ASPECTS OF FAMILY LIFE IN THE SOUTH AFRICAN INDIAN COMMUNITY

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The Dynamics of Indian Family Firms in Durban

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INTRODUCTION

This paper is based on a PhD thesis. One hundred and twenty Indian family businesses were chosen from the Indian central business district in Durban. The traders were of various ethnic and cultural origins, namely Hindi, Gujerati, Tamil and Telegu, Hindus and Muslims. The area of study, Durban, was chosen not only because of its convenience, but because Indians are dominant in Durban in terms of numbers, and the Indian central business district represents the largest Indian trading area in South Africa. This is due to the fact that most of the indentured labourers were employed on the sugar estates immediately to the north and south of Durban. The indentured Indians who left agriculture for other occupations turned to their own people for their markets in trade, hence their concentration in Durban. The unwillingness on the part of the other provinces to share the Indian population has contributed to the concentration of Indians in Natal, and more particularly Durban, which, as a port and latterly the major industrial and commercial centre of the region, offered better employment opportunities for the working class Indian and better trade facilities for the Indian businessman than any other town in Natal.

In Durban, an immigrant group, most of whom were indigent labourers when they came, and who had been subjected to a wide range of discriminatory laws and practices, has established a large and successful business district, largely on the basis of family firms. We ask, how was this possible, and what part has the joint family played in this major economic development?

While the family firm might be one stage in the evolution of tertiary activity, it is beset with structural inadequacies which act

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as constraints in its upward mobility. These constraints are inadequate space, job reservation and non-availability of loans. Notwithstanding these complexities of the apartheid system, the Indian business man in the Durban central business area has done extremely well.

Early statutory legislation aimed at restricting the development of Indian business and housing is too voluminous to quote in full. The following are some of the major statutory legislation which imposed restrictions on Indians.

1897: *Dealers Licences Act (Natal) No. 18:*

Municipalities were given the power to grant trading licences. The aim of the bill, according to the Rt. Hon. Harry Escombe in parliament, was "to prevent certain persons coming to this country to compete with the Europeans on equal terms and getting the licences to trade which are required by the Europeans". (Meer 1969: 47).

1943: *Trading and Occupation of Land (Transvaal and Natal) Restriction Act No. 35 — (Pegging Act):*

Restrictions were imposed on Indians for trading and occupation of land in these areas. No Indian could occupy or acquire property occupied or acquired by a White before 22.3.43; the same applied in reverse for Whites.

1950: *Group Areas Act No. 41 (Final Amendment Act No. 43, 1978):*

This act provides for the establishment of residential areas specifically for the occupation of a particular group classified by Statute. It also provides for areas of trade and commerce for these groups. The Group Areas Board has a pre-emptive right to purchase all disqualified property at a price not exceeding the market price at the date of proclamation. Indians were denied loans for properties outside Indian areas, and also denied rights to land for industrial purposes in industrial areas.

1956: *Industrial Conciliation Act No. 28:*

Monopolies of occupations were created through the policy of job reservation, imposing limits to status and skill and upward mobility of all non-Whites. This act also forbids the registration of mixed trade unions. (Final Amendment Act No. 61 of 1966).

Numerous detailed analyses are available on apartheid laws and their consequences. The Group Areas Act was a means of reducing the political liabilities inherent in the necessities imposed by the economic system. The Nationalist party sought to consolidate and systematize the existing segregated neighbourhoods so as to create a pattern of racially homogeneous and physically separated residential areas. Each city has peri-urban townships set aside for Indians, Coloureds, Africans and White population groups. The Indians, Coloureds and Africans were physically cut off from the insulated White cities. This was the first "security benefit" (Robert M. Price, 304: 1980) of group areas. In the event of a mass uprising, the rebellion could be literally fenced off and contained and any direct threat to the greatly outnumbered White population could be avoided. The second security benefit of group areas was the ease with which any rebellion could be suppressed.

It is a noteworthy fact that the apartheid system has benefitted a small economic elite, members of which actively participate in local governmental bodies such as the South African Council and Grey Street Local Affairs Committee. While there is no doubt that such bodies have made successful representations to the government on behalf of the business community, for redress of their grievances, it has polarised the community.

Over the thirty years from 1953 to 1983, the future of the Indian central business district was in abeyance. It was only in 1983 that the area was declared for Indian trading. The legacy of the past restrictive measures still impinges on the development of Indian business, and as business developers are loathe to develop, hence there is a period of stagnation.

In looking at the Indian central business district in Durban one is looking at a fortunate community compared with Indian communities in other parts of South Africa. For example, Johannesburg has a smaller population of Indians but a large number have been displaced as a result of the Group Areas Act. Natal Indian businessmen, as Tables 1 and 2 show, are more fortunate than their counterparts in the Transvaal (John Western 1981: 82)

Table 1. Business Displacement by Race and Province (1975 figures)

RACE	CAPE	TRANSVAAL	NATAL	TOTAL
White	3	8	10	21
Coloured	38	33	11	82
Indian	139	668	470	1 277
Chinese	3	-	-	3

Table 2. Planned Business Displacement by Race and Province

RACE	CAPE	TRANSVAAL	NATAL	TOTAL
White	48	-	12	60
Coloured	195	48	4	247
Indian	897	2 332	552	3 781
Chinese	617	-	-	617

The Nature of the Problem

The operation and function of family firms are to-day exposed to various urban and western influences which militate against their survival. In addition, the joint family itself is not as common as it was a decade ago. The break-up of the traditional joint family is due to various external factors, such as government legislation, which gave rise to housing schemes in keeping with spatial segregation of the Indian population and other reasons for expropriation of houses, building of roads and highways. Internal factors such as undermining professional opportunities for Indians via education and western values of individuality also contribute towards the break-up of the joint family and development of the nuclear family.

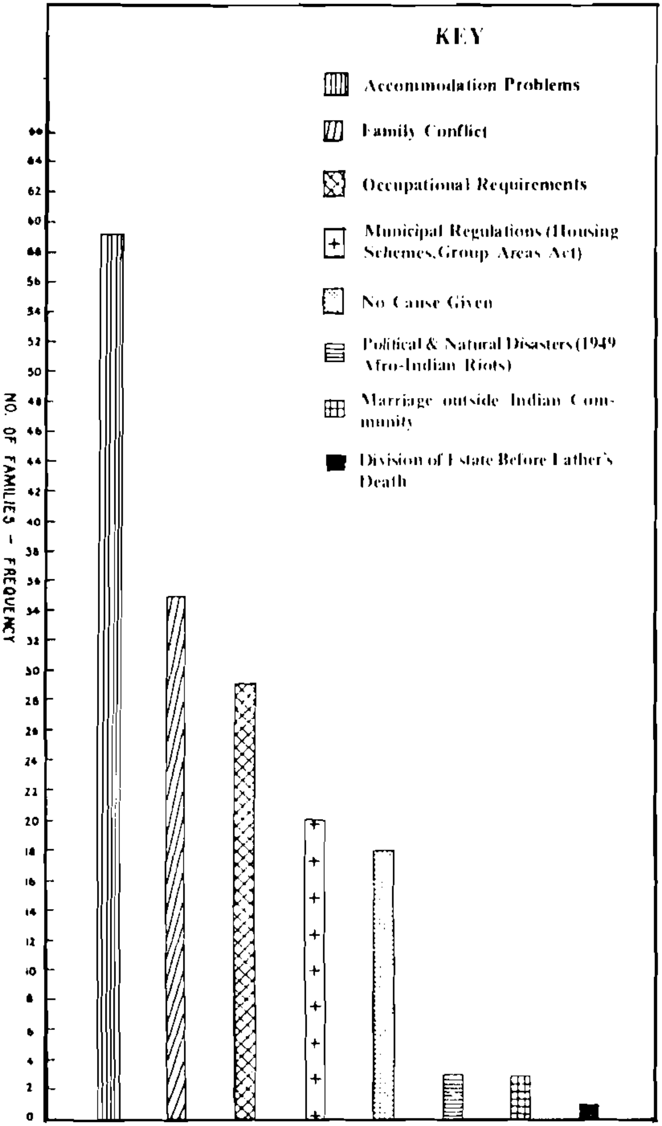
In a study undertaken by me in 1970, a number of factors emerged that militate against the survival of the joint family. These are shown in Figure 1.

A characteristic feature of many Indian businesses in South Africa is that they begin as family concerns and often remain so, even when they became relatively large. It is likely, therefore, that there are important connections between the growth of such businesses, and the developmental cycle of the so-called 'joint' family. A business goes through a period of growth followed by expansion. Growth may be followed by proliferation as new branches are opened, which prepares the way for fragmentation when the patriarch dies, and the sons decide to divide the estate. In the first phase, there is one business complex with the patriarch, his wife and perhaps young sons. In the second phase, there is one business complex with the patriarch, his wife and adult sons with several shops, hotel or factory. In the third phase, the patriarch dies, and his widow and sons are left to manage the business. In the fourth phase the widow dies, and the sons and grandsons are very likely to fragment the business. Each son, with his family, takes his portion. This is the ideal model, which assumes that the sons and the business multiply at the same rate (or the business more rapidly). Where businesses grow more slowly than sons, they have to hive off to labour, to become independent entrepreneurs or professionals. A limited amount of research on such connections has been done in India, but so far nothing specific in South Africa.

The study shows that as income rises and the family business flourishes, this does not necessarily lead to the breakdown of the joint family. If it does, the sons in the nuclear families are still seen as constitutent coparcenary members. The study covered an economic elite and their success as part of the rest of the Indian community. This small elite is not characteristic of the total

Figure 1

Causes of Segmentation in 168 Cases in the Ego and 1st descending Generations of Heads of the Families Studied



Indian commuity. The joint family business can only be the norm if it employs a substantial number of Indians, who, if employed outside, clearly cannot be in their own family business. Nevertheless, this small number has been successful despite impediments.

THE CONCEPT OF THE 'JOINT FAMILY'

A number of authors writing on family firms have used the terms "extended family" or "family". Some have defined the terms while others have not. Without definition, one does not know what kind of "family" the author is referring to. The following authors have not defined the term extended family: Benedict (1968) in his East African study, Barth (1963) in his study in Eastfijord, Thomas Smith (1961) in his study of landlords' sons in the business in Japan, Comhaire (1953) in his study of the economic change and the extended family in Belgium, and Khalaf and Shawyri (1966) in their study of family firms in Lebanon.

Though the above articles are relevant from the point of view of analogies to the Durban situation, one experiences a sense of frustration by not knowing whether the authors are in fact referring to an extended family which bears resemblance to the joint family in Durban. One can only assume that the type of extended family they are talking about is similar to the traditional Indian joint family in some respects and not in others. I wish to highlight, therefore, some of the views on the extended family. Murdock (1961: 73) states that an extended family consists of two or more nuclear families affiliated through an extension of the parent-child relation, rather than of the husband-wife relation, i.e. by joining the nuclear family of a married adult to that of his parents. He gives as an example a patriarchal family which embraces an older man, his wife, his unmarried children and his married sons and their wives and children. They live under a single roof or in a cluster of dwellings. Confusion is created by descriptive accounts of family structure wherein terms are used rather loosely. Hence, if one were to study the characteristic family structure in a particular society, conceptual clarification and operational specification of the varieties of existing family structure are indispensable.

Fortes, in Goody (1958: 18), sets a paradigm distinguishing three main stages or phases in the developmental cycle of the domestic group. There is first the phase of expansion, which lasts from the marriage of two people to the completion of their family of procreation. Then there is the phase of dispersion or fission — this begins with the marriage of the oldest child and continues until all the children are married. When the youngest child remains to take over the family estate, this commonly marks the beginning of the final phase, the phase of replacement. Fortes makes it clear that phases in the developmental cycle of families vary in different societies. In the Durban study, the nuclear family in which the son, a coparcener, is living separately, can be looked upon as a transitional family, geographically dispersed. The family unites during life cycle ceremonies and other exigencies, performing all the rights and duties expected of them.

The nuclear family is a conjugal unit consisting of only two generations, husband, wife and unmarried children. If the sons are married it ceases to be a nuclear family; if there are disabled individuals such as a widowed mother or sister in a two generation nuclear family, then the family would be classified as joint, altogether a three-generational household. A nuclear family can be looked upon as a phase in a developmental cycle just as individuals who compose them go through their life cycles.

There are numerous variations in views on the extended family. Raymond Owens (1968) distinguishes between commensal and coparcenary families and the term family refers to the hearth group, the group that budgets and eats together. He calls a family that contains one married couple a nuclear family two married couples, related to each other, is joint. In a lineal joint family, the husbands are related as father and son. In a collateral joint family the couples are related through a brother-brother tie. Owens emphasizes that in a coparcenary family members are owners of joint property — it is clear who the head or *Karta* is and that certain role relations are expected among coparceners. His definition is clear and related to the Durban situation. Thus the overall concept of the 'joint family' is a compound and flexible one. It must always include the minimum genealogical specification of two or more related elementary families, but they can form a group that is coresidential, but not commensal, nor coparcenary; or a group that is coresidential coparcenary, but not commensal; or even a dispersed group that is still coparcenary, but not coresidential and therefore not commensal (Jithoo 1978: 89). The flexibility itself shows that the joint family is not a static type but a dynamic process.

In the Durban study, the coparcenary aspect was a common and prominent factor in the joint families, but there were variations in the degree to which each family was commensal and coresident. Key characteristics common to the joint families are that the head is either the father in a lineal joint family or the senior brother in a collateral joint family, and that these heads have undisputed authority, which is accepted and respected by all the members of the household. Though consultations and discussions take place between father and son, and among brothers, the ultimate power lies with the head.

Out of 120 businesses, 88% were joint ant 12% nuclear. The 12% which were nuclear could be seen as a phase in the developmental cycle of the joint family. Further, the 88% were joint family businesses in the coparcenary sense even though a substantial proportion were not joint in the coresident sense.

I argue that there is a relationship between the 'joint' family and economic (business) development and that, contrary to the general belief that the joint (or extended) family is an inhibition to development, it has been, in Durban, a positive element. There are many forms of family business and relationships between kin groups and business which are not always clearly defined. The joint family business, far from being a hindrance to economic growth, is an excellent institution for the concentration of capital, which is a pre-condition for growth. In Durban, where Indians have had problems in competing for capital and other resources in the open market, the value of the joint family business may be even greater.

The evidence casts doubt on the traditional arguments of economists, who contend that any inhibition on the free movement of factors of production through market mechanisms is bad for growth, and also the socialist economic models which distrust commercial activity for profit and the accumulation of privately owned capital.

If the joint family concern survived the vicissitudes during its initial period of development over the last century, such as low capital, restricted access to a ready and profitable market, lack of trained and available family and kin, then it may be logical to conclude that it was culturally and economically appropriate. It is still flourishing to a large extent and its viability is indicated in part by its durability over the past century, and its ability to adapt to changing circumstances.

The joint family firms in Durban also refute the many unfounded assertions against them, such as nepotism, which is looked upon as a disadvantage in that it is morally unfair and also that it is inefficient. Nepotistic systems can compete effectively in the open market, even when hampered by bias and prejudice.

In the Durban situation, the joint family firms are in a sense unique, because of their historical background and development, but can be compared to family firms in other parts of the world. The reasons why the Indians have achieved their relatively high level of prosperity are the advantages of the joint family system, for instance the pooling of resources, which are ploughed back into the business, and the loyalty of the sons. Also, there is the ability of the large joint family firms to improve the professional skill and expertise of the sons, by sending them to obtain diplomas in business management and administration, so that their newly acquired skills can be of advantage to the progress of the family business. In this case the sons are obliged to return to the family business because the father draws finances from the business to improve the skills, with the expectation that the sons will be an asset to the business.

Two distinct scales of joint family concerns have developed in Durban. The small-scale joint family business has relied heavily on sons and kin to run it, while trying to improve their skill by education. The large-scale joint family concerns have incorporated outsiders as highly trained personnel (such as engineers and accountants), in addition to the family members, in the management of their business. In this case considerable growth and expansion was noted. A linear process which can be arrested at any point, develops with the family business, which provides all its own labour, to the managerial family, which hires its labour, and to the controlling family, which employs its managers and professional specialists.

While this study does not overlook the limitations which a family business places on a son, in his own personal advancement, at times stifling his initiative, and preventing him from taking risks to develop his own business, and show *his* son drive and initiative, it argues that, in the long run, the advantages of running a family firm far outweigh the disadvantages. It is generally a case of share in the family business or have no business of your own — so be employed. Under certain circumstances, the joint family business has advantages over other forms of organization, particularly when there is difficulty in raising capital in the open market due to legal and customary discrimination by the dominant group. In the long run sons tend to gain, since they stand in line to inherit as coparceners, and also gain social prestige as the business flourishes and capital accumulates. Some of the businessmen serve on local political bodies, by virtue of their wealth and influence in the community.

The assertion that family firms are detrimental to economic development, because they are based on nepotism and paternalism, which foster inefficiency, is challenged by the following authors. Burton Benedict (1968), whose data were drawn from two family firms in East Africa, also uses material from Europe, India, Lebanon and Pakistan. Raymond Owens (1970) carried out his research in the industrial city of Howrah, West Bengal, India. Nafziger (1969) challenges the contention of development economists that the institution of the extended family is a major barrier to entrepreneurial activity.

Robert Kerton (1970), in his study of the extended family in the West Indies, also challenges the assertion that the extended family breaks down as income rises, and that such a breakdown is desirable from the point of view of economic development. His paper is based on the fact that the extended family can be a source of entrepreneurial strength. He asserts that the family is an effective decision-making unit and the principal sharing unit. He disagrees with Bauer and Young (1957: 64, 67) and Lewis (1955: 113-120), who assert that the growth of income has a disintegrating effect on the extended family, and the extended family, by acting on incentives, has a retarding effect on the rate of economic growth. This is true only to some extent, as the growth of income does lead to better education and therefore a more professional choice, particularly where there are sufficient sons in the business.

Lewis (1955: 114) argues, on the whole, that the extended family system has tremendous advantage in societies living at a subsistence level, but is not appropriate where economic growth is occurring. He asserts that in such societies it is a "drag on effort". For growth depends on initiative and is likely to be stifled if the individual who makes the effort is required to share the reward with others, i.e., the demands for support from a large number of distant relations. This acts as a deterrent to making greater effort; the system, he says, is a drag on initiative because it provides everyone with automatic insurance against want, thereby diminishing mobility, thrift and enterprise. Lewis states that even a strong sense of family obligation can be a bar to success when a man appoints relatives to jobs for which they are unsuited. It is not always possible that a member of one's family is the most talented and appropriate person to appoint in one's business. One might have confidence in him because of his upbringing. Lewis argues, furthermore, that where several members of a family are involved in a business, if each pulls his weight, then the family sentiment may be a source of strength. But he asserts that it is frequently a source of weakness " ... the most enterprising and successful individuals are those who have no family obligations and who are therefore able to stand by themselves" (Lewis 1955: 115). Lewis fails to draw the important distinction between the unambiguously bounded joint family and the extended family or kin network. In the former, the productive and consuming group is small and highly disciplined, and recognises no claim by outsiders to its resources, such as Lewis implies.

In his concluding remarks on the family he makes some concession on family sentiment in business, which, he says, is its strength. In societies where men cannot rely on strangers to give faithful service, the family may be the most appropriate unit for large-scale enterprise, for example, brothers or cousins running a chain store type of retail trade. He says that even if there is dishonesty, the money will remain in the family. He concedes that a talented family may be greatly advantaged by sticking together. He stresses that the advantage is lessened as administrative techniques improve and it is easy to appoint strangers to managerial positions, with the hope that they will not embezzle the funds.

Our evidence in Durban refutes some of the arguments that Lewis postulates above; the joint family has shown its strength in running family firms in a community (South African Indians) which is not on a 'subsistence level'. In Durban, the family firm has not proved to be a "drag on initiative" as Lewis puts it, although he says it is mainly a 'drag' when it has to meet claims of distant relatives. In fact, it has proved successful and has contributed in no small way to the economic development of the country.

The joint family does not stifle enterprise or mobility. Our evidence shows that where the family firms are organised, and each member pulls his weight adequately and also improves his qualification, the family firm grows in stature. Lewis's statement that the family may be the most appropriate unit for large-scale enterprises where a society cannot rely on strangers is contrary to our evidence. In Durban the Indian businessmen can employ strangers in their firms but choose to employ the family members who have proved competent. The joint family has proved an efficient organization for capital promotion and its success is reflected in its durability in matters such as the allocation of finances for the families, expenditure, the household budget, the children's education, the buying of furniture and overseas vacations.

WHAT OF THE NUCLEAR FAMILY?

Studies of industrialization have shown that economic development everywhere takes the same general form. Parsons (1951: 182-191) suggests that with the increasing economic rationality come changes in the social system, including an increasing percentage of nuclear families. Others, such as

Fursterburg (1960: 337) and Goode (1956: 239), have suggested that nuclear families are an important pre-condition to industrialisation or that they develop rapidly as industrialization occurs.

My evidence shows that this is not always true. Those families which do split into nuclear family units do so because of the various external factors mentioned earlier. Although these factors lead to the establishment of nuclear families, the sons remain coparceners though they are not commensal or coresident. The term coparcener, which may be defined as sharing common property, might also imply tacit agreement of sharing as this sharing is often not stipulated in a legal document. When father dies, sons will inherit. In some cases, because of housing shortage where there were flat dwellers, the family took adjoining flats with interleading doors, so that the families could have access to one another. Although in the majority of cases the 'group areas' legislation had an adverse effect in breaking up joint living, in some cases joint living was essential because of inadequate housing facilities. Families were forced to live jointly under congested conditions. In the cases of wealthy businessmen it was possible to reconstitute the joint family, even though the 'group areas' proclamation necessitated the removal of the Indian families into specific areas especially designed for their occupation. Our evidence confirms that some wealthy families are more likely to remain joint than middle or poor-income families, though these families may not be joint in all respects.

The prevalence of family firms is not an ethnic peculiarity confined to Indians, but is found in other parts of the world. This has been borne out by studies made by Raymond Owens (1968), Ames (1969), Singer (1968), Kolenda (1968), Khalaf and Shawyri (1966) and others.

The changing status and role of the Indian woman in the family and in business in Durban has to be viewed against the traditional cultural background which dictated that her primary task in life was to bear children, be a dutiful wife and a devoted mother. The study showed that there no longer exists a rigid division of labour. Women now engage in a wide variety of economic duties; they have evolved from labourers in the sugar fields to market gardeners, to technical and professional pursuits. The study reflects the emancipation of women from seclusion and discrimination in a male dominated society, to competition in an "open" labour market.

Women, however, receive less remuneration and are looked upon as impermanent workers due to their child-bearing functions. The women interviewed in the study fought to eradicate some of the deeply rooted beliefs in social institutions (like arranged marriages), religious mores, value systems and ideologies, all of which seem to reinforce the spirit of male domination. Two factors are responsible for the increasing number of women in a variety of jobs and professions which are linked with the break-up of the joint family — education and economic independence.

The existence of family firms depends on the role relationships of different members of the joint family, particularly that between father and son, which forms the pivot of the structure of family businesses. If the father-son relationship is not a viable one then the family firm crumbles.

The joint family will not prevail in large numbers as westernization and other factors militate against its survival. The type of joint family of the future might be separate nuclear households, rarely under a common residence. The married sons will not form a commensal unit but a coparcenary one, until at least the death of the father. It is unlikely that brothers will continue as a coresident and commensal unit as this study shows that conflicts are more common in a collateral joint family: in the former, conflicts are not suppressed as in the patriarchal family since a rift is not so costly. The most stable of commensal joint arrangements is the lineal family.

Although the nuclear household appears to be a convenient proposition, and one which is associated with egalitarian roles, it does not lose its extra familial kin network. Kinship is a very resilient aspect of Indian social structure. The nuclear and joint types of household were variations of the ideal types. It is inevitable that the joint family should change, because the roles are changing, and there are periods of equilibrium and disequilibrium in both types of families.

The joint family rests on values that are symbolised by religious rites, which play an important part in strengthening such values. The study has tried to show that the joint family is a utilitarian institution providing a hierarchical structure with a pattern of authority between male agnates of which the father-son relationship forms the pivot. The family forms a matrix from which expansion and diversification can take place. The joint family is not an obstacle to economic development.

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