), money then became an important factor in the lives of many households, which caused the evolution from the original traditional *motshelo* to many other types of *metshelo* with “fancy names.”

Motshelo and Botho/Ubuntu spirituality

The following quote of Desmond Tutu is helpful to set the tone of this section:

A person is a person through other persons. None of us comes into the world fully formed. We would not know how to think, or walk, or speak, or behave as human beings unless we learned it from other human

beings. We need other human beings in order to be human (Tutu, 2004: 25).

Though there may be challenges that associate with metshelo, we cannot deny the significant role they play in the lives of the people. These rotating schemes tend to fulfill a social role as well as a financial one and are not necessarily profit-oriented but are geared towards mutual support (Klug et al., 2014: 1). Moliea (2007: 1) adds the observation that these stokvels tend to meet members' needs for social interaction, sharing and belonging. Similarly, Jan Wegelin (2016: 26) argues that a stokvel's saving scheme provides mutual financial assistance as well as meets social and entertainment needs. As attested by Tutu in the opening quote of the section above, human relations and interactions are vital in the sustenance of human life. The African concept of *Ubuntu* plays a major role in the maintenance of metshelo schemes. Molobi (2006: 4) rightly argues that communal networks formed out of burial societies are of great assistance in the event of death since Africans are deeply religious and socially closely knit. In such a setting, a bereavement in a family will require a strong communal support which is easily provided for in these schemes. Africans place a lot of emphasis and great deference on their dead, and their tradition would be to have a "respectful send-off" (Cf. Molobi, 2015: 42) closes off by mentioning how life is strengthened by one's interaction with the society that one is part of and therefore these schemes become socially valuable. Matuku and Kaseke (2014: 506) affirm the

spirituality of these schemes, stating that “these burials provide material and non-material support to members in the event of death.”

The metaphor of patriarchal milk

Since scholars have observed that societies all over the world are patriarchal, they have argued that the social environment all over the world is more inhibiting or forbidding of women than of men. Sidney K. Berman quotes Bhasin (2008: 24) where he defines patriarchy as “power relations by which men dominate women, and a system whereby women are kept subordinate in a number of ways. Therefore, the “patriarchal milk” metaphor in this study spells the relationship that women and men have in societies and correctly depicts how women have been treated like babies by many societies. These “babies” of the society are made to depend on the men’s milk in a bizarre system where the men supposedly breastfeed them for growth and survival; in patriarchal societies, the women have had to depend entirely on the support of their male counterparts. This milk is “oppressive,” to describe it mildly. Berman (2008: 24) thus explains the societal standing in a patriarchal society where “the man is supposedly not a co-worker with the woman in the economic production but is the sole provider for the family.” Therefore, in this instance women in patriarchal spaces tend to depend on men to self-actualize, which usually leads to further oppression of women in social, economic, political and other spheres. This article holds that women need to be weaned from this oppressive milk. The subjugation

of women needs a redress. Even a lactating child has to finally break from the process and start solid food.

Whilst many nations are in a bid to empower a woman cum girl child, for many societies it is still too distant a dream. Women have for a long time been incapacitated in issues of life, whether minor or major. For women to have an equal chance at life as men, change must happen in prevailing gender relations through the distribution of power within and between societies (Joseph, 2012: 40). Through various initiatives, women in Botswana have fought for themselves to find a place and a voice in society. The current trend of various showers are Botswana women's latest attempts at women's empowerment, and they are baby showers, bridal showers, Naomi/Laban showers, kitchen and bedroom top up's, business showers as well as building showers. Below is a brief explanation of how these showers empower women and help wean them from male dependency.

Ordinary savings

Because we are saying these metshelo are collective structures of cooperation amongst women to help empower each other to better their standards of living, it is worth noting that during these showers there is gathering, feasting, exchanges of gifts or money and counseling or advice giving." Magang and Magang (2017) explain that in these types of savings, money is contributed by each participant towards the group's savings, and later it will be given in succession to each member, perhaps monthly or

weekly. Apart from monthly or weekly turns, this pooled money could be distributed amongst the members at the end of the year, depending on the desires of the members. Picture 1 at the bottom of the next section illustrates the wealth in goods that was amassed by the metshelo savings project, proving how saving a little amount can ultimately end up with enough to address whatever big project the members had been saving for. For some, the saving could be as little as P5 or P2. Variations depend on the agreement made by the members of the said group. The particular kind of weekly *motshelo* have been found to be prevalent amongst the small business entrepreneurs where they may even do the contributions on a daily basis such as, for example, pooling in P5 daily. A particular Shathani Bafana explained how the money they used to pool in as a group in Francistown bus rank had helped her to install and pay her electricity installation and many other necessities she needed at the time.

Baby showers and Bridal showers

Baby showers are celebrations done for an expectant mother usually around the seventh or eighth month of pregnancy, depending on what the organizers have agreed on. Elizabeth Motswapong, Tshenolo Madigele, Musa Dube, Tirelo Moroka-Modie, Mmapula Kebaneilwe and Senzokuhle Setume (2018: 59-60) asserted in a paper entitled “A little baby is on the way:” *Botho/Ubuntu* and Community-Building in Gaborone Baby Showers that baby showers are an extension of traditional showers called *mantsho a ngwana*. *Mantsho a ngwana* are

similar to the modern baby showers in the sense that women are the chief organizers of the baby showers and therefore are “the masterminds” of it. Besides celebrating, the giving of gifts also plays a central role in the baby shower events. There are similarities and differences that can be drawn from these two practices. They are similar because women are still the chief organizers and at the centre of both the contemporary and traditional showers; one of the respondents said, *ke bone tshoso e rweleng* (translated as “they are the brains behind the showers”). The observable differences between traditional and contemporary showers is that “while in the traditional shower both men and women attend, contemporary showers are mainly for women who are single” as noted by (Motswapong et al., 2018: 59). Another notable difference is that baby showers are celebrated before the baby is born whilst *mantsho a ngwana* are celebrated after the baby is born (2018: 60).

A report from one of the research participants says that “Women support each other through baby showers, and baby showers assist the mother-to-be by buying other baby accessories that she might have left out hence it relieves the mother from the financial burden associated with buying baby accessories.” (2018: 61). Often, baby shower gifts include items like chest of drawers, baby cots, feeding or highchairs, baby rocker, baby pram or stroller, breast pump, baby clothes, disposable napkins, baby feeding bottles and many others. Apart from these, there are gifts also taken as gate passes

which usually include things such as baby bath soaps, washing powder, sta-soft and baby wipes depending on what the organizers of the event decided. In their research, Motswapong et al. (2018: 66) mention that “with the economic downturn Botswana is currently facing, the Gaborone baby showers empower women by rallying against the oppression of poverty in the urban space. Besides empowering women economically, baby showers create both an opportunity and an environment for young women to share knowledge and skills. In this way, expectant mothers become independent, unlike their traditional counterparts who depended excessively on their male partners.”

Equally important are bridal showers which serves to address issues pertaining to the brides-to-be. In their own sense they also assist a woman to bring a handful of gifts into the marital home. These gifts may range from refrigerator, couch, washing machine, four-burner stove, plates, cups, microwaves, slow cookers or pressure cookers, cereal dispensers, blenders, to mention just a few. In some instances, these gifts are enough to fill a new home. Some well-organized showers may even buy beds and sofas for the bride to be. This qualifies the bridal shower as a tool that already contributes towards weaning Botswana women from patriarchal milk.

Picture 1



The picture above is an illustration of how these events are usually organized with precision. There are tent and fancy chairs as seen in the background which were rented out by the organizing team for such an event. In addition to tents and chairs there are other accessories as well as food. Alongside the preparations comes the lavish gifts by both the organizing team and invitees. These gifts tend to relieve the mother-to-be or bride-to-be of the burden of preparing in solo for the coming baby or for new married life.

Naomi/Laban showers

In a research carried out by University of Botswana lecturers, the researchers focused on the showers in

Gaborone. They researched on baby, bridal and Naomi/Laban showers. The Naomi/Laban showers are celebrations organized by women for parents who will either receive a daughter or son-in-law; Bridal showers are organized for a woman who is engaged to be married and; Baby Showers are organized for a pregnant woman who is about to become a mother. These showers have become a common female-centered movement in Botswana's cities expressing the *Botho/Ubuntu* ethic and spirituality in urban areas. The Naomi/Laban showers are gendered celebrations organized by women for a mother or father who will either receive a daughter- or son-in-law (Dube et al., 2017). They are a Botswana creation started by a group of spiritual women from Kanye, Gaborone and Mahalapye, and derive from the Bible stories of Naomi and Laban. Through the showers, a mother/father is prepared to receive a son/daughter-in-law; furthermore, they teach mothers-in-laws how to treat their daughter-in-laws so as to end the well-known phenomenon that mothers and daughter in laws never get along well. The Naomi/Laban shower continues to build families and communities (*Ibid.*). Explaining them further, Dube et al. (2017: 22) say that "the showers are female-centered events that are organized by women for other women and for all that women care about. They are spaces for cultivating and maintaining mother economies, for they plan, gather and act in the service of empowering women to be able to give their best in the family, in motherhood and community at large." In short, these

showers are meant to empower women and set them apart from the oppressions that they are subjected to at the hands of patriarchy.

Against patriarchy and androcentricism, the researchers contend that “Naomi/Laban showers subvert patriarchy by almost ignoring the man and his role in the new family and community. Naomi/Laban facilitators subvert the centrality of men, by shifting their importance through omission. In other words, the centrality of building family, raising children, participating in communal activities, and succeeding professionally is moved to women—who are being trained for successful performance and visibility” (Dube et al., 2017: 22).

The study on the showers indicated that the Naomi/Laban shower attacks patriarchy, which leads women to compete with each other, by promoting a spirit of self-reliance among women. Women who are self-reliant, need not compete for a man (son/husband) who would be their breadwinner. This is evident in the content of their teaching, in their garments of ordination and the minimal role assigned to the father-in-law. The result is almost to relegate the man’s role to irrelevance, through empowering the woman (Ruth/daughter-in-law) to be a social and professional success, without giving the same attention to men (the fathers and new husbands) (Dube et al., 2017). With the above information, it is quite clear that out of the Naomi/Laban showers comes an element which empowers women to be a success both professionally and socially, which my

study equates metaphorically to weaning women from male milk.

Conclusion

The idea that empowerment should be a bottom-up process means that those who supposedly hold power must understand how the disempowered section of the society view and respond to their own situations (Joseph, 2012: 37). The disempowered section of the society are the children, youth, the socially disadvantaged and most of all, women. The *motshelo* schemes, including the Naomi/Laban, bridal and baby showers, are a window into how women view and respond to their living conditions. The showers are not an accessory or a game to while away time but contribute towards weaning women from patriarchal milk. It does not just change the lives of women materially as in gifts given at the Naomi/Laban, bridal and baby showers, it aids social empowerment and a chance at self-reliance rather than dependence on males for livelihood. In instances where formal banking is expensive or tedious, the metshelo schemes have empowered women to save money until it is enough to make a serious impact or change their lives for the better.

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