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WOMEN'S POWER AND COMMUNITY RESILIENCE ROTATING SAVINGS AND CREDIT ASSOCIATIONS IN BARBADOS AND THE BAHAMAS

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ABSTRACT

Rotating Savings and Credit Associations or ROSCA are perceived by many in the Caribbean as derived from West Africa where they were a traditional (pre-colonial) means of accumulating and distributing resources. Brought to the Caribbean as part of the non-material culture of African people, ROSCAs were reestablished and adapted to the new social, economic, and political conditions. Also a challenge for African-ancestry peoples was the creation of new communities in a suppressive social environment where such communities were perceived as a threat to established colonial order. This paper is based on historic documents and two separate ethnographic studies involving more than a thousand direct interviews. Although the two studies in Barbados and the central Bahamas had different purposes, both documented that these associations emerged as historically and contemporarily important to women and a foundation of their communities. The findings argue that beginning during slavery ROSCAs were used by women to achieve power (*agency*) and in so doing provided *resilience* to their community.

Keywords: Rotating Savings and Credit Associations, Barbados, Bahamas, micro-credit

RESUMEN

Las Rotativas de Ahorro y Crédito o ROSCA son percibidas por muchos en el Caribe como derivadas de África Occidental, donde eran un tradicional (pre-colonial) medio de acumulación y distribución de recursos. Transportadas al Caribe como parte de la cultura inmaterial de los pueblos africanos, las ROSCA se restablecieron y se adaptaron a las nuevas condiciones sociales, económicas y políticas. Un desafío para los pueblos de ascendencia africana fue la creación de nuevas comunidades en un entorno social represivo que en dichas comunidades se percibía como una amenaza al orden colonial establecido. Este

trabajo se basa en documentos históricos y dos estudios etnográficos separados basados en más de mil entrevistas directas. Aunque los dos estudios realizados en Barbados y las Bahamas centrales tuvieron diferentes propósitos, ambos documentaron que estas asociaciones surgieron históricamente y fueron al mismo tiempo importantes para las mujeres y un pilar para sus comunidades. Los hallazgos sostienen que en tiempos de la esclavitud las ROSCA fueron utilizadas por las mujeres para aumentar su poder (agencia) y al hacerlo, proporcionaron resistencia a su comunidad.

Palabras clave: Rotación de Ahorro y Crédito, Barbados, Bahamas, micro-crédito

RÉSUMÉ

Beaucoup de gens dans les Caraïbes perçoivent les associations rotatives d'épargne et de crédit ou AREC comme étant originaires d'Afrique de l'ouest où elles étaient un moyen traditionell (pré-colonial) d'accumulation et de répartitions des ressources. Importées dans les Caraïbes en tant que culture immatérielle du peuple africain, les AREC ont été rétablies et adaptées aux nouvelles conditions sociales, politiques et économiques. Le défi pour les descendants d'Africains, a été la création de nouvelles communautés dans un environnement social suppresif où lesdites communautés étaient perçues comme una menace de l'ordre colonial établi. Cet article s'appuie sur des documents historiques et deux études ethnographiques distinctes incluant plus d'une centaine d'entrevues directes. Bien que les deux études menées l'une à la Barbade et l'autre dans le centre des Bahamas ont des objectifs différents, ces dernières convergent pour attester de l'importance de ces associations pour les femmes tant sur le plan historique que contemporain. Ce système de coopérative constitue la base de leurs communautés. Les résultats soutiennent que durant l'esclavage les AREC étaient utilisées par les femmes comme moyen d'atteindre le pouvoir (l'agentivité) et, ce faisant procurer de la résilience à leur communauté.

Mots-clés : Association rotatives d'épargne et de crédit, La Barbade, les Bahamas, microcrédit

This paper brings interview, oral history, and document data to the question of how women acquired power (often called *agency*) during the British colonial period in the Caribbean and the extent that their efforts brought integrative social organization, values, and resilience to emergent African-ancestry communities. This paper argues that rotating savings and credit associations (ROSCA) arrived from West Africa in the minds of African people who were brought against their will to the islands of Barbados and Bahamas. This traditional African pattern of savings and credit (Miracle, Miracle, and Cohen 1980; van den Brink and Chavez 1971) was largely controlled by women who created what is called here a *creole social space*, a concept that is modeled after Olwig (1993:201-208; 1999:377). With the support of men, ROSCAs have become a foundation of the African-ancestry community in the Caribbean. After perhaps as much as 300 years of use and adaptation to personal and community needs, ROSCAs came into the post-colonial period (about 1834) as part of the cultural heritage of the people of Barbados and The Bahamas. ROSCAs are still useful, but have an emergent role since independence from the British Empire (1966 for Barbados and 1973 for The Bahamas) in the formation of national identities—it is *how our ancestors survived and thrived*—is a sentiment commonly expressed in Barbadian and Bahamian interviews.

Olwig (1985, 1993, 1999) argues that opposition to the colonial society and culture was both how and why the unfree laborers created what we are calling here a *creole social space* where they could satisfy values and needs defined for and by them. Olwig (1985:227) observes for St. John that drawing on cultural resources brought with them, they built an Afro-Caribbean culture in an attempt to create their own autonomy and an independent existence. Many slaves were capable of cultivating a surplus, as well as raising pigs and fowl for sale. This led to an extensive exchange of goods, not just informally on St. John, but also, through a more formal system of trade, with the neighboring island of St. Thomas where, unlike on St. John, there was a market (Olwig 1985:218). Olwig observed (1999:377) that most oral traditions on St. John do not concern monumental events, such as the dramatic slave uprising, but rather the various ways in which the ancestors, through determined efforts, claimed a place for themselves at the margins of St. John's plantation society. They thereby created the basis of an African Caribbean community.

This analysis is built upon the question "How did people taken from their homes in Africa make social spaces for themselves in a totally repressive society?" Answering this question requires us to further ask, "Whether or not current patterns of Caribbean culture came from Africa and were retained because of their utility and resistance to the system, or whether they were made afterwards in the Caribbean?" The former

is called the African Retention perspective and the latter is called the Americanist (or Creole) perspective (Yelvington 2001).

Some scholars question the probability that African cultural patterns survived the experience of slavery. Mintz in 1974 (1989:111) maintained that Afro-Americans could not transfer their cultures to the New World intact...because they were prevented from bringing with them the personnel who maintained their homeland institutions (including) markets. He goes on to say that institutions require patterns of and behavior in social groupings and these were not permitted by the colonial society and thus beyond the ability of the isolated representatives of African societies. Later, however, Mintz and Price (1976:22) argued that the characteristics of situations (spheres or nodes of contact) within which African peoples found themselves dealing with the colonial system during slavery made it more or less possible to maintain African derived cultural patterns. So while apparently improbable, it is argued here that African ROSCAs were transferred and thrived because women carved out the social space(s) (or spheres of contact) where they could use ROSCAs for themselves and their emerging communities. ROSCAs were widely understood especially in West Africa (see Miracle, Miracle, and Cohen 1980) and so even though women in a particular slave context probably were isolated by ethnic background, language, and the system itself, the notion of ROSCA was a traditional African cultural trait complex that could be built upon by women if they could find or make the social space to do it. We argue here that they chose the market as their *creole social space*.

Finally, we ask, given the great differences in the life chances and roles of men and women during the slave period, "How did women especially utilize and adapt this former African cultural pattern to their unique Caribbean situations?" This begs the reverse question, "What else might women have done during slavery to provide themselves with agency and their communities with structure?" Mintz and Price (1976:22) suggest that the true beginnings of Afro-American culture and society (and community) were initiated with significant **cooperative** efforts (their emphasis).

Methods and Assumptions

The analysis is informed by more than thirty years of research conducted by the authors among the residents of coastal communities in the Caribbean. These research projects occurred along coasts in Barbados, The Bahamas, Antigua, St. Lucia, the U.S. Virgin Islands, and the Dominican Republic (Rubino and Stoffle 1990; B. Stoffle *et al.* 1994; B. Stoffle and R. Stoffle 2007; R. Stoffle *et al.* 1994). This paper,

however, is primarily based on more than a thousand quantitative and qualitative interviews collected in two areas—the island of Barbados and the Exumas Islands and Cays in the central Bahamas.

The Barbados interviews were conducted in the early 2000s during a three-year study of traditional microeconomic systems of exchange, especially those focused on ROSCA. During five field sessions a single researcher (B. Stoffle 2000) conducted 500 interviews in Barbados; of these interviews 120 were with the people of the rural Bath Plantation area and the rest were with people living in urban Bridgetown. Initial interview findings were presented through a well-attended public speech at the central library in Bridgetown and the final analysis became a Ph.D. dissertation at the University of South Florida (B. Stoffle 2001).

The Bahamian study was conducted in the early 2000s and involved 572 interviews conducted with 193 people from six traditional communities in the Exumas. Many people were interviewed multiple times with various instruments. Gender balance was approached in the 352 formal interviews but an imbalance towards males occurred in the 221 informal interviews. Approximately the same percentage of each community was formally interviewed with an overall sample size of 34% of the census recorded population.

The Bahamas research is (a) inductive, (b) iterative, (c) mixed methodologically, (d) collaborative, and (e) consultative. The broadest research goal was to understand how potential Marine Protected Areas (MPA) could impact local communities and which of these impacts would best predict local community responses to the MPAs. Conducted over six years, the eight field sessions permitted an iterative cycle of collecting data, analyzing findings, and returning to the field with new and revised data collection instruments. During these interviews Exumian people noted that The Bahamian ROSCA, called *Asue*, was and continues to be an essential aspect of how people work together to strengthen their communities and make them resilient. The study team conducted interviews specifically about *Asue* as well as learned about it during other interviews and in depth oral histories. The latter often involved dozens of interview hours by multiple researchers.

Each case study presented in this paper has two distinct sections (1) an ethnohistorical reconstruction and (2) a contemporary ethnography. Confidence in the findings presented in the two sections varies from well-grounded ethnological interpretation to ethnographic description that is confirmed by extensive interview data. Women's activities during slavery were poorly documented, especially those activities which were not legal and counter to the goals of the dominant society, thus here we must hypothesize based on some documents, contemporary oral histories, and interviews about what was happening during those days of slavery.

The oral history accounts of using ROSCAs during slavery are based on less than 200-year-old memories (1834 was the end of English slavery in the two colonies). In Barbados we recorded two ROSCAs that have operated continuously for at least 100 years. These memory time lines are well within the accepted standards of accuracy. In fact, Stoffle and Zedeño (2001) document accurate oral history accounts going back thousands of years. From an ethnological perspective the slave-period interpretation is robust given that many people in both Barbados and The Bahamas say the same things about their past.

The role of ROSCAs during contemporary times is well documented by more than a thousand ethnographic interviews. This analysis of the contemporary meaning of ROSCAs uses a synthesis of the findings and a qualitative ethnographic style (Bernard 2006). More details on the study methodologies can be found in earlier publications (B. Stoffle 2001; B. Stoffle *et al.* 2009; B. Stoffle and R. Stoffle 2007; R. Stoffle and Minnis 2007; R. Stoffle and Minnis 2008). A qualitative presentation was chosen for this analysis because it is both an appropriate means of representing ethnographic conclusions via a process termed “homing in” (Schoepfle, Topper, and Fisher 1974) and stylistically best represents the data which were gathered with “mixed methods” (Tashakkori and Teddlie 1998; Beebe 2001) and analyzed with a process termed “triangulation” (Campbell and Fisk 1959).

This paper builds on an article published in *Ethnology* (Stoffle *et al.* 2009) that focused on the contemporary description and importance of ROSCAs in Barbados and The Bahamas. Here, however, we primarily address the origin(s) and social implications of ROSCAs during slavery. Critical to the present analysis is the mother of Professor Purcell (one of the authors of that article) who provided the interpretative foundation for both analyses based on her knowledge as head of a Jamaican ROSCA (called there *Partner*). Contemporary ROSCA descriptions from the Caribbean and West Africa are used to extrapolate back into the slave period.

Rotating Saving and Credit Associations

This analysis addresses three questions regarding ROSCAs: (1) what are they, (2) where did they come from, and (3) when did they arrive. Like the ethnohistorical and contemporary ethnography sections of each case, these discussions use different kinds of data.

What Are ROSCAs?

ROSCAs are a form of savings and microcredit that involves people

who come together based on interpersonal knowledge and trust. Members tend to belong for life and join ROSCAs that were supported by their parents (especially their mothers), thus ROSCAs tend to be multigenerational and pass through female relationships. The behavior of members reflects on both their ancestors and future generations and can impact their social respect in the community and in their society at large. For example, a ROSCA that runs on an annual cycle tends to involve 12 members. Each member places a sum of money in a common pool, the total of which is given each month to a member based on a predetermined rotating schedule.

Each ROSCA has a head, called an *organizer* (B. Stoffle 2001) or *meeting holder* in Barbados (Gmelch and Gmelch 1997) and *the keeper* in The Bahamas (Eneas 1976). In Trinidad, according to Yelvington (1995:217), the head is called a *sou-sou captain*. The person who is *captain* does change occasionally. The *sou-sou* dissolves once all members have received their *hands* and a new captain is selected to *throw* another *sou-sou*. The *sou-sou captain* is always an older woman but there is no group that is excluded from membership because of department affiliation, age, ethnicity, or gender (Yelvington 1995:217). Shifting cycles or the inability to make a payment involves a significant change and is negotiated by *organizer*, who hears the request to change a *hand rotation* and then explains it to members. A change can only be made with the approval of the head and affected members. Stability results in predictable amounts of money becoming available to individuals at agreed upon times. Flexibility of the ROSCA to meet unanticipated crises makes individuals and communities more resilient to perturbations.

Where Did ROSCAs Come From?

Determining the origin of Caribbean ROSCAs is difficult because there is little direct evidence that identifies a place, group, or time as the point of origin. Similarities in linguistic and organizational structure and ideology suggest a link between Caribbean ROSCAs and those from West Africa and Asia (Ardener 1964; Ardener and Berman 1995; Geertz 1962). Ardener (1964) states that while no one knows precisely how ROSCAs began in Africa, indications are that the institutions in West Africa are indigenous. People such as the Yoruba in Sierra Leone and Cameroon are said to have had rotating funds that predated the arrival of European currency and were operated in kind. Among the Yoruba of Nigeria, contributions were made in cowries (Ardener 1964). Purcell (2000) suggests, without speculating on the specific institutional roots of ROSCAs, the elements of cooperation, communality, and reciprocity are shared characteristic of various indigenous African social organizations.

For this reason, it is argued that historic and contemporary Caribbean ROSCAs are culturally adapted creole associations that are based on traditional African cultural organizations.

Linguistic comparisons further support the argument that some Caribbean ROSCAs are linked to African ROSCAs. For example the *susu* in Trinidad (Herskovits and Herskovits 1947), the *sousou* in Martinique (Laguerre 1990), and *asue* (*asu* or *esu*) in The Bahamas (Craton and Saunders 2000:116), are all linguistically similar to the *esusu*, *susu*, and *isusu* in the West African countries of Benin, the Gambia, Ghana, Ivory Coast, Liberia, Niger, Nigeria, and Sierra Leone. In Africa, 33 countries are recorded as having ROSCAs, but only names from West Africa match those used in the Caribbean (Bouman 1995). Names for ROSCAs from 20 Asian countries do not match linguistically. The combination of linguistic similarities and dissimilarities, as well as the fact that many of the people in the Caribbean were from African ethnic groups, suggests that *meeting turn* in Barbados (which is also called *sou sou*) and *asue* in The Bahamas are derivatives of traditional West African cultural patterns.

Contemporary studies conducted in West Africa support the notion that ROSCAs had a pre-colonial traditional role in the lives of people from many African cultures. From their fieldwork in Africa, Miracle, Miracle, and Cohen (1980:701) conclude that the great bulk of the African population make little or no use of formal savings and lending institutions. Instead, drawing upon both their own research and that of numerous other field studies, they further conclude that nearly all adults in every area where studies were conducted tend to be members of ROSCAs (Miracle, Miracle, and Cohen 1980:703). ROSCAs participation rates, documented by this and other studies, vary from 63% of the adult population in eastern Nigeria to 80% of the wage earners in Cameroon. Many people belong to more than one ROSCA. Given that colonial governments discouraged ROSCAs, their persistence and predominance in the post-colonial period suggest they are temporally deep and culturally centrality.

Another African study of ROSCAs by van den Brink and Chavas (1997:745) concluded that ROSCAs are an informal, indigenous savings and credit institution, and a widespread phenomenon in rural and urban economies. Their formal economic analysis of these informal systems explains in complex terms why ROSCAs are so functional in wide variety of economic situations. So ROSCAs are not just old forms of economic exchange, they often outperform other economic alternatives.

When did ROSCAs Arrive in the Caribbean?

It can be argued that Caribbean ROSCAs were either invented in the Caribbean, came from Africa during slavery, or came from Africa after slavery ended about 1834. There is no viable argument that Caribbean ROSCAs either came from Europe or from Asia. Vélez-Ibáñez (1983:26) has argued that the ROSCAs he documented in Mexico came from Asian immigrants but he finds no ties between them and the ROSCAs of the Caribbean. The following case studies argue for an early arrival of ROSCAs from Africa during the slave period. These cultural patterns were primarily carried in the minds of women, and used by women to make African-ancestry communities where before there was only collectivities of people.

Impacts of ROSCA Participation?

One study in Mali documents the social impacts of ROSCA participation. Researchers from the Bureau of Applied Research in Anthropology (BARA) at the University of Arizona, under the leadership of Professor Mamadou Baro, conducted an Operational Evaluation of the Oxfam Saving for Change (SfC) program in Mali (BARA 2008). Evaluation data were collected by the BARA research team in Mali between June 9 and July 6, 2008. The study characterized how SfC programs have operated within the context of other local credit arrangements, including state programs, informal moneylenders, informal *tontines* (traditional rotating credit associations) and other NGO-funded microfinance projects. Thirteen percent of the original 5,000 SfC members were also members of credit unions and other micro-finance groups. Half of the 5,000 were members of informal *tontines* (traditional rotating credit associations). By November 2007, various SfCs had 64,000 members.

The study found that small loans provided to *tontines* (and other groups) allowed women to sell products at reasonable prices in an agricultural economy that sees tremendous seasonal fluctuations in the value of goods. SfC loans expanded women's options for petty commerce, allowing them to take advantage of market opportunities. The fact that the women in the group only control money is one of the great strengths of the program.

Women in SfC groups attested to an increased role in the community and a greater sense of their own capacity than before the SfC program. The study documented increases in women's ability to manage their nuclear sub-unit of the household, their autonomy, and in their ability to help the men of the household manage the larger household economy. Women used SfC funds to pay for school fees for their children, and

as a result some evaluations suggest a modest increase in school attendance, although boys are still twice as likely to attend school as girls. Members claim that SfC has enhanced cooperation, mutual assistance, and solidarity among members and more generally in their communities. Nelson (2007:28) writes that SfC members support each other and have developed solidarity and cohesion amongst themselves.

One must assume that if participating in ROSCAs have such positive personal empowerment and community impacts today then they would have had similar impacts in the past. One must further assume that given the positive benefits of ROSCAs, women during slavery would have created the creole social spaces for them to exist and expand. The Mali study is comparable to the Barbados and Bahamas studies, in that women in all three studies used ROSCAs in similar ways to gain agency and support community.

Women and Community

This analysis is focused on the historic and contemporary role of women in ROSCAs and how these networks of women served to make communities more resilient in Barbados and The Bahamas. The analysis moves back in time from the well documented contemporary dimensions of ROSCAs to earlier and perhaps original roles when these two slave-based societies were established by the British.

When African people were forcibly brought to the Caribbean they arrived as individuals and were kept in a society that discouraged them from making their own communities. Instead they lived on slave labor plantations that provided a social system designed to suppress social networks and to maximize production and profits for export guided by mercantilist rules. In this social environment, women developed power (*agency*) by making and participating in a market system. They begin by walking miles to urban markets carrying their products on their heads in West African fashion. They moved small amounts of goods from the plantation to places where these could be sold or exchanged. Thus female marketing did begin at the margins of the plantation society as indicated by Olwig (1993, 1999). Eventually, however, these early small-scale markets became the primary internal marketing (i.e. island-based production) networks for the whole society. It has been argued that the roles for women in these markets were based on how women in Africa conducted markets.

These higglers or hawkers, as they were called throughout Anglo-Caribbean, came to dominate the internal market to such an extent that colonial authorities were threatened by both their economic power and the potential that their networks could be used to undermine systems of

slave control. In modern Barbuda, women hawk in public and private, at dances and fetes, bringing together the public and domestic domains and draw on network ties in the form of loyal buyer-seller relationships (Berleant-Schiller and Maurer 1993:73). Efforts to suppress their activities probably kept other types of exchanges and savings efforts hidden, which indubitably included the formation of ROSCAs.

The formation of communities was threatening to colonial powers. Community formation was counter to the goals of the plantation-based export economy and was feared as potential foundations for slave revolts. The movements of all slaves, especially males, was strictly regulated, so women marketers became the vehicles for the movement of information, knowledge about other African-ancestry people, and the rise of widespread social networks. In Dominica today, for example, news may be regarded as a valued good, flowing through the same network of relationships sustained by and used for moral and economic support (Berleant-Schiller and Maurer 1993:76). At the market in Roseau, Dominica hucksters bring in new ideas and products, a trade that has long been important in the economic and political development of the island (Berleant-Schiller and Maurer 1993:73). Women arrive at the market as early as 4:00 a.m. and throughout the day share news, which is empowering to the listener and gossip which is a means of social control (Berleant-Schiller and Maurer 1993:73). Hucksters today are both respected and powerful (Honeychurch 1983:63, Homiak 1986).

Because men's movements were more restricted during slavery they contributed to the African-ancestry economy by raising crops and animals, which were subsequently taken by woman hucksters to various markets. Profits were small despite the ubiquitous nature of women's marketing, so it is logical that some means of accumulating capital would be developed. Public records only reveal these savings when some large and official purchase occurred, like when a woman would buy her children out of slavery.

The rise of the slave-made community has been revealed by archaeology, like at the Seville plantation in Jamaica where over a hundred years the slaves moved and restructured their community in order to further conceal their social and production activities (Armstrong and Kelly 2000). That was a creole social space much like that discussed by Olwig (1997, 1999).

Elsewhere, like on small islands where open land was less available, slave communities were placed on rocky ridges often in a line along a road. Such line-communities were to remain largely unchanged until sugar production ended. In Antigua, for example, when the government ceased subsidizing sugar production in the early 1980s, plantation lands

were opened to local people who began making circular communities and compounds reminiscent of those in Africa (R. Stoffle 1985: field notes). Efforts by African-ancestry people to physically and socially make their own community were largely kept secret from the colonial society until the end of slavery in 1834, so afterwards more is known about increasing social innovations and the expansion of institutional complexity.

Barbados *Meeting Turn*

ROSCAs are called *meeting turn* in Barbados. Research findings suggest that meeting turn has been used since times of slavery and has maintained cultural importance as well as economic usefulness ever since (Stoffle 2001). One of the most important features of meeting turn is its flexibility, making it easily adaptable to changes in the social environment and capable of managing social and natural perturbations. Its flexibility makes it a resilient association because it is able to meet the needs of its membership regardless of outside colonial forces, which directly or indirectly attack its membership; such as the introduction of credit cards in the late 1990s and incorporation of community-based credit unions. And, even with modern forms of credit being offered to local people, meeting turn still serves the needs of those who wish to engage in micro-entrepreneurial activities (i.e. to “turn a penny”) as well as providing a means of handling family crises (such as illness). Meeting turn is used by people who may otherwise not qualify for or have access to various kinds of economic assistance.

Historic Women Perspectives

As is so often the case when studying a cultural practice that was hidden during slavery and invisible afterwards, meeting turn does not appear in the historic records of Barbados. The most obvious source of cash for slaves was female huckstering—taking some product whether collected from nature, grown, traded, or stolen to exchange or sell for cash. According to Beckles (1999:140-155) slaves, particularly females, sought to increase their share of the colonial economy by participating in the market as commodity producers and distributors, with and without their owners’ permission. After the 1816 slave revolt, which was headed in part by Bussa, the official inquiry reported “each negro cultivates a garden of his own in which he raises, with great facility, corn, ocros (sic. okras), yams etc. A great part of the ginger exported is raised in these gardens. They also raise hogs, goats, and poultry and the market is chiefly supplied by the negroes” (Craton 1982:257).

African-ancestry people so dominated the domestic market that a

series of laws were passed either to regulate, tax, or prevent huckstering. These laws were largely unsuccessful. The persistence of the Barbadian internal marketing system demonstrates that male and female slaves did struggle against laws and regulations to achieve an economic life of their own. Cash from these exchanges had to be hidden and it is suggested here, based on our ethnographic interviews, that meeting turn was one feature of this invisible economy.

Historic Community Perspectives

Barbados settlement patterns changed little after slavery because after emancipation in the early 1830s slaves lack access to new lands and jobs. Many of them continued to live on and do wage work for the plantation that had enslaved them. Purchase of land by slaves was made almost impossible due to Land Purchase laws that required large tracts of land to be purchased at one time and for very high prices. Such purchases were designed to be and normally were in fact beyond the means of former slaves. According to Trollope (1860:199) "When emancipation came there was no squatting ground for the poor Barbadian. He had still to work and make sugar—work quite as hard as he had done while yet a slave. He had to do that or to starve." There were few positive changes in the lives of newly freed slaves who instead remained bound to the same plantation and who often lived in the same place (often in the same house) as they had during slavery.

An interesting insight into women and credit in Barbados is provided in an analysis of gender and small farmers by Barrow (1993). She studied historic and contemporary perspectives regarding resource allocation and the division of labor of women and men small farmers. Women like men were assigned small plots of land during slavery because they were treated equally on the plantation. After slavery few people were able to gain access to their own plots of land (for reasons cited earlier) until the bankruptcy of many plantations at the end of the nineteenth century and the arrival of remittances from workers in Panama. By 1946 there were 30,752 such holdings under 10 acres, many of these were multigenerational plots owned by women. Citing Henshall (1981:81) for comparison, Barrow (1993) maintains that women do not find it necessary to apply for credit as often as men. A possible explanation, according to Barrow, was that women were less motivated to expand and improve their farms. Our analysis, however, suggests an alternative theory that women did not apply for farm loans because they accumulated amounts of cash through ROSCAs. Also a key issue from the ethnographic interviews is that no poor Barbadian wants to threaten their hard-won resources (land and home) by putting them up for collateral in a bank loan. Small plots of land

are an essential part of the resilience of individuals and communities, even though they may not provide large amounts of income.

Contemporary Women Perspectives

In contemporary Barbadian society, meeting turn is a life-long presence in the lives of many women and girls. Older women tend to be the leaders and teachers of the meeting turn and young girls and young women tend to be the ones who are indoctrinated into the group in an effort to learn the importance of saving (even small amounts of money) as well as identifying those within the community who can be relied on in times of need or crises. As women are often the center of the household and responsible for the management of money, their involvement in meeting turn provides them a strategy for handling day-to-day problems such as an illness. It also can be used to handle predetermined expenditures, such as children's school fees and uniforms, or for Christmas and holidays.

This pattern can be seen in the village of Bath on the rugged east coast of Barbados where meeting turn is commonly used as a means of creating long term security after retirement from a formal occupation. This is demonstrated by Ms. June's construction of a rum shop adjacent to her home. There are many lessons learned from Ms. June, a woman that has participated in and currently runs a meeting turn that has been in her family for over 70 years. She was interviewed several times in the late 1990s and at each visit by the ethnographer there was some sort of advancement made on the construction of the shop located adjacent to her home. As she said,

You see each of these piles here represents a turn. There is the block, the sand, and the steel (rebar). The final hand will go to the Pollard boy (the local builder) to put this all together. Then I will have a little shop where I can sell a few items, cook, and relax. This way I don't have to work at Codrington College anymore, cause you know I am getting old and I can't handle all the physical work anymore.

When B. Stoffle returned in 2009, Ms. June's shop was in full operation and still being expanded. According to B. Stoffle's field notes:

I stopped in to say hello and to check on her. I found her full of smiles and contentment. She shared that things were great. She was able to quit her job and stay at home to take care of her 90 year old mother while running the shop at the same time. She confided that she now actually made more money than when she worked at the College and even though had reached a level of economic prosperity still ran one of the longest standing meeting turn's in the area. Her meeting turn over her lifetime had allowed her to build a block house and provide

for retirement without ever having to use formal credit from banks or credit unions.

These lessons are not lost on the girls and young women who participate in her meeting turn. Soon Ms. June will be turning over the responsibility as the organizer to her daughter, much the same way her mother did for her some thirty years earlier.

Contemporary Community Perspectives

While meeting turn assists individuals and their families, there is little doubt that the participation in meeting turn is important to the community as a whole because of the stability and security it creates. For example, during economic hardships people are able to engage in meeting turns of all types and contribution levels. Small amount meeting turns make it possible to have access to savings and credit even when money is tight. Another example from Bath village, Ms. Jenny is known for selling cakes and sodas out of her house. She purchased an additional refrigerator with her meeting turn hand so that she could make a little extra money doing this. Inside her fridge are eggs that have come from the numerous chickens running around in her yard. When asked if she sells the eggs she responded that she could but mostly they eat them or give them to family and friends as “someone always coming over to borrow some eggs.” She says that she uses the money from her “big” meeting turn for things like her fridge or for her sewing, but it is her little meeting turn hand that gives her the money to buy chickens. She says (B. Stoffle, Field Notes 2001),

You never know what's going to happen. People may not always have a need for cakes and sodas, but people always going to need to eat. My chickens give me eggs and they give me more chickens. When times are tough we can share our chickens with family members so that they have eggs or they can butcher a chicken for food if they need to. It's a good way to make sure that we always have food for ourselves or to share with our family and friends...see I may not always have money for the big turn, but I am pretty sure that I will for my small one. This way I will always be able to have my animals and if things get bad I know I can count on them.

There are numerous examples of how participation in a meeting turn assists the community as well as the individual. People say that there is a sense of security that is created because of membership. Meeting turn still connects individuals and families to one another and in times of prosperity and crisis. The community as a whole is strengthened by the resilience of its individuals. This is extremely important to recognize during times of economic crises, because formal banking institutions are

much less likely to provide assistance to those with limited collateral and who want small loans. As a Barbadian bank loan officer stated, it is not economically cost effective for the bank to make small loans (B. Stoffle, Field Notes 2001). Banks also foreclose when payment cannot be made, so the person loses the collateral put up for the loan.

Bahamas *Asue*

Asue (*Asu*) is the Bahamian term for ROSCAs. Like elsewhere in the Caribbean, *Asue* is perceived by people today to be African in origin. Interesting it was adapted to a suppressive colonial system where actually it was discouraged along with other forms of saving and mutual welfare groups developed by African-ancestry people. The financial roles of the early black savings societies met growing opposition from organized capital in the forms of Bay Street business owners in Nassau and government-oriented bank and Post Office Savings system (Craton and Saunders 2000). After a long period during which the newspapers and government seized on any evidence of mismanagement or malfeasance to discredit the black saving societies, their financial operations were almost completely curtailed by law. These attempts at suppression did not cause them to end but instead drove them underground (Craton and Saunders 2000).

There are reasons to believe that *Asue*, which probably existed during slavery, was always practiced away from the disapproving gaze of the English. This system of saving and sharing was largely a women's activity. According to Bahamian scholars, women often use the market as a place and a focus for organizing *Asue* groups. Normal credit institutions were largely restricted to established merchants and business men. According to Johnson (2000), "this practice (*Asue*) came in handy in the Bahamas where there was not a bank from which money could be borrowed. Moreover, low-income workers who probably did not have sufficient credit to get a loan would not have been helped had there been a bank. *Asue* obviated this." So ordinary laboring citizens, especially women, had to find other ways of financing projects for themselves. *Asue* thus was one of the few opportunities for women to acquire capital on their own. Women who were considered to be and had proven themselves trustworthy were chosen to be in charge of the *Asue* groups (Cash, Gordon, Sanders 1991). These *Asue* heads were known as *the keepers* and they would often collect a small percentage of the sum as an operational cost (Eneas 1976).

Historic Women Perspectives

This Asue case analysis is focused on interviews from the Exumas in the central Bahamas. The ancestors of the people who currently live here arrived at the end of the American Revolution in 1785. English colonists still loyal to the King and having little faith in the new revolutionary state, requested help from the Crown to relocate to other English colonies. Most received land and took up residence in The Bahamas. Some Loyalists received new slaves from the Crown, while others brought formerly owned slaves who had worked on plantations in the American colonies. About 1,600 white slave owners and 6,000 African slaves moved to The Bahamas to occupy more than 100,000 acres of "new land" (Craton 1987:92). Much of the best land had been occupied, so these Loyalists tended to be relocated to the most isolated and unoccupied portions of The Bahamas, like the Exumas. The lands were owned by the Crown who allocated them on the condition that were only free of initial charges and quit rents for ten years after which time they were either economically viable or the land was returned to the Crown.

Once relocated the slaves and small plantation owners began the process of clearing the forested land and building a commercially viable plantation corporation. These small plantations tended to be occupied by both owners and slaves who on a daily basis interacted with one another in an effort to carve out a new way of life in a strange isolated place. Within ten years most plantations failed because of ecological and economic reasons. Ecologically, there is very little rain and thin soils in the Exumas. After the mixed hardwood forests were cleared and sold for whatever could be gained, cotton tended to be planted as the major Loyalist commercial crop. Not only is this crop very hard on the land, but strong storms soon stripped the soil from the fields and carried it to the sea. Sheridan (1976:625-627) documents a slave subsistence crisis at this time in the English West Indies, which derived from violent storms and the English restrictions on trade with the revolting American colonies. Certainly these forces impacted the newly relocated Loyalist planters. Economically the plantations were always marginal because they were located in a very isolated part of The Bahamas and they were producing for very distant and poorly connected markets (Craton 1987:92). The Crown maintained that the Loyalists had conditional tenures that depended on the development of the land. After a decade, most Loyalist plantations failed to meet these criteria thus the land legally reverted back to the Crown. Due to regulations against moving slaves from colony to colony and because of the economic failure of the plantation system in general, most lands and physical improvements were simply abandoned before 1800.

Without soil and with little prospect for a cash-crop market, the land was worthless as commercial property, the plantations failed, and the slaves were left to support themselves with small subsistence garden plots, wild plant collecting, hunting, and shallow water fishing. This was the foundation moment and the reason for the establishment of African-ancestry communities in the central Exumas.

The published literature for the Bahamas is mute on the issue of Asue during slavery and afterwards. It is not however without reference to how African-ancestry people directly engaged in commerce during slavery and afterwards. The Crown's stipulation that the Loyalists must produce cash crops meant that their slaves had to invest maximum time clearing the land, growing cash crops, and processing the product for market. Free time for slaves was more abundant after harvest time and Bahamian law required that the slaves have plantation land for their own gardens (Johnson 1995:51). Imported food was expensive to purchase and transport, thus slaves were often underfed (Farnsworth 1999:103). Free time during slavery was accompanied by limits on distance traveled and time absent. Given these conditions, it is expected that slaves from the central Bahamas learned most about each other and their immediate surroundings, which was in some contrast with slaves in Nassau where a booming economy provided more opportunity for participating in the cash economy.

An interesting twist in the question of Asue origins and the timing of its arrival in The Bahamas is the special case of the Liberated Africans (Adderley 2006). These were people who had been captured in Africa and were being transported to the New World for sale as slaves during the period after the English abolished the slave trade in 1803. When the English Navy interdicted a ship containing African people who were bound for sale as slaves, the navy confiscated the ship and the people. The latter were then sent to the nearest British colony to be released, which in the New World tended to be The Bahamas. A few Liberated Africans did go to Barbados.

Williams (1979) ties African people with very specific cultural backgrounds to specific communities in The Bahamas. These people, who were headed for slavery but never arrived at their destination, were subsequently released as free persons. Especially in the Nassau area (New Providence island), Liberated Africans had the freedom and the numbers to make their own ethnically specific communities. Elsewhere they were apprenticed for a time where labor was needed and then employed as a wage laborer. Either procedure basically added African people directly from Africa to the society and culture of The Bahamas.

Historic Community Perspectives

In the traditional settlements of the central Bahamas, Asue became an important aspect of community formation and resilience according to contemporary oral history. The failure of most Exumian Loyalist plantations less than a decade after settlement (about 1795), created the physical and social space for a re-structuring of former slave lifeways and communities. As the Loyalists left the Exumas, the local economy shifted from cash-based slave plantations to subsistence and reciprocal exchange. The African-ancestry people made free settlements on the abandoned slave plantation lands, which they claimed without official title as a *usufruct* right. In order to identify their common ties to the land and to each other, they and their community often took the name of the former plantation owner. They came to use the symbolic terms Family Land or Generation Land to describe their collective usufruct ownership of the former slave-plantation's land. Without a cash economy, wage labor was largely not an option, so now self-defined settlement members turned to the local environment for subsistence and to each other for support. By depending on their land and sea, the people developed an extensive body of environmental knowledge and sustainable use practices (Stoffle and Minnis 2007). In addition to environmental adaptation, people formed social bonds with each other due to the need to work together and band together for mutual benefit. Asue was one means of expressing community solidarity as well as a practical way of accumulating resources—cash would be rare in the Exumas for the next hundred years.

Contemporary Women Perspectives

Social bonds that were formed during and after slavery have continued into the present and involve many aspects of life. For women, Asue has reinforced individual and family relationships and helped to build social capital. Asue provided Exumian women with the opportunities to accumulate resources used for family, shelter, and community subsistence. Today, Asue groups that were documented in our study still accumulate cash, which they invest in their families, homes, personal businesses, and community projects.

Contemporary Community Perspectives

In the Exumian settlement of Forbes Hill, for example, the church is central to the community's identity and daily lives of the settlement members. This institution was under threat during a forty year period in the 20th century when the settlement could not afford a pastor. During

this period the women of the community ran the church with their own labor and resources. Money obtained through their Asue groups was used to invest in the church building maintenance and basic daily church operations. In late 1990s, the community was able to recruit a new pastor who came to this very rural settlement; in part, he recounts in an interview, coming because of how well the women of the community worked together.

Throughout the Exumas during our study Asue still provides women with a financial safety net, despite the increased availability of wage labor jobs. A woman from the settlement of William's Town said that the money she obtained through participating in an Asue group was used to build a small restaurant and bar which provide a steady flow of income for her and her family. Women who are currently employed in the tourism industry in the Exumas are also active participants in Asue groups. They acknowledge that Asue provides stability in a shaky economy. While the tourism might provide a boost to the island economy, it is not perceived as a stable source of income for local residents. Some Exumian women predict that Asue participation actually will increase as the Exumian economy shifts more towards wage labor jobs. One woman explained that women employed in the resort's wage labor jobs are investing their money into Asue groups as a way of building an economic safety net for the future.

Some of the people from these communities continue to identify with specific African cultures. In the Exumas, for example, Liberated Africans from West Africa were apprenticed in the salt plantations where they lived and intermarried with slaves and former slaves. Such unions are remembered with the phrase "My great grandmother was never a slave." Certainly Asue, being a West African cultural pattern, was reintroduced by the Liberated Africans and it would provide a useful social matrix controlled by local people, be a source of community development, and would become a component of contemporary African-ancestry identity. According to Craton (2007), this folk savings system, which originated in West Africa and is found throughout the West Indies under different names (Su-Su, 'partner', 'meet and turn'), still flourishes in The Bahamas despite the country's well-earned reputation as a center of more sophisticated forms of banking.

Discussion

The analysis has focused on ROSCAs, which are widespread and culturally central in both contemporary West Africa and throughout the Caribbean. West African people stipulate that ROSCAs were an important aspect of their society and culture before the colonial period.

African-ancestry people we interviewed in Barbados and The Bahamas, stipulate that ROSCAs came with them from Africa and became widely established during slavery. Women from many different African cultures were able to work together to establish ROSCAs because they were a common female-based dimension of pre-colonial African culture. During slavery in these two British colonies, women carved out the creole social space within which ROSCAs could operate without detection. Our two studies document consistent and powerful statements to this effect. These notions of ROSCA as being of African origin are widely believed and have been used as arguments for contemporary national identity in both countries.

Given the hidden (subrosa) nature of ROSCAs in both The Bahamas and Barbados, it is not unexpected that the available literature (largely travelers' accounts) on these islands during slavery and in the subsequent colonial period is largely mute on the existence and functioning of ROSCAs. Without direct eyewitness evidence, our analysis has relied on oral histories, extrapolations from extant observations of women's marketing practices in the two countries, extrapolations from contemporary West African studies of ROSCAs, and ethnographic interviews.

Somehow women were able during slavery to purchase (free) their children with cash and make small businesses. In addition, women were able to regularly appear in markets with sufficient produce to make the journey worthwhile for them and their consumers. It is argued here that during slavery the marketing profits were invested in local ROSCAs and the individual hands (or turns) were reinvested in family functions and community structure. While women did begin marketing at the margins of the slave plantation society, in Barbados and The Bahamas they subsequently came to dominate the internal market system.

Despite colonial pressures against the rise of creole social space and the resulting networks that would lead to community formation, the people themselves transformed the atomized structure of slave plantations into stable and resilient African-ancestry communities. Thus we theorize that the foundations for this transformation occurred during slavery. These communities subsequently survived (some might argue they thrived) despite their surrounding colonial society. Today, such communities represent resilient creole social structures (Stoffle and Minnis 2008) formed from locally negotiated values, environmental knowledge, and cooperative efforts.

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