

Flexing financial muscle

Stokvels presence on the rise

While scrolling social media recently, a viral sensation about the trials of adulting struck a chord. Beyond the humour lay a poignant reality ... South Africans nationwide are grappling with many challenges, from soaring food prices and fuel costs to interest rate hikes and the ever-looming threat of load shedding. It served as a stark reminder that consumers across the country are navigating a minefield of economic pressures – often overwhelmed by the ever-increasing cost of living.



Joankie Makwakwa

In this challenging environment, saving becomes a daunting task for many. According to Joankie Makwakwa, founder and CEO of KasiConvocation, an online platform dedicated to aiding stokvels, there is a growing trend of individuals seeking solace in stokvels as a means of financial respite.

“In the past, a minority of people participated in grocery stores, for example, while the majority focused on generating secondary income streams through rotating savings stores and long-term investments, particularly for property acquisitions. However, this dynamic shifted with the surge in inflation,” he says.



“The sudden increase in the cost of goods coincided with negligible changes in income, prompted a widespread alteration in investment strategies. Presently, there is a notable inclination towards participating in grocery stores compared to the past, as evidenced by the substantial increase in grocery store groups since 2021.”

Mpudi Maubane, National PR, Communications & Sponsorships Manager at The SPAR Group,



Mpudi Maubane

agrees, saying South Africans are increasingly turning to the age-old stokvel to keep their heads above water.

“The number of grocery stokvels and community-based savings clubs shopping in SPAR stores has increased 10-fold in the last few years, and we anticipate that numbers will continue to grow,” she says.

Deeply ingrained in South African culture, with origins in livestock purchases, the stokvel concept continues to evolve from serving as a way to save money and buy groceries and other fast-moving consumer goods, to paying for cars, travel, weddings and even funerals.



Lehlohonolo Ndawo

“Stokvels continue to be prevalent and are an expanding phenomenon in the market,” says Lehlohonolo Ndawo, Co-founder of the Digital Stokvel Platform. “Over the years, a noteworthy trend has emerged with the rise of digital stokvels. These modern variations leverage technology and online



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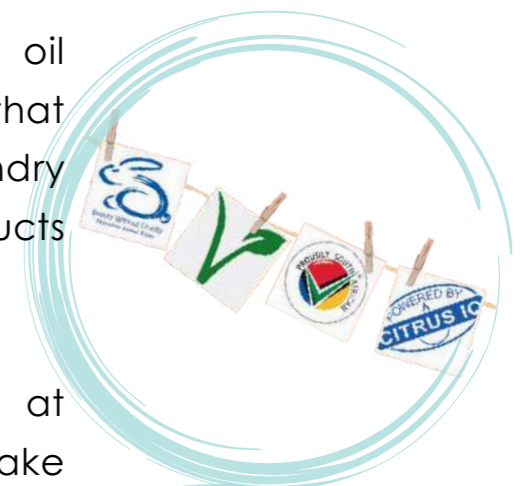
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platforms for their financial transactions, enhancing efficiency, convenience, security, and transparency.”



Andrew Lukhele

According to Andrew Lukhele, Founder and Chairperson of the National Stokvel Association of South Africa (NASASA), stokvels are the most popular way to save funds in South Africa. The number of South Africans belonging to stokvels is estimated to exceed 11.5 million, and the savings are valued at over R49 billion per annum.



Jad Pereira

In these tough economic times, the value of the stokvel cannot be overestimated, says Jad Pereira, CEO of Unitrade Management Services. Offering members a range

of services from financial pooling to savings, access to credit, social support, and investment opportunities, the buying power they offer continues to make stokvels an invaluable resource



Sanlam and Nasasa launch financial services for stokvels. www.sowetanlive.co.za/

for many South Africans. In essence, stokvels serve as a lifeline amid economic uncertainties, providing financial stability and a sense of community and empowerment. Pereira continues ...

“Stokvels wield significant purchasing influence in the retail sector, particularly formal independent traders. Gone are the days of simply buying groceries in bulk during seasonal peaks. Not only have they grown in size, but they have also honed their procurement strategies, elevating their operations to a sophisticated level.”

“We are seeing increased spend on a diverse array of goods year-round.”

Empowered traders driving change

Stokvels have not merely endured the test of time; they have flourished, defying expectations and thriving in an ever-evolving landscape. “The reason is quite simple,” says Pereira. “It makes sense to combine to maximise purchasing and leverage one’s buying power, particularly during peak retail periods. There’s more benefit in the collective than in individual efforts.”

Ndawo says there is more and more of a realisation about the potential of a collective purchasing approach ...

“Providing members with bulk buying power, shared resources, and a platform to achieve common financial objectives, this communal aspect, coupled with the potential for cost savings and mutual support, makes stokvels an attractive option for many.”

“Members join stokvels to harness collective buying power, allowing them to access goods and services at bulk prices. Additionally, stokvels foster a sense of community and trust among their members.”

According to Lukhele, many stokvels are formed to facilitate bulk buying. “No one feels the importance of bulk buying more than women. As women, they have to look after the children and the house. It is most often women, especially those heading single-income households,

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who bear the brunt of rising prices and other financial burdens, and it is they who are increasingly turning to cooperative buying through stokvels, with grocery stokvels helping families survive the tough times.”

It is a trend that is being seen by retailers such as SPAR. “Over the last few years, we’ve seen hundreds of shoppers coming into SPAR stores as part of grocery stokvels, whereby they have pooled funds along with friends, family and neighbours to buy bulk groceries, mainly essentials. This happens most typically between November and mid-December but can happen more frequently,” says Maubane.

“In the face of widespread financial constraints, grocery stokvels provide a practical lifeline. Not only do they enable members to stretch their budgets, ensuring financial and food security for their families; they offer a good starting point for consumers to learn to maintain control over their limited finances, creating healthier long-term spending habits.”

She says retailers are increasingly gaining a deeper insight into the market and the needs of consumers through community buying or stokvel groups. These groups will regularly share their intended grocery lists with retailers, facilitating improved planning. Consequently, retailers can then prioritise and purchase items in bulk, ensuring they are well-prepared to meet the demands of their customers.



“There has always been an acknowledgement of the power of stokvels in the independent trade,” explains Pereira, acknowledging that much effort goes into building relationships with stokvels. “Over the past year alone, we grew our stable purchases by at least 15% to 20%. It is a robust sector that continues to see growth and expansion.”

He explains that the future looks equally promising, with the younger generation enthusiastically participating in stokvels.

“In our business, we allocate considerable resources to the stokvel sector. We have a deep understanding of their purchasing power and buying patterns. It’s not a segment we approach with a standardised approach.”

He explains that these groups are becoming more structured and goal-oriented, with the rising number of stokvels and the increasing amount of money spent within them. “They know exactly what they want and are discerning about their expenditures. It’s a sector we’re committed to nurturing and expanding, fostering strong relationships.”

The surge in stokvels has proven lucrative for many retailers, amplifying sales and market competition, continues Maubane. Consequently, retailers have adapted their business strategies, becoming more innovative to entice stokvel groups with enhanced value offerings. “SPAR stores nationwide regularly develop and run promotions specifically for stokvels. These happen throughout the year often mid-month and month-end, and on days such as Black Friday or throughout the festive season,” she says.

Visual: <https://personal.nedbank.co.za/>



“Matching stokvel buying days with bulk buying month-end and mid-month sales at SPAR is the perfect time to harness the power of grocery stokvels. By coordinating stokvel purchases with promotional deals, consumers can further maximise their savings.”



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Lukhele says that more and more corporate retailers are realising the purchasing power of stokvels. “Many supermarkets now offer gift card services to add value to the lives of stokvel savers. You choose how much and when you want to top it up. The maximum amount

you can deposit differs from one store to the other. With some stores like Makro, you can deposit thousands of rand while Shoprite allows a maximum load of R10 000.”

Photo courtesy of www.unitrade.co.za/

In 2016, Pick n Pay partnered with NASASA to develop unique grocery offerings for its members, offering back 1% on standard purchases. Stokvel loyalty card members also receive discounts of up to 20% on current promotions.



More than 25 000 stokvel groups are estimated to spend their accumulated savings at Massmart’s Makro and Cash & Carry stores – thanks to the bulk offering and preferential pricing.

Building prosperity for all

With stokvels uniting anywhere from a handful to dozens of individuals to consolidate their financial strength, retailers are increasingly planning around these groups. “Retailers are prioritising and purchasing items in bulk, ensuring that they are well-prepared to meet the purchasing demands of the Stokvel group,” says Maubane.

About stokvels



A Stokvel is a type of credit union in which a group of people enter into an agreement to contribute a fixed amount of money to a common pool weekly, fortnightly or monthly. This financial system is not unique to South Africa, and exists worldwide.

They are known as Chama in Swahili-speaking East Africa, Tandas in South America, Kameti in Pakistan, Partnerhand in the West Indies, Cundinas in Mexico, Ayuuto in Somalia, Hui in China, Gam’eya in the Middle East, Kye in South Korea, Tanomoshiko in Japan and Pandeiros in Brazil – to name but a few examples.

TYPES OF STOKVELS

Rotational stokvel clubs. These are the most basic form of stokvel, where members contribute a fixed amount of money to a common pool. Members would receive the lump sum on a rotational basis, and they are free to use the money for any purpose. Such contributions are usually made in cash. However, several groups are beginning to deposit funds into member’s bank accounts.

Grocery stokvels. Members typically contribute a fixed amount of money towards the purchasing of groceries. The stokvel buying season peaks between the beginning of November and the middle of December, and purchases are made at outlets geared towards bulk purchases. Some retailers are geared for stokvel purchases, but most groups purchase from wholesale and cash & carry outlets. Some groups save funds in a stokvel club account, while others save directly with the outlets, who record these contributions and make stock available for collection during the buying period.

Savings clubs. Members contribute a fixed amount of money to a common pool on regular intervals, and each member receives a lump sum equal to their monthly contribution at the end of the cycle, usually annually. Typically, such funds are collected in cash, stored in a stokvel club account held at a bank. At the end of the cycle, these funds are withdrawn and redistributed to members in cash. Handling of cash is a security risk, but most groups lack electronic money transfer capabilities.

Burial societies. These help members and their families with the costs of funerals, providing practical support for the family. This is known as *izandla* (helping hands). Most groups are ‘self-underwritten’ while an increasing number are opting to partner with reputable insurance companies in order to minimise risk.

Investment clubs. Members pool funds to access growth opportunities in the form of interest from a bank account, buying stocks or establishing or taking part in a business venture. The period of time the money is kept varies depending on the investment.

Social clubs. The groups pool funds to arrange social activities, either at every meeting of the group, or saving towards less regular social activities.

Borrowing stokvels. Such groups save money into a pool, and use it to loan money to members and sub-members. High interest rates are charged for the sustainability and profitability of the groups operational model.

Multi-function stokvels. While some groups maintain the same modus operandi, others evolve to include new functions as the bond between members is strengthened. They may evolve to add a savings club, a loans function, or a burial or investment club.

<https://nasasa.co.za/about-stokvels/>



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Busi Skenjana

Busi Skenjana, Director and Founder of the Stokvel Academy, highlights that stokvels are a lucrative market segment, indicating that it is essential for more retailers to invest resources in understanding the stokvel shopping journey from start to finish. She warns against complacency, saying that the younger generation of stokvels is exploring more significant and better investment and entrepreneurship opportunities, moving away from traditional approaches.

For Skenjana, retailers must have deliberate stokvel relations programmes. "There is still a dire need for stokvel financial education as well, so that they can become smart shoppers."

Catering to stokvels as a customer segment introduces both challenges and opportunities for retailers, says Ndawo ...

“On the one hand, retailers encounter the challenge of effectively managing inventory to meet the diverse demands of stokvels. This, however, presents an opportunity for retailers to proactively curate products according to the stokvel’s needs and tailor promotions and discounts that resonate with the preferences of stokvels, thereby fostering a mutually beneficial relationship.”

Stokvels, she explains, commonly express preferences for specific product categories or brands, based on their collective needs and goals. This influence significantly shapes retail stocking decisions, as retailers aim to synchronise their inventory with stokvel preferences. Understanding these preferences empowers retailers to decide

which products and brands to stock, optimising their offerings for this influential customer segment.

Stokvels often gravitate towards essential products such as groceries, household items, and bulk goods. Groceries and food items remain a prevalent focus for many,

Photo courtesy of <https://nasasa.co.za/>



involving bulk purchases of essential items, particularly non-perishables. This allows members to benefit from significant volume discounts. Household goods such as cleaning items and toiletries are another area where stokvels can optimise cost by buying in large quantities. Bulk purchases of meat and liquor, especially during festive seasons or for special occasions, remain a top category.

Appliances and electronics, says Ndawo, are fast-growing market sectors. This strategy allows members to collectively afford high-ticket items they might not be able to afford individually.

According to Pereira, most stokvels still prefer the direct approach when dealing with suppliers and negotiations with retailers for better terms, discounts and exclusive deals often occur.

In other instances, says Ndawo, stokvels make regular financial contributions, creating a substantial fund designated explicitly for bulk purchases and enhancing their collective buying capacity. "Many stakeholders are also leveraging digital platforms to facilitate transparent financial transactions.



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This not only streamlines the financial process but also provides access to exclusive online deals, ensuring that members can maximise the benefits of their collective contributions.”



Cebile Magongo

Cebile Magongo, a Growth Specialist at FNB Cash Investments, says stokvels will remain popular thanks to the ability to leverage the increased bargaining power that comes from pooling funds together. “Secondly, there is a real advantage to the social cohesion that comes with saving in the group. It helps individuals be disciplined in their savings as they don’t want to be the one to disturb the group

Visual courtesy of <https://finmark.org.za/>



savings, and this, in turn, helps the individual attain their personal financial goals.” They also help participants stick to a budget as purchases are planned. This, in turn, prevents overspending and ensures that money is allocated efficiently.

Lukhele says there can be some challenges for the stokvels when dealing with the retail sector – despite the many advantages.

“There may be arguments about buying certain types of brands, and sometimes choices are limited. This means a stokvel could find itself being forced to buy products in bulk that they don’t need.”

In this context, stokvels must recognise the importance of exploring various shopping options, instead of relying solely on one store for all their purchases. With this in perspective, Pereira emphasises that strong relationships remain central to a thriving retail-stokvel partnership.

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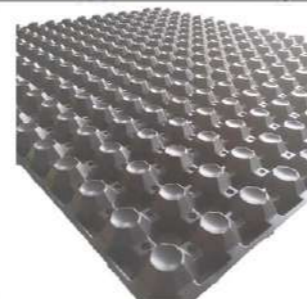


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“At most of our stores, we host stokvel days where representatives from each stokvel are welcomed. Each store dedicates a day filled with fun activities, complimentary meals, and branded merchandise like t-shirts. These events can attract thousands of people, and we’re dedicated to nurturing these relationships. Suppliers are also present, allowing for close collaboration and ensuring that we maintain strong buyer-supplier connections.”

Envisioning the future

The future trajectory for stokvels suggests an increased emphasis on digitalisation in their purchasing processes and streamlining operations, says Ndawo. “This evolution is set to impact the retail and supermarket sector by demanding adaptability to digital platforms, personalised offerings, and targeted marketing strategies. Retailers that can proactively anticipate and cater to these evolving patterns are well-positioned to thrive in this changing landscape. Stokvels’ continued emphasis on bulk purchasing is expected to drive a need for more flexible and scalable inventory management systems within the retail sector. Retailers may explore tailored promotions and strategic partnerships with digital platforms, to align with the evolving needs of stokvels, fostering a mutually beneficial relationship.”

Makwaka agrees, stating that the future trajectory for stokvels in purchasing patterns will likely continue their trend towards collective and bulk purchases. “Stokvels, known for their



Photo courtesy of www.unitrade.co.za/

collective savings and shared financial goals, will likely seek ways to maximise their purchasing power. This could lead to increased collaboration with retailers and supermarkets, forming strategic partnerships that benefit both parties,” he says.

“This collaborative approach could result in customised deals and discounts tailored to stokvels’ specific needs, encouraging loyalty from these groups. As technology plays an increasing role in retail, we will see the increased integration of digital platforms for stokvel transactions, making purchasing more efficient.”

Adapting to these changing dynamics will be crucial for the retail and supermarket sectors. Establishing and maintaining relationships with stokvels could become a competitive advantage. Retailers may need to re-evaluate their marketing strategies, offering personalised promotions and experiences that resonate with the collective nature of stokvels.

Moreover, there may be a need for flexibility in inventory management to accommodate the bulk purchasing patterns of stokvels. As stokvels often prioritise local and community-centric initiatives, retailers that align with these values may find

themselves more attractive to these groups.

“There are many instances where retailers have successfully adapted their strategies to accommodate stokvels,” says Ndawo.

“For example, certain retailers have introduced exclusive promotions or loyalty programs tailored to members. There are collaborative events, joint initiatives, and the provision of dedicated meeting spaces for stokvels. These adaptations demonstrate a proactive approach by retailers to engage with and address the market’s unique needs, fostering positive relationships and mutual benefits.”

The future trajectory for stokvel purchasing patterns could foster a more symbiotic relationship between stokvels and the retail sector, emphasising collaboration, personalised services, and technological integration. Retailers who proactively adapt to these changes may position themselves as leaders in catering to the evolving needs of stokvels. **SR**



Catherine Larkin is a communication and marketing professional, specialising in Logistics, Transport and Supply Chain. Her company, CVLC Communication, is a corporate public relations, communication, marketing and events consultancy. Its services range from full secretariat support, project management and administration.

Serves: 4
Preparation time: 20 minutes
Cooking time: 15 minutes

GOLDI, COUNTY FAIR, FESTIVE or MOUNTAIN VALLEY Drumsticks

INGREDIENTS

Chicken:

1 ripe mango, peeled, pip and skin discarded
2 red chillis, deseeded and stalks discarded
¼ cup (60ml) lime juice
2 Tbsp (30ml) soy sauce
2 cloves garlic
½ cup (125ml) coriander
1 Tbsp (15ml) olive oil
1 x pack County Fair Drumsticks

For the salad:

1 mango
½ red onion, finely chopped
10g mint
30g rocket
Juice & zest of 1 lime

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Method:

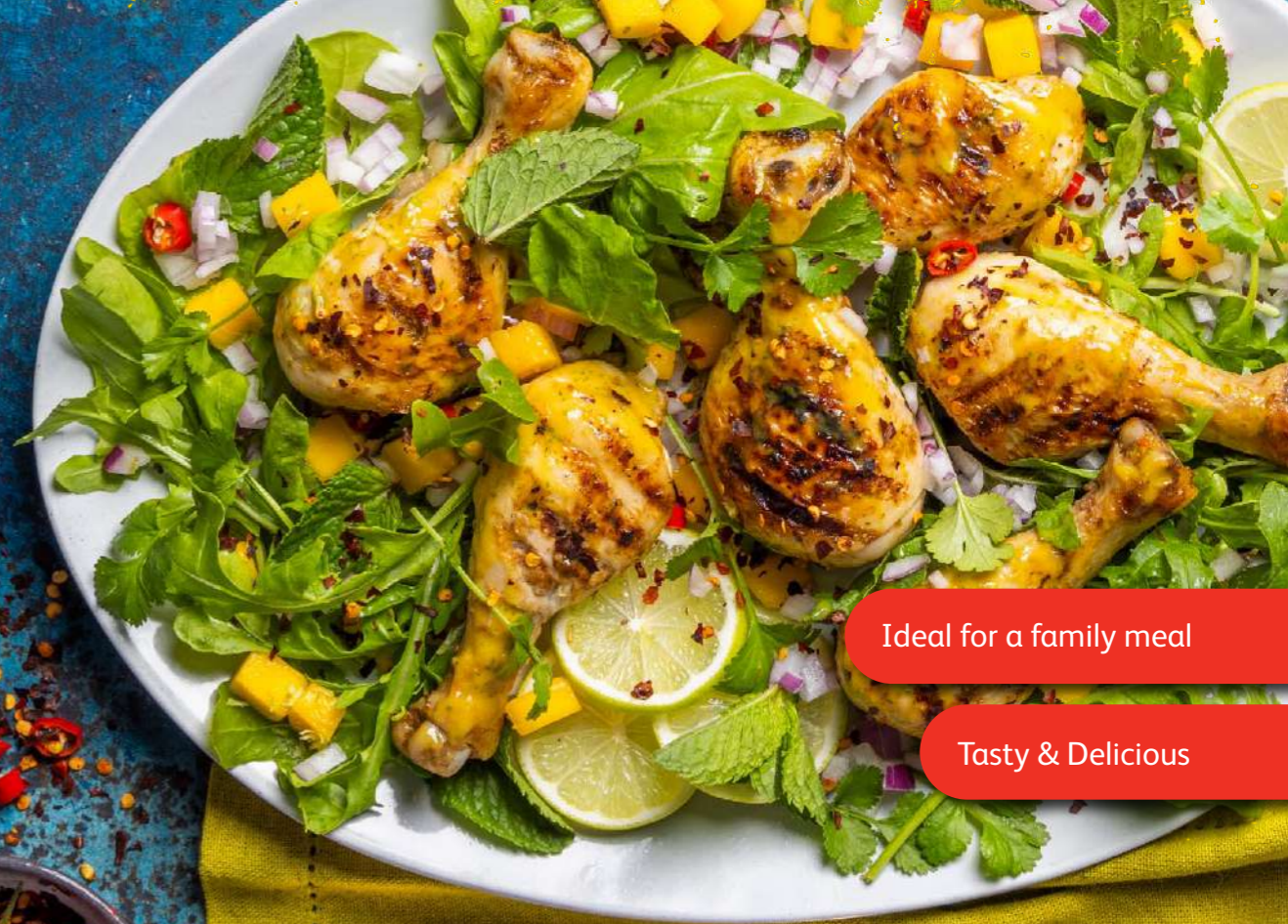
Prepare the chicken: Place the mango, chilli, lime juice, soy sauce, garlic, coriander and olive oil into a blender. Blend until smooth then pour into a bowl with the chicken.

Toss until well combined and place in the fridge to chill for a minimum of 4 hours, ideally overnight. Heat the grill to a medium heat. Cook the chicken pieces until nicely charred and cooked through about 15 minutes.

For the salad:

Cube the mango and mix with the finely chopped onion, mint and rocket. Add the juice and zest of a lime and toss well.

Serve the fresh salad with the warm chicken.



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Cooking time: 75 minutes

Few things are more South African than potjiekos and braaibroodjies. This recipe adds a modern twist.

GOLDI, COUNTY FAIR, FESTIVE or MOUNTAIN VALLEY 4 Chicken Drumsticks and 4 Chicken Thighs

INGREDIENTS

Chicken:

30ml canola oil
4 Chicken Drumsticks,
4 Chicken Thighs
1 onion, sliced
Salt and pepper
10ml smoked paprika
10ml dried thyme
2 x 400g tins chopped tomatoes
250ml chicken stock
2 x 400g tins brown lentils
10g parsley, chopped

Braaibroodjies

30g butter, softened
8 slices white bread
250g cheddar cheese, grated
1 tomato, thinly sliced
1 onion, thinly sliced
salt and pepper

CHICKEN, LENTIL AND TOMATO POT WITH BRAAIBROODJIES

Method:

Chicken

Heat 15ml oil in a braai pot over medium-high heat. Add the chicken and brown on all sides. Remove from the pot. Add the remaining 15ml of oil. Add the onion and cook until softened. Add a pinch of salt, pepper, paprika and dried thyme. Cook for a further minute, and then add the tomatoes and chicken stock. Place the chicken pieces back into the pot. Cook the stew over low heat for about 45 minutes. Add the drained lentils and cook for a further 15 minutes. Season to taste with salt and pepper. Top with fresh, chopped parsley before serving.

Braaibroodjies

Butter both sides of each piece of bread. Divide the cheddar between four slices, and then top with tomato and onion. Season with salt and pepper and place another piece of plain, buttered bread on top. Place the sandwiches between a closed grid. Grill over medium heat, taking care not to burn the broodjies. Turn occasionally and braai until golden and crispy.

Serve the braai pot with the cheesy braaibroodjies.



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