Changing Patterns of Solidarity in Kinshasa

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Os sistemas de solidariedade baseados na etnicidade favoreceram a integração dos migrantes rurais no emaranhado da vida moderna em muitas cidades africanas. Na medida em que estas cidades são cada vez menos governadas e governáveis, regista-se a emergência de novos sistemas de solidariedade que representam a ordem na desordem. Em Kinshasa, a segunda cidade ao Sul do Saara, a crise multifacetada é tão lendária como as estratégias de sobrevivência imaginadas pelos que nela residem. Historicamente complexos, estes sistemas caracterizam-se cada vez mais pela necessidade de as pessoas serem pragmáticas: ninguém pode doravante dar-se ao luxo de partilhar sem a esperança de algum retorno. Apesar do individualismo que daí resulta, as múltiplas redes de solidariedade são indispensáveis, porque sem elas a situação dos «*kinois*» seria ainda mais dramática. O presente artigo procura descrever esta forma dinâmica de organização social, as suas origens e a sua evolução num contexto político local e internacional que contribui para a sua re-invenção permanente.

Ethnic based solidarity systems facilitated the integration of rural migrants into the intricacies of «modern» urban life throughout much of Africa. Now that these cities have become increasingly ungoverned and ungovernable, new forms of solidarity systems have emerged. The multiform crisis in Kinshasa, sub-Saharan Africa's second largest city, is as legendary as the survival strategies invented by the Congo capital's residents. These systems, historically complex, are increasingly characterised by pragmatism. Despite the marked rise of individualism needed to «fend for oneself», without recourse to solidarity networks, the situation of *Kinois* would be even more precarious than it is today. This article documents these dynamic forms of social organisation, their origins and evolution and the local and international political context that has contributed to their perpetual re-invention.

Les systèmes de solidarité basés sur l'ethnicité ont favorisé l'intégration des migrants ruraux dans les dédales de la vie moderne dans beaucoup de villes africaines. Au fur et à mesure que ces villes deviennent de plus en plus ingouvernées et ingouvernables, on assiste à l'émergence de nouveaux systèmes de solidarité qui représentent l'ordre dans le désordre. A Kinshasa, deuxième ville au sud du Sahara, la crise multiforme est aussi légendaire que les stratégies de survie mises en place par ses résidants. Historiquement complexes, ces systèmes se caractérisent de plus en plus par le besoin d'être pragmatique - on ne peut plus se permettre de partager sans l'espoir d'un retour. Malgré la tendance individualiste qui en résulte, les multiples réseaux de solidarité sont indispensables, car sans eux la situation des *kinois* serait encore plus dramatique qu'elle ne l'est aujourd'hui. Cet article vise à faire connaître cette forme dynamique d'organisation sociale, ses origines, son évolution et le contexte politique local et international qui contribuent à sa perpétuelle ré-invention.

«Les sociétés africaines ont ignoré longtemps l'individualisme et continuent assez largement à le faire en dépit de très fortes poussées des processus d'individuation».
(S. Latouche, 1998, p. 38)

«La solidarité africaine est un mythe absurde».
(V. Y. Mudimbe, 1974, p.70)

«When you are rock bottom, you can still dig deeper»

How do people who are poor, hungry and disillusioned by decades of political oppression survive in a city that has a population of somewhere between 6 and 7 million inhabitants, practically no formal economy, an ecologically degraded hinterland and an administration that provides little in terms of social services or infrastructure? Part of the response can be found by looking at the solidarity systems developed by people who have learned to expect little from the Congo state. Solidarity attitudes and practices are extremely complex as revealed by the two conflicting views quoted as epigraphs. Both views have resonance in this mega-city characterised by rapid social change and invention. These forms of dynamic social organisation, their origins and evolution and the local and international political context that has contributed to their development are consequently addressed in this article. The objective is to document social patterns during the period of post-Mobutu transition, a period of significant political change. The research upon which it is based combines «top down» political science analysis and «bottom up» urban anthropological observation in an attempt to narrow interdisciplinary gaps and the divide between theoretical analysis and recently collected empirical data[1].

While Kinshasa may appear as a place of chaos, confusion and anarchy, there are remarkable patterns of stability, order, organisation and quest for well-being. This applies to all social and political levels, ranging from neighbourhood, professional or ethnic associations and networks to the level where political decisions are made. The *Kinois* (which is how the people of Kinshasa call themselves) have rejected the lega-

1 Much of the data for this article has been acquired during regular research missions to Kinshasa and by preparing an edited volume on the city of Kinshasa, *Reinventing Order in Kinshasa* (Trefon, forthcoming). Co-editing the September 2002 volume of *Review of African Political Economy* (n° 93/94), «The Congo between Crisis and Renewal», (Trefon, Vanhoyweghen & Smis) has also helped formulate views on solidarity, civil society and contemporary state-society relations in Congo.

cy of Belgian colonialism by combining global approaches to local problems. They blend «traditional» belief systems and practices with their own unique forms of «modernity». They are consequently not a generation behind their counterparts in cities in neighbouring countries – a view generally portrayed by media and «expert» reports. In many respects they are a generation ahead, especially when it comes to adapting to adversity by developing strategies to deal with daily survival issues.

Although urban populations throughout Africa have designed similar mechanisms to adapt to political and economic constraints, the *Kinois* are a special case due to the degree and longevity of political crisis. In sardonic self-mockery, *Kinois* joke that «when you are rock bottom, you can still dig deeper». They are also extraordinary because of the legendary cleverness and inventiveness of their practices and mental constructions. Although these systems do indeed contribute to very basic survival at the individual and family level, they cannot contribute to broader sustainable economic and political development of the type elaborated and advocated by Western development theorists. Many attitudes and behaviours omnipresent in Kinshasa go beyond Western logic, which helps explain the perpetuation of misguided «heart of darkness» clichés.

Solidarity systems have been designed by people at the grassroots level as a way of compensating for the failure of the Zaire of Mobutu and subsequently the Congo of Kabila *père* and *fils*. The business of international cooperation correspondingly re-defined itself in response to the «failed state» discourse. Since the crisis that hit the country in the early 1980s, terms such as «collapse», «oppression», «illusion», «bankruptcy», «corruption» and «criminalisation» have become unavoidable (e.g. Callaghy, 1984; Young, 1984: Young & Turner, 1985; Leslie, 1993; Weiss, 1995; Bustin, 1999; McNulty, 1999; Lemarchand, 2001). These works focus on the «failure» of sub-Saharan Africa's largest state, attributing it to deep-rooted historical processes, cold war politics, aggressive industrial capitalism and personality cult. The crisis that hit Kinshasa and the *Kinois* in the early 1980s, transforming what was once «*kin la belle*» into «*kin la poubelle*» is directly related to patrimonialism (Willame, 1972; Emerson, 1979; Hochschild, 1998), Belgian paternalism (Slade, 1960), the abysmal lack of political preparation (Young, 1965) and Mobutism (Schatzberg, 1991; Braeckman, 1992; Wrong, 2000).

When we look at public health statistics, Kinshasa should be a vast dying ground. People that have not died of AIDS, should be dead from starvation. Those that have not died of hunger should be dead from either water-related diseases (2 million *Kinois* do not have access to the water board's distribution network) or exhaustion because due to serious transportation problems, people are forced to take «*la ligne 11*» which means walking very long distances. These are some of the daily sacrifices that *Kinois* are forced to make. The vast majority of households in Kinshasa (a household is comprised of approximately 7 individuals) have less than $50 per month – barely enough to cover the food bill. Many families have less.

Sharing in times of hardship

Given the precariousness of life in Kinshasa, people are forced to depend on others. Although there obviously cannot be any uniform social tissue in a city of the magnitude of Kinshasa, there are clearly identifiable social patterns with respect to solidarity. Everyone is subject to a perpetual bargaining system that takes place in all sectors of daily life, cutting across the entire social spectrum (Nzeza, forthcoming). This pertains to buying a bag of charcoal, applying for an administrative document or sharing a seat in a taxi. In any kind of transaction there are a number of intermediaries who expect a commission, tip or bribe, euphemistically referred to as «motivation». People who try to evade this form of solidarity are quickly brought to order, usually by trickery, ruse or charm, sometimes by force, but rarely by violence (Devisch, 1995, pp. 609-610). As in formal economies where tax evasion is sanctioned, «evasion» of paying a «solidarity tax» in Kinshasa is also sanctioned. While the *Kinois* are able and willing to extend psychological support, financial and material constraints limit this solidarity to a pragmatic system of exchange. People help each other primarily if they can expect something in return. Debt, whether is it be in the form of a loan, a service rendered, or a favour, will ultimately have to be redeemed.

While people tend to depend on others, they have at the same time become experts in «fending for themselves». A new model of social hero is the street urchin (*shege* or *phaseur*) who survives by his wits. Mobutu told Zairians to fend for themselves. Kabila said that his government did not have the means to do much. Parents are forced to say the same thing to their children. «*Article 15*»,« *système D*» or «*débrouillez-vous*» in Congo/Zaire is a major social phenomenon that has been abundantly analysed by anthropologists and political scientists and economists (e.g. De Boeck, 1996; Devisch, 1995; MacGaffey, 1968, 1991; Marijesse & De Herdt 1996; Jackson, 2001). Hardship explains the invention of «*la débrouille*», the expression that *Kinois* always have on the tip of their tongues. Throughout Kinshasa, from the university to the marketplace, from the home to street, individual interests have supplanted collective ones. Corruption, theft, extortion, collusion, embezzlement, fraud, counterfeiting or prostitution are the various means deployed to survive.

Paradoxically, social pressure to share remains strong. Few people, however, have the economic possibility to do so. «Everyone has become poor» is a litany heard throughout this city where half of the population eats only one meal per day. Parents often have to decide which children will eat today and which will eat tomorrow. In this context, according to Tom De Herdt, the nuclear family household is still far from replacing the extended family although contemporary consumption units are increasingly built on *vertical* (parent-child-grandchild) rather than *horizontal* family lines (De Herdt, forthcoming). Despite this trend, the neighbourhood unit fulfils an important role at mealtimes. The main meal is usually eaten in late afternoon and is

preceded by what *Kinois* tragically-comically refer to as SOPEKA (*SOmbela ngai, PEsa ngai et KAbela ngai*). In order to forage the salt, oil or hot pepper sauce needed to put a (generally meagre) meal together, neighbours seek and extend solidarity – hence the expression «buy for me, give me, please give me». Death and mourning is another frequent occasion for neighbourhood solidarity. Collections are spontaneously organised to help bereaved families and children set up roadblocks to ask passers-by for contributions for funeral expenses. This form of neighbourhood bonding is often reinforced by church or prayer group solidarity.

Some relatively well-to-do families are able to extend «traditional» forms of solidarity by feeding, housing and paying school or medical fees for extended family members but these are the exceptions. Moreover, those families that do have money also have new real and perceived needs and consequently allocate their resources accordingly (Trefon & de Maret, 1999). Globalisation and familiarity with trends taking place abroad pressure people to dress in a certain way with the «right» label, purchase prestige goods or consume what is perceived as modern foods and drinks. The status associated with beer or bottled soft drinks, for example, is a clear social marker. These spending habits diminish the possibility of sharing.

An important but under-studied form of solidarity that contributes to the Kinshasa economy is remittances from migrants (Sumata 2002). The mushrooming of Western Union and similar types of cash transfer services is a reliable indicator of the importance of this phenomenon. The development of mobile phone technology and its spread in Kinshasa (due to the absence of standard wire phones) facilitates money transfers because communication is rapid and direct. Congolese nationals living in Europe, the US and Canada (and in other African countries to a lesser extent) are able to transfer money home without having to travel.

Migration is increasingly perceived and practised as a strategy to diversify income and risk within households. Families are more willing to invest in the education of a single family member, often the firstborn boy in the hope that he will be able first to study and then work abroad. In the past, students were under pressure from their families to return to Congo after having been awarded their diplomas. Now they are under pressure to earn dollars or Euros abroad and send money home. The migration process improves the standards of living of geographically fragmented families given the economic problems in Congo. Migration contributes to satisfying personal ambitions and to the fulfilment of family obligations. In both cases it helps break or alleviate the cycle of poverty. Migration and «fast money» of the *bana Lunda* type earned by digging and trading diamonds, conversely, is spent as quickly as it is earned on women, beer and conspicuous or prestige goods (De Boeck, 2000, p. 173). The destination of remittance money does not follow any single pattern: it is used in various ways. It can be used for buying a house or lot, paying school or medical fees or contributing to ceremonial practices such as baptisms weddings or funerals. Remittances are also used as «seed» money to start up a business. Kinshasa's

transport system, for example, has benefited from Congolese citizens living abroad because they send minibuses, trucks and taxis to the city as investments. The exporting of Kinshasa's informal economic activities as documented by MacGaffey and Bazenguissa-Ganga (2000) is not only a reflection of the economic situation. It is also a good example of diaspora solidarity patterns.

The «NGOisation» of Kinshasa

Like elsewhere in Africa the number of civil society associations, Non Governmental Organisations (NGOs) and community-based solidarity networks exploded in the Congo in the early 1990s (Hamuli Kabarhuza, 2002). They have become vital components of the dynamic and multiform survival strategies invented by *Kinois* to replace the state in many areas of public life (Giovannoni, Kasongo & Mwema, forthcoming). Congolese in general and *Kinois* in particular had lost hope in Mobutism and were frustrated by the fiction of democratic transition. They referred to basic public services as «memories». In response to this situation, they were forced to invent their own solutions based primarily on friendship, ethnicity, trade and profession, neighbourhood ties and religious affiliation. The association phenomenon is a clear example of people-based social organisation driven by pragmatism and the will to survive.

This powerful internal motivation for social invention was boosted by an external one: Zaire's international support came to an unexpected end in the early 1990s. Violence at the University of Lubumbashi in May of 1990 and an «intransitive» democratisation process were the reasons officially put forward by Mobutu's erstwhile backers (de Villers & Omasombo, 2002). In reality, however, the dictator had outlived his usefulness following the collapse of the Soviet empire. After playing the role of «trusted ally» for 25 years, Mobutu had become an embarrassment (Wrong, 2000). As a result, international development aid fell from $898 million in 1990, to less than $200 million in 1993. By 1998 the amount dropped to $126 million (André & Luzolele, 2001). Recently, the trend towards cutting aid has been reversed: in mid 200 commitments have reached nearly one billon US dollars, mainly from the World Bank and IMF.

While the association and NGO phenomenon clearly has a unique meaning in Kinshasa, its mechanisms and dynamics are similar to situations in other African cities. Given the particular degree of crisis in Kinshasa, however, it is possible that the association and NGO phenomenon there may indicate new forms of social organisation in other cities that are increasingly confronted by new political, economic and social challenges.

The need to get things done in the absence of public services is the primary reason why *Kinois*, like people living in other ostensibly «ungoverned» and «ungover-

nable» societies, form associations. They form NGOs, in contrast, because of their links with international funding opportunities. This is perceived locally as both international solidarity but neo-colonialism as well. This obviously simplified dichotomy between association and NGO needs to be clarified because there are a number of other inter-connected and overlapping reasons that motivate *Kinois* to pursue both of these dynamic forms of social organisation. Given the overwhelming degree of un- and under-employment, participating in an association or NGO provides hope of evolving from voluntary work to gainful employment. In a society where people are forced to multiply their chances of opportunity (to find food, work, psychological sustenance), the NGO is just one more «card to play». Beyond hope, associations and NGOs help people increase their self-esteem because their activities relieve the social burden associated with idleness. Associations and NGOs can also improve peoples' reputations within the community if their activities are socially useful.

NGOs are also identified with modernity in Kinshasa (in contrast to the perception of associations). Although the phenomenon is seen as being foreign and imported, *Kinois* increasingly speak of «ngoisation» as a new form of social organisation. The *Kinois* who farms on the outskirts of the city is apt to say that he has an agricultural NGO, opposed to merely saying that he growing manioc to feed the family! *Kinois* also perceive this «ngoisation» as a new form of cultural and material dependence because it is currently the dominant model for international development aid in vogue. The NGO is, in this context, both myth and nightmare.

«Association» here refers to entities that have been created by *Kinois* themselves with their own resources to address their own specific priorities. They are part of the internal dynamics of social organisation. The most common forms manifested in Kinshasa today, the *likelemba* and the *muziki* are referred to as *ndjonou*, *ndjangui* or *ntchwa* in Cameroon, *ekub* in Ethiopia, *esusu* in Liberia and Nigeria and *kwegatta* in Uganda (see below). The association phenomenon encompasses all of the «visible» and «invisible» dimensions of society ranging from access to credit to the circulation of ideas and aspirations (O'deye, 1985, p. 5). It is also an historic process intimately linked to urbanisation. Benoit Verhaegen (1970) documented emerging political associations based on ethnic and regional origins, professions and school relations in colonial Leopoldville. Suzanne Comhaire-Sylvain (1968) traced the evolution of women's associations in the capital from 1945 to 1965. Pascal Elengesa Ndunguna (1997) identified leisure associations (sports, fashion, music, homonym!) dating back to the 1920s and analysed their social transformation.

Associations based on ethnic and regional affiliations are amongst the oldest and most common. Developed to facilitate specific ethnic priorities, they tend to be headed by important traditional figures such as chiefs or elders based in Kinshasa or by well-to-do individuals of an ethic group. Some of these associations trace their origins to ethnic associations going back as far as the early colonial period (formerly called *mutualistes*). The real strength of ethnic associations was their degree of soli-

darity – especially amongst adults who immigrated to Kinshasa and helped each other in the urban integration process. Ethnic associations are however increasingly subject to a serious generation gap because the young, on the contrary, tend to see ethnic affiliation more as a social constraint than as an opportunity for solidarity. This can be explained in part by poverty that provokes an «every man for himself» attitude because families are increasingly alone when it comes to dealing with daily survival. It can also be explained by a shift away from kinship towards other forms of solidarity and by the replacement of ethnic «patriarchs» by younger educated elites. It was in the context of these trends that Mudimbe stated «African solidarity is an absurd myth» (1974, p. 70).

Millions of people in Kinshasa are members of at least one of these associations and NGOs. In the spirit of multiplying opportunities, many belong to different ones at the same time. Because they are so diverse and numerous, *Kinois* joke that if the presidents of every association and NGO in the capital were to meet, the *Palais du Peuple* would not be big enough[2]! On a more serious note, many intellectuals in Kinshasa consider that in the years to come, associations will be in a far better position than the state to help them find peace, improved quality of life, eventually democracy and perhaps poverty alleviation.

Despite increasing pressure on Mobutu in the early 1990s, many international and bilateral organisms continued their activities in Zaire. Focus was on the «politically neutral» sectors of health, food security and education. In order to continue their work, and to reach the people that they perceived as most urgently needing this form of development aid, they established partnerships with associations and NGOs. There were few other options due to pressure to exclude the state – even though this strategy never really succeeded. The responsibility of managing development and humanitarian aid consequently shifted away from state partners to civil society partners. International NGOs and donors thus had to identify serious and reliable local structures to serve as intermediaries between the international community and local populations. This became crucial and urgent because navigating on the bureaucratic, complex and ostensibly chaotic Kinshasa landscape is practically impossible without local partners.

Relations between the state and the international NGOs became particularly complicated because as the international community chose to not work with the Mobutist state, it normally should not have continued working with personnel of decentralised state services. Nonetheless, people such as school principals, doctors in officially «state run» health clinics or agronomists working on food security projects, continued to be valuable intermediaries. It was not easy to establish working relations with these resource people without involving their ministerial hierarchy. While the problem was easier to avoid in rural areas where state «meddling» was less pre-

2 Although it is impossible to quantify their exact number, Elikia M'Bokola has recently alluded to 1,322 NGOs (2002, p. 10). The number of solidarity groups is considerably higher.

sent, doing so in Kinshasa could not be done without respecting certain administrative procedures. Despite the policy of not working with the state, some international NGOs made official agreements with administrative authorities in order to facilitate specific programme priorities.

State officials were quick to criticise donors for providing NGOs with funds destined to improve the living conditions of the Congolese people by using ministerial personnel and decentralised staff without involving political authorities in the decision making process or choice of priorities. This is an important yet unresolved debate between development strategists. These examples from Kinshasa reveal that it is not a question of supporting either the state *or* civil-society. The real problem is how to support both state *and* civil society. Even in what is perceived as the paradigmatic failed state, results are best achieved by dealing with both. This option has proven pragmatic because it has maintained qualified staff in their administrations. Without such support, these people would probably have been forced to engage in other survival activities having nothing to do with their areas of competence. With respect to state infrastructure such as buildings, this outside funding slowed down the rate of dilapidation.

Despite the relative advantages of this type of accommodation, a number of problems resulted. The system provoked rivalries and tensions between state employees because those that were able to work for an externally funded project earned much more money than those that did not. An agronomist of medical worker can earn $300.00 a month with an international NGO and up to $1,500.00 with an international agency such as the European Union, United Nations, World Health Organisation or the Food and Agricultural Organisation. This contrasts sharply with a $20-$30 ministerial salary. Such salary imbalances pervert the work environment as the best workers abandon their administrative functions if they find NGO work. In addition to creating rivalries *within* ministries, this system also creates rivalries *between* ministries. Not all sectors of the administration are priorities for internal projects so those that cannot tap into NGO wealth are left to fend for themselves.

Another serious problem results from the resentment created by state officials who were not able to find NGO work. They have become bitter opponents to NGOs and do whatever they can to either sabotage their activities or hamper projects being set up. As most NGO projects eventually need some kind of official bureaucratic support for, for example, an authorisation, information or resolving a conflict between workers, a jaded bureaucrat usually enjoys revenge at some point. The problem is so widespread that it constitutes one of the major preoccupations of project officers in the setting up phases of their projects. In order to circumvent this problem, NGO project officers try to co-opt senior officials by involving them in their work. This again contributes to the paradox of state workers participating in or implementing NGO activities. An extreme perversion of this process emerged when Laurent Kabila set up «*Solidarité entre nous*». Certainly bizarre, this was a «governmental non-governmental organisation» designed to benefit from outside funding!

Credit associations

As elsewhere in Africa where savings are rare and access to credit is made difficult by a deficient formal banking system, people in Kinshasa form Rotating Savings and Credit Associations (ROSCAs), widely referred to as «*tontines*» (Lelart, 1990). They are important examples of social organisation and are clearly representative of changing patterns of solidarity because they reveal how people get things done despite political obstacles. The most common forms manifested in Kinshasa today are «*likelemba*» and the «*moziki*» (Mindanda, forthcoming).

A rotating credit association is a group of people who make regular contributions to a fund that is redistributed to members on a rotating basis. Credit and savings processes are intertwined in this system. Members save to obtain credits of sizeable sums from the group. The first collector in the group receives an interest-free loan while the last collector extends credit to other members. Other members alternate between debtor and creditor positions. The guiding principles of «*likelemba*» or «*moziki*» are that a group of people agree to contribute to a common fund at regular intervals of time, weekly or monthly for example. The «common pot» is given in its entirely to each member of the group in turn. The order of rotation is determined following a negotiation according to the degree of solvency and needs of the participants. The amount of money perceived by a member when his or her turn comes and the duration of the cycle of rotation depends on the number of participants. A small number of participants allows «*likelemba*» *or* «*moziki*» to have a short cycle. The amount of money perceived by the member, however, is lower than if the group has a broader base. The «*likelemba*» and «*moziki*», particulary common in Congo's major cities like Kinshasa or Lubumbashi, also exist in rural areas.

Both «*likelemba*» and «*moziki*», have the same goal. Beside their economic reasons, the «*likelemba*» and «*moziki*»are based on moral and cultural values of mutual assistance (Omasombo 1992). Unlike the «*likelemba*», however, the «*moziki*» has broader social implications than the «*likelemba*», which in theory is more pragmatically focused on credit and finance. «*Moziki*»members meet periodically either at a member's house or at a bar. They discuss everyday issues such as marital problems, business activities, birth and death. The meeting is organised by the member who benefits from the payments of other members. At that occasion, he or she must offer something to drink and to eat. Generally, all the members of the «*moziki*» know each other well because they often exercise the same activity, have the same profession or live in the same neighbourhood. The «*moziki*» is characterised by «statutes» that are respected by all members for the smooth functioning of the association. The «statutes» outline the conditions of membership, the objectives of the association, the amount of contributions of each member and the organisational structure. Responsibilities of keeping various accounts of the association and organising meetings are lying to a person called «*mama*» or «*papa moziki*».

Different categories of people are involved in these associations. School children do «*likelemba*» with their pocket money and at the end of the week one of them receives the money collected. Civil servants, teachers and craftsmen have the same system. The most significant group, however, is the urban traders. These traders, mostly women at the large markets, are members of one or more groups of «*moziki*» or «*likelemba*». There are some large-scale traders among these women but the majority of them are petty traders. The great number of women involved in small trade in Kinshasa can best be accounted for by the need for them to earn enough money to feed their families. Due to the collapse of the formal banking system in the country, the majority of these traders are forced to depend on this informal financial system to finance trading activities that are based on the distribution of local foods and manufactured consumer goods. Retail trade throughout much of Africa is being replaced by «micro-retail». Increasingly smaller quantities of charcoal, manioc flour, rice and agricultural produce are sold in Kinshasa's primary markets[3] and makeshift «phantom» ones (called «*wenze*» in Lingala) in the Congolese capital (Trefon, 2000).

Several reasons explain the popularity of the «*likelemba*» or «*moziki*» as an informal financial system in Congo-Kinshasa. They are appropriate to the economic and social needs of members (easy to join the group, rules and procedures easy to understand, emphasis on social networks and easily accessible). They are also highly effective economically because transactions costs are low and the costs to collect unpaid loans are almost non-existent: the risk of default is almost non-existent due to strong social pressure.

These associations are also very popular amongst Kinshasa's money changers – *les cambistes*. Participants contribute periodic payments to a treasurer who collects the money of the members and keeps it in his/her house. Although the main goal here is savings, these associations function as a financial support group that help members in need of cash for their money changing activities, but also in emergency situations like funerals of sickness. Solidarity is strong between the money changers in a «*moziki*» or «*likelemba*» given the high degree of risk of their work. They can loose relatively huge sums of money by misjudging the direction of exchange rates. To help this member, two possibilities are presented: each member contributes to a special fund in order to help the person or one or two members decide to lend money to reconstitute a working capital. It is in the context of these «personal confidence networks» that De Herdt and Marysee have suggested that Kinshasa's *cambists* of today are «reinventing tomorrow's capitalism in Congo/Zaire/Congo» (1999, p. 241).

The non-commercial redistribution of incomes based on the values of social solidarity plays a very significant role in all aspects of the informal economy in Kinshasa. These are the values that link individuals by relations of affection or assignment. They are not limited to members of a family, clan, or tribe, even if these are very sig-

[3] Kinshasa' primary markets are the downtown Central Market, Sima Zikida, Lemba, Gambela, Idu (Masina) and Bandal.

nificant. They are also to be found between the inhabitants of a neighborhood, the alumni of a school, the members of a religious sect or members of a sports association. These links regulate economic activities throughout the country where everyone has the «right» to receive and the «duty» to give (Leclercq, 1993, p. 25).

Evolution of Congolese Political Economy

1965-1969: Strong copper prices; significant US aid; liberal investment code; important foreign investments; nationalisation of *Union Minière* (1966).

1971-1974: «Zairianisation» (major nationalisation of foreign investments); Beginning of crisis.

1975: World copper prices plummet; high inflation; devaluation of Zaire currency.

1980: Crisis temporarily lets up; inflation under control; positive balance of payments.

1983-1986: World Bank imposes Structural Adjustment Programs and strict austerity policies.

1990: SAPs unable to redress situation; Mobutu announces democratisation; social situation tense.

1991-1996: GECAMINES production continues to decline; riots in Kinshasa with heavy loss of life; bankruptcy of public service sector; hyperinflation rate almost 1000% in 1994; international cooperation stops.

1997-1999: No coherent economic policy under Laurent Kabila; the economy is devoted to war effort; resources looted by Rwandan and Ugandan aggressors – booty offered to Zimbabwe and Angola in exchange for military support.

2000-2002: Kabila *fils* liberalises economy and re-establishes negotiations with IMF and World Bank; EU development cooperation re-established; foreign debt approx. $9 billion; no improvement in social conditions.

What do *Kinois* expect from the state?

Kinois believe that the state is incapable of managing the Congo. They see the state as unable and unwilling to make decisions or implement them in cases where they are made. Lack of progress in putting democratic institutions in place is considered a deliberate political strategy aimed at maintaining incumbency to the detriment of social and economic priorities. The state appears to have accommodated itself to the activity of the people involved in a process of cannibalisation. Society has become its own prey. There is a collective sense of guilt that helps explain why so many individuals see divine intervention as the only possible remedy. There is also a sense of collective social stress: people worry, but appear to be unable to transform their desires into political mobilisation. Mobilisation aimed at inducing change is perceived as a long-term commitment that transcends the demands of daily combat. It would require even more sacrifice, but provides no guarantees of success. More and more people prefer to pray and wait for God to liberate them from their woes. Others scoff at these believers arguing that «those who live in hope, die of hunger».

Criticising or trying to circumvent the solidarity system is considered as an attack on the «established social order». Given 32 years of oppressive dictatorship, when political contest was brutally silenced, social discontent is rarely voiced against political authorities. Complaint and criticism are directed at society itself or God. Rich and poor alike participate in solidarity networks based on family ties, friendship, marriage alliances, neighbourhood groups, clan, or region of origin. These networks are dynamic and multiply themselves into new forms of organisation. One political implication of this situation is the protection it provides to whatever group is in power because reliance on solidarity has replaced reliance on government. Indeed, *Kinois* have replaced faith in the political system with their own people-based forms of social organisation.

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