WORK AND SAVE: MOBILISING WORK ETHIC FOR AFRIKANER EMPOWERMENT, 1918 TO 1960

Abstract

The rise of Afrikaner capital and entrepreneurial advancement since the first decade of the 20th century, made a firm contribution to the economic development of South Africa. Weberian thought on civil society and work ethic permeated in the speeches, publications and public statements by leaders associated with the establishment of early Afrikaner business in South Africa. The Weberian work ethic paradigm and the responsibilities of the individual in society offer a framework for the understanding of the establishment of trust and a motive for social mobilisation to address social problems, such as poverty. Different vehicles can be devised to effect such mobilisation and empowerment. In the history of Afrikaner people in South Africa, the insurance company SANLAM, amongst various other Afrikaner organisations, was pivotal to that effect, although not exclusively for one ethnic entity. The article analyses the manifestation of Weberian Protestant work ethic (PWE) in the formative years of Afrikaner business in South Africa by exploring the critical interplay between the vision of a better future and the institutional framework imperative for economic development. It is argued that notions of civil responsibility, work ethic, calling, discipline and trust were prerequisites for economic advancement, driven by the people for the people. In a multi-cultural society, SANLAM leaders mobilised civil society to address persistent poverty amongst Afrikaners. Africa, as a continent with similar challenges, can benefit from a re-assessment of this history.

Keywords: Nationalism; upliftment; work ethic; self-constitution; empowerment; economic growth.

Sleutelwoorde: Nasionalisme; opheffing; werksetiek; selfgelding; bemagtiging; ekonomiese groei.

1. INTRODUCTION

The development of a settler economy at the Cape only emerged after the monopolistic Dutch East India Company (DEIC; Vereenigde Oost-Indische Compagnie; VOC) released nine officials from their service in 1657, allowing an independent settler society to develop economic activities to sustain themselves outside the service of the DEIC. The mercantilist DEIC monopolisation forbade free trade in agricultural produce, leading farmers to move beyond
the official frontiers of DEIC jurisdiction to economic independence. By the time the Industrial Revolution had transformed the British, and later also the European economies, there was no market economy at the Cape. Pastoralist farmers on the remote frontiers barely sustained themselves, and those living on the outskirts of society were often poor and marginalised from formal education (Neumark 1957:38; Van der Merwe 1938:23).

At the beginning of the 18th century, only around 30 families at the Cape could be described as “affluent” (Wilson and Thompson 1969:198), but this band of wealthy families increased steadily, while a thriving commercial centre was taking shape (Williams 2013; Fourie and Von Fintel 2011). The establishment of permanent British colonial rule after 1803 gradually bred tension between the British and the Afrikaner farmers on the eastern frontier. Around 25 000 Afrikaners left the colony between 1836 and 1838 and established themselves in the interior, where subsistence farming characterised much of the economic activity until late in the 19th century (Müller 1979). Socio-economic stratification of those who, over time, distinguished themselves from the British settlers and the indigenous communities was part of the development of the Afrikaner people. Although a significant number of wealthy Afrikaner wheat and wine farmers and businessmen remained in the Cape Colony, and some sheep (wool) and maize farmers in the newly established Boer Republics lived comfortable lives, the majority of Afrikaners lived very ordinary rural lives. Sadie (2002:6) comments, “Their living conditions offered no incentive to exert greater effort than that involved around the home (or tented wagon) and the tending of the flocks”.

Many Afrikaners lived in isolation of urban centres, where their lives, according to De Kiewiet (1941:17), “[…] have a tenacity of purpose, a power of silent endurance, and the keenest self-respect. But the isolation sank into their character causing their imagination to lie fallow and their intellect to become inert […]”.

This simple lifestyle resembled that of the African peoples inhabiting the interior. Afrikaners distinguished themselves from the indigenous population primarily on the ground of their religious convictions, which they believed moulded their lifestyle and presence in the territory. The Afrikaner people were “Christians” and the Africans not. The Christians read the Bible and distinguished a higher form of civilisation as opposed to “heathens” (Van Jaarsveld 1971:34; Scholtz 1970:64; Van der Merwe 1938:257). This simple distinction translated into a modality of existence, and it is argued in this article that it had an influence on the broad outlook on life; a justification for a vision of the future of fellow Afrikaners, and a rationale for the strategies of their presence in this part of the world.

This article will not address the Afrikaner people’s sense of responsibility to spread the Christian faith to the indigenous population – although it also comprised part of their sense of calling in the southern part of Africa – but will
draw attention more to the application of their Protestant faith in devising their own existential modality. The focus of this article is specifically on the functioning of the Weberian work ethic in the economic empowerment strategies of the Afrikaner people. This article does not address Christianity as such, or why different people of the Christian faith experienced different trajectories in the development of their specific communities. The article is about Afrikaners’ own empowerment strategies, and how the concept of the Weberian work ethic offers a framework of understanding the early phase of Afrikaner economic empowerment.

The article is organised in three sections. The first analyses Max Weber’s concept of the Protestant Work Ethic (PWE). The second is a short introduction to the phenomenon of Afrikaner poverty. In the third section the article explores the Afrikaner strategy of empowerment, specifically by means of the leadership of the insurance company, Sanlam.

2. WEBER, WORK AND ECONOMIC ACHIEVEMENT

The Weberian thesis of a causal relationship between economic advancement and the PWE has been explored extensively (Ashton 1948; Marshall 1980; Landes 1998; Greenfeld 2001; Arslan 2001; Sahni 2001; Cohen 2002; Barro and McCleary 2003; Guiso et al. 2006; Chalcraft et al. 2008; Barbalet 2008; Ghosh 2008; Becker and Woessmann 2009; McCloskey 2010; Jacobs 2010; Munro 2010; Wallace 2012). Gradually, the simple linear causality between PWE and economic growth was replaced by a more nuanced emphasis on the Weberian view of civil society and rationalisation, the individual and the new post-Hegelian democratic state context (Kim 2004). Generally, religion is seen as an important expression of culture (Guiso, Sapienza and Zingales 2006) and, as such, is viewed as an integral element of economic growth. Barro and McCleary (2003; 2005) studied the association between different religions and economic growth. More recently, Acemoglu, Johnson and Robinson (2001; 2005) rejected any direct link between economic growth and religion per se. Closer attention was paid to the relationship between literacy and economic growth. It was argued that Martin Luther had propagated improved literacy to enable individuals to read the Bible, thereby contributing to human capital formation and fostering economic growth (Kim 2004:22). The viewpoint of Becker and Wößmann (2009:539-541) is that it was Luther’s emphasis on literacy and education which enhanced human capital and economic affluence in Protestant countries. They challenge the alleged causal relationship between work ethic and economic prosperity, because work ethic is a “value” which is virtually impossible to measure or to test empirically. The alternative interpretation of Weber’s thesis is that, through the teachings of the eternal priesthood of believers, Christians were, “[…] called on to ensure that their children receive a decent education […]”, whereby individual utility was optimised and overall benefit to the economy maximised (Becker
and Wößtmann 2009:541). Becker and Wößtmann do not refute the Weberian thesis that Protestant regions were generally more affluent than non-Protestant regions, but the channel through which this outcome was achieved, they posit, was rather literacy benefits than “work ethic” (Becker and Wößtmann 2009:581). They questioned studies relying too heavily on treatises of what Weber said, rather than actual analyses of how the entrepreneurs conducted their businesses (McKinstry and Ding 2013:725). Some critics of Weber interpreted the causal relationship between Protestantism and economic growth simplistically to the exclusion of other religious communities and, therefore, sought to refute the idea, such as Jacobs (2010) on the lack of “Protestantism” to spur capitalism in East Asian countries and Japan, and Becker and Wößtmann (2009), who proposed a human capital theory based on the Protestant emphasis on literary, as propagated by Martin Luther.

Norris and Inglehart (2004) dismissed the Weberian thesis outright. Another perspective of inquiry explore the links between social change, influenced by non-conformists (Protestant Evangelicals or dissenters, the United State Gilded Age and Jewish entrepreneurs), in the United States of America (USA) and Britain (Ashton 1948; Hagen 1962; Jeremy 1988, 1990, 1998; Godley 2001; Godley and Casson 2010; Bagdiantz et al. 2005; Barro and McLeary 2003). The expansion of Christianity into countries of the south and the increasing integration of the world economy, causing closer convergence between south and north economically, calls for a reassessment of the Weberian thesis; albeit in more general terms. Van Hoorn and Maseland (2009) confirmed the connection between Protestantism and work ethic, thus suggesting a more nuanced investigation into the nature of this relationship. Jones and Wadwhani (2008) cautioned against “causal empiricism” in the application of the Weberian thesis, although it presented a specifically useful analytical tool for the investigation of the subject under investigation, the entrepreneur (Jones and Wadwhani 2008:508).

Different aspects of Weber’s thesis on the relationship between the Protestant religion, work and future well-being have been explained by McKinstry and Ding (2013). They identify five elements to Weber’s thesis: firstly, the notion of a Christian calling to one’s occupation or work; secondly, earthly life is a unity and therefore work is part of that life and one’s whole life should be dedicated to serve God; thirdly, wealth accumulation is desirable, since it can be used to serve God through welfare distribution; fourthly, the reinvestment of wealth ultimately benefits the whole society; fifthly, expenditure on selfish gratification is not desirable (McKinstry and Ding 2013:723; Becker and Wößtmann 2009:538).

The vision of future empowerment was linked to the rationalised responsibility in civil society and individual self-constitution through the work ethic, a sense of responsibility and a “calling” in work (Weber 2004:19, 25, 40, 48; Kim 2004:21, 31). The notion of individual responsibility for salvation was interpreted by Weber (2004:41) into the socio-economic context, “The fulfilment
of worldly duties is under all circumstances the only way to live acceptably to God […]”. This included the idea of Providence, “in absolute obedience of God’s will” (Weber 2004:44; Kim 2004:35). It is this ontology of the disciplined self that translates to civil responsibility and the advancement of civil society at large. Weber’s idea of individual asceticism did not mean withdrawal from society, but constant disciplined engagement in society according to rationalised self-control, in obedience to God – *Berufsmensch* (the working person) is “socialised” (Kim 2004:47-49, 59).

An important contribution to the reassessment of Weber’s thoughts was made by Greenfeld in 2001, when she argued that it was not the PWE as a single construct that caused modern economic growth and the advancement of Europe, but rather the culture, being ideas, ideals and values (which includes religious values, such as the PWE), that influenced the emergence of growth and the durability of economic systems. It is human agency that drives such growth through outstanding thinkers and actors (doers). Nationalism is essentially, “[…] a matter of perception and thus culture […]” which chronologically precedes the development of capitalism and industrialisation and, therefore, constitutes a functional prerequisite of economic modernisation (Greenfeld 2001:4). Nationalism promoted capitalism as a chief component of its own agenda, of which the PWE formed an integral part.

### 3. THE DILEMMA AND THE MECHANISM

The fortunes of Afrikaner people were adversely affected by the South-African War (1899-1902), but the devastation of life and property only served to escalate and to intensify a tendency towards poverty that had deep historical roots. The mineral discoveries of the late nineteenth century led to new dimensions of economic growth in the Boer Republics. Most of the mining and industrial business that ensued was in the hands of foreigners, while Afrikaners engaged in agriculture and, perhaps, goods transporting. Afrikaners lived a simple and often primitive rural life in the republics (Bottomley 1990), but this condition was exacerbated by the war and subsequent adverse climatic conditions and the post-war recession up to 1906 (Scholtz 1978:142; Verhoef 2008:695-696). Towards the end of the war Afrikaners made up approximately 556 000 (49%) of a total European population of 1 1117 000 (Schumann 1938:38; Sadie 1978:16). A series of events intensified impoverishment amongst the Afrikaner people – the long drawn-out post-war depression which lasted until 1906, consecutive droughts, the Spanish Flu epidemic of 1918 and the Great Depression of the late 1920s (Verhoef 2006a). Rural impoverishment fed into urbanisation for which Afrikaners were ill prepared and ill-equipped (Schumann 1935:97-103).

The economic marginalisation and the growing socio-economic plight of impoverished Afrikaners received the attention of three agents – the church, the
Afrikaner leadership and the state (Bottomley 1990). The Dutch Reformed Church (DRC) attended systematically to poverty amongst its members since the end of the South-African War in 1902. In 1910, the ruling South African Party in the new Union Parliament enjoyed a fair degree of Afrikaner support, but it was only in 1924 that the National Party of General JBM Hertzog introduced legislation to protect white labour by means of the reservation of certain employment categories for white skilled persons (Davenport and Saunders 2000:301; Nattrass 1982:76). The so-called “civilised labour” policy indeed contributed to address unemployment, but the problem was not “unemployment”, but un-employability. State policies to establish a protected labour market assisted in giving unemployed people work (not only Afrikaners), but did not address the psyche of a dependent impoverished people.

As early as the mid-1850s, white poverty was identified in the Cape Colony, but by 1890 the synod of the DRC noted that it had reached crisis proportions. By 1883, only 1,2% of the children attending schools in the Cape Colony was in the sixth grade and 55,4% of white children at school had not progressed beyond the ability to read one syllable words. Only 6,15% of white children and 4% of the entire Cape population of school going age actually attended school (compared to 12,9% in England) (Malherbe 1932:38, 51-52). Employment for those people in the non-agricultural urban sector was doubtful. Substantial amounts had been allocated for poor “burghers” by the Zuid-Afrikaansche Republiek (ZAR) state. In 1916 and 1923, the DRC discussed the phenomenon of white poverty at congresses in Cradock and Bloemfontein respectively. Initiatives were taken to resolve poverty, such as the establishment of a number of industrial schools and labour settlements for the white poor (Grosskopf 1932:20; De Kock 1924:465-467). These initiatives were not directed at the fundamental question of changing the inclination of poor Afrikaners towards work and responsibility for their own lives. Grosskopf (1932: 219, 235-237) noted that 25 years of state assistance to address poverty achieved little, since it perpetuated dependency and fostered a spirit of begging. He advocated “leadership and self-help”.

In 1932 the Carnegie Commission reported that a conservative estimate between 1929 and 1931 put around 300 000 Europeans (17% of the European population) in the category of “poor whites” – primarily Afrikaners. These people were landless farmers, stock herders, farm workers, destitute persons living around river beds, hunters, unemployed mine workers and wage labourers (Grosskopf 1932:vi-viii). The Afrikaans community’s contribution to the mainstream economy was less than 3%. In 1904 more than 81% Afrikaners were rural, but by 1930 more than 50% lived in urban areas.

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1 The Carnegie Report was commissioned by the DRC, with financial assistance from the Carnegie Corporation in the USA in 1927, and reported in five volumes on the nature and extent of white poverty in South Africa in 1932.
How do people escape from such marginalisation? The Afrikaans community took agency through the mobilisation of the entire resource base at its disposal and by the late 1960s their leaders resolved that the “poor white problem” was solved (Du Plessis 1964:124).

This article will now analyse the Weberian Protestant motivation employed by Afrikaner leaders to effect the upliftment of their own people. The Weberian concepts of civil society and work ethic are traced in the Afrikaner leadership’s use of concepts such as “work ethic”, “calling”, “responsibility”, and others, to mobilise an economically conscious movement for personal agency or redemption from poverty. Based on the developments in the discourse on the concept of the Weberian PWE, the mechanism of operation of the PWE in the history of Afrikaners was the mobilisation of the culture of the people, which reflects on their sense of a shared history and destiny, their values, ideals and ideas. The article traces the presence of a sense of responsibility to devote their earthly human life (working life as *Berufsmensch*) to honour God and to spread wealth through hard work. A prerequisite for the successful conclusion of this calling was through education (literacy) of the people. As such, it offers a powerful case study of social upliftment and mobilisation in a multi-cultural society. It shows the broad advantage of ethnic or cultural mobilisation to the entire diverse ethnic and cultural society in the 20th century.

4. ONE AGENT: THE BUSINESS OF INSURANCE

Afrikaner leaders appealed to their fellow Afrikaners’ sense of civic responsibility and cultural values of mutuality to engage in their civil duty and, through self-disciplined work, to empower themselves and their fellow Afrikaners. One of the strategies was the establishment of business enterprises to address civil, cultural and economic marginalisation. Through one enterprise, an insurance company, Sanlam, Afrikaner leadership sought to solicit trust in their vision of collective action by using the rhetoric of civil society, PWE and calling to mobilise and secure Afrikaner self-empowerment. This article argues that Weber’s thesis on the relationship between work ethic and economic prosperity makes a useful contribution to the understanding of Afrikaner economic mobilisation since the 1920s. Weber’s notion of civil society as the site where liberal politics, voluntary associational life and the “unique ontology of modern self” intersects and interacts (Kim 2004:7), explains the entrepreneurial leadership of Afrikaners that linked individual empowerment to broader responsibility in civil society, as manifested in the history of Sanlam. Weber’s broad explanation of the responsibility of Protestants, their “calling” to work to serve God through wealth creation, provided justification for capitalism, and feeds into a wider social responsibility towards fellow Protestants, in this case, impoverished Afrikaners and South Africa as a whole. The immediate goal of the establishment of an
insurance company was the economic upliftment of poor Afrikaners as a vehicle to ultimately acquire a larger share in the mainstream economy of the country. This strategy was explained as aligning with the Afrikaner’s responsibility to grow the economy of the country in the interest of the entire South African population.

The notion of the poor’s responsibility to take agency of their condition by restoring self-pride, confidence and independence through individual self-constitution was beginning to resonate in Afrikaner nationalist circles. During the first decade of the 20th century, Afrikaner businessmen in the Cape established De Nasionale Pers (1915) with the newspaper De Burger to voice the views and opinions of Afrikaners as their civic duty towards social equality of Afrikaners in the English dominated Cape. Shortly thereafter, in 1918, the South African National Trust and Insurance Company (Santam) and the South African National Life Assurance Company (Sanlam) were established. The Carnegie Report ignited Afrikaner leadership into action. In 1934, Volkskas (People’s Bank) was established by Afrikaners to render banking services to Afrikaners (Verhoef 1992:116-118), but the persistence of the poor white problem prompted consciously mobilised collective action. The existing Cape Afrikaner enterprise base in agriculture, in the professions (law firms) and in small retail enterprises had established a foundation from where to launch a more co-ordinated and dedicated economic effort. In addressing a Sanlam regional meeting in 1934, MS Louw (General Manager of Sanlam) stated that the initiatives launched by Afrikaner business aimed to secure for Afrikaners, in relation to their relative ratio of the total population of the country, a larger participation and share in the commerce and industry of the country. The newspaper, De Burger, insurance companies and the bank constituted a brave start, but required the expansion and development of new enterprises. He said, “[…] on this foundation we must build carefully and systematically, capitalising on a goodwill of clientele and utilising expert leadership, a well-trained workforce, own mobilised capital and credit facilities” (SA: MS Louw Address SanlamWestern Cape Regional Meeting, 8/10/34). His comments carried the Weberian notion of civil society as the site of voluntary association where the modern “self” interacts and intersects with society. Leaders and fellowmen were collectively responsible to achieve their goals through an educated (trained) workforce.

Louw’s words echoed the persistent message delivered by the Chairperson of Sanlam, WA Hofmeyr. Hofmeyr (the son of a DRC minister and his wife, herself the daughter of a Scottish minister who immigrated to the Cape Colony) was a member of the “oude Kaapsche families” (old Cape families), who were distinguished by disciplined religious conduct, a strong emphasis on education and a remarkable sense of responsibility towards their own community. Hofmeyr was a member of the Afrikaans language movement and a founder member of De Nasionale Pers (Scholtz 1970:132-133; Muller 1990:51; Giliomee 2003:199-201). As an inspired Afrikaner nationalist, he was a source of inspiration and
energy in establishing *De National Pers* and *De Burger*. As a newspaper, *De Burger* voiced the Afrikaner side of developments and also became a vehicle to address broader social, cultural and political issues affecting Afrikaners. Hofmeyr was not content to only “politicise” the phenomenon of Afrikaner poverty – he wanted action. The newspaper, as an enterprise, served to empower and to employ fellow Afrikaners, poor and affluent, as part of the strategy to secure the destiny of Afrikaners. In the first editorial the newspaper was called a, “child of tragedy and hope” and a signal of the awakening of a national unity which would lead to the redemption of past injustices (Le Roux 1953:73; Muller 1990:119).

Hofmeyr was the first Chairperson of the Board of Directors of *De National Pers*. In an editorial of 8 June 1918, Hofmeyr wrote that a cultural and nationalistic awakening of the Afrikaner people was of no consequence, unless underpinned by economic ability. The time was ripe for Afrikaner entry into the industrial and commercial sectors, but, moreover, the people had displayed the enthusiasm and savings capacity for it through the *Helpmekaar* (Mutual Aid) movement (SA: 6/1/7: MS Louw Address FAK, 10/09/1954). With the newspaper as an instrument of empowerment, the establishment of insurance companies (Santam and Sanlam in 1918) constituted a strategy towards the reconstruction of the Afrikaner people. Hofmeyr used his position as chairperson of Sanlam to address the values underlying the redemption from poverty, which were the inherent responsibility of dedicated work, education and self-discipline.

To Hofmeyr Sanlam was a “volkstaak” (a calling of the people) (Malan 1977:416; Le Roux 1953:108; *Die Sanlam Fakkel* December 1947:2; *Die Sanlam Fakkel* November 1953:24-31). In his first Chairperson’s Address in 1920, Hofmeyr said that the aim of management was to grow the company rapidly, but also to build a solid foundation capable of supporting a large building. He explained that the intention was to make a substantial contribution to the upliftment of its policy holders, but also to develop the economy of “our country”. The leadership of Sanlam hereby actually entered into an “incomplete contract” with policyholders and prospective policyholders. They committed themselves to “grow” the company or “large building”, which depicted an institution capable of supporting the occupants thereof. These occupants were its policyholders, who initially were primarily, but never exclusively, Afrikaners. Control over assets is, in terms of an incomplete contract, assigned to the discretion of management. Policyholders are encouraged to trust management with the task of delivering on the anticipated outcome – that is, improved well-being of the individual and

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2 The literature on incomplete contracts work with the notion of unanticipated events occurring during the course of the contract, which in future require a revision of the contract, but that the unforeseen variables do not nullify the contract. The ongoing nature of the contractual relationship and potential sub-optimal yields to the contract, are underlined. The way this theory is useful here, is by explaining the agency assumed by management on behalf of the policyholders, having to deliver on projections of the future (Grossmand and Hart 1986; Hart 1988; Denrell 2000; Aghion *et al.*, 2013).
“Mutuality” had its origins in the sense of responsibility towards the poor, especially poor fellow Afrikaners as it rang unmistakeably in the actions of the DRC in addressing the problem of poverty since the late 1890s. The notion of a wider responsibility towards, not only policy holders, but also the society at large, was expressed when Hofmeyr stated that he expected policy holders to feel a sense of pride in being able to make such a vital contribution to the building of their country (SA: Sanlam Chairman’s Report, 22/12/20:3). The collaborative work effort of all Afrikaners, “in the broadest sense of the word”, was praised and encouraged (SA; Sanlam Chairman’s Report, 21/12/21:3; 30/09/25:3). The leadership appealed to the institutions of social values, religion and civil discipline to overcome the hurdles of meaningful access into the mainstream South African economy.

Underpinning the successful implementation of the vision of a South African insurance company was the notion of social responsibility. Hofmeyr linked the contribution of the company to the development of the South African economy to the personal responsibility of policy holders to provide for their families – “[a] holy duty to provide for their dependents” (SA: Chairman’s Report, 23/12/19:2). The responsibility of policy holders was to ensure access to the education and training of their dependents, which in future would secure them employment and self-sufficiency. Sanlam was presented as the vehicle through which small dedicated contributions to insurance policies could realize the expectations of the people. The policy holders were encouraged in disciplined savings behaviour, using policies as one instrument to achieve future goals. At the time of the establishment of Sanlam, rural Afrikaners were still staggering under the effects of the South African War and persistent droughts. The Sanlam management message emphasised that, despite poverty, policy holders had the responsibility to work towards the restoration of economic self-sufficiency. The mutual form of organisation afforded management the mechanism of connecting individual agency to collective social action (SA: Chairman’s Report, 20/11/22:4). Mutuality was portrayed as a self-help mechanism, as well as a collective action expressing the social responsibility of policy holders towards each other and their country (SA: Chairman’s Report, 8/12/25:5). Hofmeyr described Sanlam as the big co-operative (saamwerk) in the country (SA: Chairman’s Report, 1/12/26:6). This notion of “mutuality” and co-operation was carried forward into the deliberations of the Volkskongres (People’s Congress) where the concept of

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3 The concept of “mutuality” was also framed in the religious realm by the founders of the South African Mutual Life Assurance Company, established in 1845. The duty of the father was a Biblical one: to provide for this family, and families to do so collectively for each other. See Verhoef (2015). The fact that the religious connotation was made during the formative years of these life offices, does not imply that mutuality is exclusively a religious concept, since it is equally possible in ordinary social collectivism outside religious association.
a shared responsibility ran as a golden thread through the messages delivered by the leaders.

The sense of calling permeated deeply into the Sanlam leadership corps. MS Louw recalled how he had aspired as a mathematics teacher in platteland (rural) schools to enter the insurance industry, but his first application to another South African insurance company was turned down. After the establishment of Sanlam in 1918, he applied at Sanlam and was accepted. He interpreted this opportunity to join Sanlam as a chance to, simultaneously, realise a personal ambition and perform a volkstaak (calling to serve his people), “n volksaak waar ek konstruktiewe volksdiens kon verrig (he could join an enterprise of his people to serve them constructively)”. Performing his duty, Louw said, was not only to the benefit of his own people, but also to the benefit of fellow South Africans (SA: Directors Files, MS Louw, 27/11/1965). He was motivated by the marginalisation of the Afrikaner people to act. He stated in public that the redemption of the impoverished Afrikaners was something the government could not resolve – “we must do it ourselves”. To achieve such a reversal of fortunes, Louw advocated Afrikaner entry into trade and industry, but he emphasised, Afrikaners could not simply claim a share in those sectors from the government. Afrikaners must earn their partnership by working for a share – “[...] ons kan dit deelagtig word alleen deur daarvoor te werk – met ons eie kragte en ons spaargelde” (SA: Directors Files, MS Louw, 27/11/1965).

Rational self-constitution for economic self-empowerment was the core of Sanlam’s message – a goal that could be realised by ascribing to and implementing the discipline of “duty” and “responsibility”. By encouraging fellow Afrikaners to do the same, policy holders’ benefits would be optimised through the vehicle of a more successful company, while the collective, the whole country, gained from higher investment returns and dividends that remained in South Africa and were not remitted outside the country (SA: Chairman’s Report, 12/1923:4). Such action, Hofmeyr stated, would secure the, “future of our people in our country” and contribute towards the, “strengthening of confidence and independence” of all Afrikaners and South Africa (SA: WA Hofmeyr, Message by the Chairman and Management; Sanlam Fakkel 1(1), 15/12/32:4). The collective gain, through engagement in insurance commitments, was rationalised as the underlying nationalistic value. Sanlam offered professional management and guidance on financial management, enabling policy holders to, “grow with Sanlam” (groei saam met Sanlam) (SA: Chairman’s Report, 30/9/28:2). In the aftermath of the depression and the devastating drought of the early 1930s, Hofmeyr persistently called for the, “cultivation of a culture of saving”, as a suitable response to the demand for investment funds as the mechanism of South African economic recovery. Such savings would, through Sanlam, serve to generate employment opportunities for “Afrikaner sons and daughters” (SA:
5. “A PEOPLE SAVE ITSELF”-SELF-CONSTITUTION AND DESTINY

De Nationale Pers and Sanlam were the first dedicated vehicles for Afrikaner economic empowerment, encompassing three aspects of the Weberian PWE – work (self-help), save and civic responsibility, the greater benefit of all (family, community, and fellows). The Carnegie Report alluded to the need for a much more concerted effort. In December 1938 a minister of the DRC, Reverend JD Kestell, publically called for, “a perpetual act of salvation” (aanhoudende reddingsdaad) by Afrikaners themselves. He called on Afrikaners to work together, support each other and salvage each other to overcome poverty, because assistance by the state can only be temporary. Kestell was suggesting a strategy to alleviate, what Dr Nico Diederichs, an academic from the University of the Orange Free State, called, “the undermining of the integrity of the people”, caused by poverty (Dommisse 2005:67).

In 1939, an economic People’s Congress (Ekonomiese Volkskongres) was organised in Bloemfontein to consider and plan for future Afrikaner action to systematically address their marginalisation from the mainstream economy, as well as persistent white poverty on a permanent base (Verhoef 2006a, 2006b, 2008, 2009). It is important to note that the Afrikaner leadership did not blame other parties for the impoverishment of their people, but sought to address the problem by faithful submission to God and the PWE. Kestell said at the opening of the People’s Congress, “[…] as the image of my people arise before my eyes, I bow in deep submission before the God of our fathers. Our people, and our God […]” (author’s translation) (FAK 1939:5). The outcome of the People’s Congress was therefore, inter alia, the establishment of a network of enterprises over a period of forty years whereby Afrikaner economic empowerment was set on firm foundations and the social problem of white poverty eradicated (SA: 6/1/7, MS Louw Address FAK 10/09/1954; FAK 1950; Davenport and Saunders 2000:665).

Kestell delivered a call to the Afrikaner people to, “redeem itself” (n volk red homself). The church leader called upon his people to embrace economic action for self-constitution. In his opening address to the Volkskongres, Kestell called for a collective effort by Afrikaners, poor and affluent, in eradicating all forms of dependency and working towards economic prosperity (ekonomiese welvaart). This act of redemption was an ongoing act (gedurig herhaal) and undertaken in the name of God (FAK 1939:5-7). Reverend WM Nicol, also a minister in the DRC, and chairperson of the organising committee of the Congress, called for the translation of an “economic awareness” into entrepreneurial activity, because, “commerce and trade is a public service” (die handel moet ook beskou word as ‘n
openbare diens) (FAK 1939:9). Other speakers emphasised active participation in the productive side of the economy through skilled work and investments (of their savings), as well as on the consumption side as consumers of their own industrial production (FAK 1939:35-38). While the Congress was motivated by the Carnegie Report on the alarming extent of white poverty, the leadership realised that the initiative could rely on a strong base of existing capacity to steer empowerment initiatives. CGW. Schumann cautioned against the over-emphasis of the poor whites, since they comprised only 25% of the 1.2 million Afrikaners. He called for the strengthening of the “strong” as empowerment strategy, and on people who are prepared to work very hard and make sacrifices for many years (bereid wees om vir baie jare lank hard te werk, op te offer en te ontbeer) (FAK 1939:41,55). To put the ideals into practice, Afrikaners were called upon to embrace the capitalist system and redirect their savings and capital from the predominantly popular mortgage bonds into industry and mining through investment in equity of new Afrikaner enterprises (FAK 1939:60-61). It was clear that nationalist ambitions were embracing capitalism, as suggested by Greenfeld (2001), as a core component of its own agenda.

The SANLAM actuary, MS Louw, also the son of a DRC minister, translated these general directions into practice by explaining the technical operation of a finance house for industry, capitalised by Afrikaner savings. Such a finance institution would combine investment returns, production capacity, processing of agricultural input or resources extracted, wholesale and retail trade, distribution, training and employment opportunities as part of the economic “act of redemption” strategy (FAK 1939:63-67). The realisation of the economic empowerment goal was constructed around three concepts – hard dedicated work, mobilisation of capital/savings, and focussed training and education of human capital in a capitalist economy. Louw told the Congress that Afrikaners were saving around £20 million per annum, but only invested around £2 million in risk ventures and the rest in mortgages and financial institutions. In his address to the Volkskongres he emphasised the following key elements to succeed in achieving the goals: perseverance, unity as a people, love for one’s neighbour, and joining forces in working together to realise the “act of redemption” (reddingsdaad) (SA 1939: MS Louw handwritten speech).

To mobilise ordinary Afrikaners to help themselves, the Reddingsdaadbond (RDB –Association for the Salvation of the People) was formed. The RDB was a subscription-based national organisation of Afrikaners (FAK 1939:210-215).

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4 Christiaan Gustav Waldemar Schumann (known as Christie) was Professor in Economics at the University of Stellenbosch. He served the university for 37 years as lecturer and as Dean of the Faculty of Commerce. He performed an invaluable role as economist and Afrikaner nationalist in the economic awakening and empowerment of the Afrikaner people. In 1944 he established the Bureau of Economic Research at the University of Stellenbosch. He retired in 1960.
Subscriptions were used for welfare work, investments in emerging enterprises and bursaries towards the education of members’ children. By 1950, the RDB had collected a fund of more than £183,325 which was allocated to the different dedications (FAK 1950:149). Louw prepared several documents in which he explained the different types of investments, and the risks and benefits thereof, to members (SA: RDB Voorligtingsreeks, No. 4, 23/8/443). The RDB was one component of the strategy to develop an economic consciousness among ordinary Afrikaners and to encourage them to contribute to the grass roots people’s effort. The collective effort of ordinary members of the Afrikaner community was typically demonstrated by Louw when he addressed a meeting of the Afrikaanse Handelsinstituut (AHI – the Chamber of Commerce of Afrikaans businessmen, established after the People’s Congress) in 1947. He emphasised the vital contribution of each “pound, shilling and penny” in making up a healthy balance sheet, but also the human element of each businessman taking care of employees’ welfare (SA: Die Oosterlig, 5/8/47).

Although Afrikaner poverty led to the Volkskongres, the idea was not only to address the welfare concerns of the downtrodden, but to empower Afrikaners to acquire meaningful ownership of the mainstream economy. It addressed the support to emerging Afrikaner entrepreneurs and leaders willing to take the risk. Entering the world of business, formerly dominated by English-speaking South Africans and foreigners, was both intimidating and challenging. Mutual support for emerging Afrikaans businessmen was provided by the AHI. Louw motivated the formation of the AHI as a vehicle to assist Afrikaner businessmen to make a more substantial contribution to the economic development of “our country”, by capitalising on fellow businessmen’s expertise, experience and support to grow the skills of new Afrikaner entrants – an enormous task, but one all Afrikaner businessmen had the responsibility to support. Afrikaners therefore established their own chamber of commerce alongside existing business organisations of English and Jewish businessmen as a nationalistic act of empowerment and living the values of their cultural community (SA: MS Louw Address, AHI, 12/10/50).

With the network of businessmen through the AHI, the next step was industrial finance. Louw was instrumental in preparing the prospectus for the share issue of the industrial finance house to be established in 1940 – Federale Volksbeleggings Beperk (FVB; Federal People’s Investments). Only 20,000 shares of £2 each were issued and, by October 1940, 17,000 shares were acquired by private individuals and community organisations, such as the Helpmekaar Vereniging (Organisation of Mutual Assistance, operating primarily in the Cape); the Orange Free State Teachers’ Union, the Transvaal Teachers’ Union, Farmers’ Unions, etc. (SA: FVB Prospektus, 9/9/39; FVB Annual Report, 1940). In 1942, FVB had already issued 180,000 shares, had a working capital of £250,000 and invested in small new manufacturing industries (Die Burger 1942). FVB was a private Afrikaner initiative of people interested in gaining a foothold
in the industrial sector, but lacked both capital and experience. A supportive
network of the AHI, funding through FVB and the gradual awakening of an
economic consciousness fostered by the RDB, soon nurtured a context where
young Afrikaner entrepreneurs gained sufficient confidence to take on the
market. One of those young entrepreneurs was Anton Rupert.

Rupert studied chemistry at the University of Pretoria and was appointed
lecturer in chemistry by 1938. In the same year he attended a meeting addressed
by Reverend JD Kestell (Vader Kestell), calling for action by the Afrikaner people
to redeem themselves. Rupert was impressed by the dignity and deep honesty of
the message delivered by Kestell. Shortly after the Volkskongres, Rupert joined
the RDB, travelling the country to mobilise Afrikaner economic consciousness.
He visited many industrial plants as a chemist, while working in the RDB to
develop small Afrikaner enterprises, but he was finally attracted to business
himself. In 1941, he established a dry cleaning enterprise, Chemiese Reinigers,
Beperk (Chemical Cleaners Limited), with a partner, Dirk Hertzog, and the RDB
advertised their enterprise calling on Afrikaners to support the, “pure Afrikaans
dry cleaning enterprise”. Rupert had serious reservations about the world of
business, since his father was a lawyer, his friend Hertzog was a lawyer, and a
university appointment promised superior security. It was Kestell’s message that
convinced Rupert that he could also serve his people by entering into business.
Kestell’s words, calling for “a perpetual act of redemption”, convinced Rupert that,
as a businessman, he could contribute to the empowerment of his people. He
admitted that it was a very distant thought that a minister of the church had swung
him towards business. In September 1942, Rupert established the Voorbrand
Tabakkorporasie (Voorbrand Tobacco Corporation) for which he received a FVB
loan as seed capital. This was the beginning of the Rupert tobacco empire, which
resulted in, what was later to be, the Rembrandt Group of Companies (Dommisse
of the Rupert rise to business was that he had been inspired by the messages
of Vader Kestell and worked as a RDB member to mobilise Afrikaner economic
consciousness. He entered business to help his fellow Afrikaners by creating
employment opportunities, by developing a sector of agriculture and by fostering
commerce through the sale and distribution of tobacco products – wholesale
and retail. Rupert was convinced by nationalist ideals and Kestell’s embracing
capitalist business enterprise to open an avenue to serve his people, to comply
with his responsibility to work hard and contribute to the greater well-being of his
people and civil society (Dommisse 2005:83).

The demand for risk capital in industrial enterprises soon exceeded the
supply. In 1945, Louw proposed the establishment of a Sanlam subsidiary, Bonus
Beleggingskorporasie van Suid-Afrika Beperk (Bonuskor; Bonus Investment
Corporation), whereby policy holders could choose to invest part of the bonuses
earned on policies in a dedicated industrial investment enterprise (SA, MS Louw
Memorandum, 21/11/45). From this very small base, Afrikaners established small businesses, manufacturing enterprises and financial institutions to implement the ideals of the Volkskongres.

Sanlam served a pivotal role in formulating strategic direction for economic empowerment of Afrikaners. Sanlam invested in FVB, Bonuskor and Saambou Building Society, but its major contribution was the business leadership extended through the work and dedication of people such as Hofmeyr and Louw. Louw served as the Chairperson of the AHI until the late 1960s, and as Managing Director of Bonuskor since its establishment in 1945 (SA; Directors Files, MS Louw).

6. FRUITS OF LABOUR: TAKING STOCK IN 1950

The year 1950 was the first opportunity to assess the progress made with conscious Afrikaner economic assertion. The vision of self-constitution and empowerment at the beginning of the ambitious Afrikaner nationalist economic initiatives since the first decade of the twentieth century, was under scrutiny. Was the collective effort of trust confided in the leadership and the energies of ordinary Afrikaners in the RDB and FVB rewarded with adequate achievement? Did the initiatives succeed?

The second People’s Congress (Tweede Ekonomiese Volksploorganisation) met in Bloemfontein between 4 and 6 October 1950 to assess the achievements since the 1939 decisions and strategies (FAK 1950). The expressed link between material or economic redemption, initiated by Afrikaner cultural organisations, integrated by the Reddingsdaad and the conviction in its Christian calling to secure the Christian West-European civilisation in South Africa, is significant. Dr DF Malan, former minister in the DRC, then Prime Minister, addressed the meeting, emphasising the responsibility of the Afrikaner people to sustain the European Christian civilisation through hard work (inspanning van al sy kragte). This, he argued, would secure the future of all inhabitants of the country. Such conduct depicted the faith in the Afrikaner people’s “calling” (geloof in sy bestemming). There was no room for self-content, since there was still much to be done. He nevertheless encouraged the audience by saying they have the confidence, faith, hope and the will-power to persevere to the end (daar is selfvertroue; daar is geloof; daar is hoop; daar is die vaste wil om end-uit te volhard) (FAK 1950:9-15). Dr N Diederichs, a member of the FAK Economic Institute, echoed these sentiments by stating that the only way to realise the full ambition of the Volkskongres was hard, honest and dedicated labour, labour inspired by faith (harde, eerlike doelgerigte arbeid, geloofbesielde arbeid). Nothing, Diederichs said, strengthens a nation more than productive creative labour, labour inspired by faith and driven by an ideal. If the Afrikaners wanted to fulfil their calling, they had one unmistakeable task – that of labour – physical labour, using their hands, and intellectual labour with the mind, day by day, year
by year, without seeking recognition, sacrifice one’s labour, serving one’s fellow man to ultimately secure the future of the people. This labour must be driven by faith in eternal spiritual values, and the calling of “our people”. Such conduct was portrayed as able to secure a sense of fulfilment in the lives of Afrikaners, fruit of their labour and God’s blessing on their work (FAK 1950:39).

A sense of achievement was expressed at the meeting in 1950. The broad trends noted from the official 1946 census pointed towards a growing portion of Afrikaans-speaking persons employed in manufacturing, transport, banking and the professions (FAK 1950:46, 85) and entrepreneurship in commerce and industry, although Rupert estimated Afrikaner economic control at less than 0,5% in 1950. Afrikaner entrepreneurs had ventured into sectors, such as fisheries, clothing manufacturing, wine production, production of chemical products, and tobacco and cigarette production and distribution. No meaningful penetration into the resources sector could be reported (FAK 1950:87-105).

### Table 1. Home language distribution of total European labour force above 14 years, 1936–1946

<table>
<thead>
<tr>
<th></th>
<th>1936</th>
<th>% of total</th>
<th>1946</th>
<th>% of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total European labour force</td>
<td>730 561</td>
<td>50,5</td>
<td>860 422</td>
<td>52,93</td>
</tr>
<tr>
<td>Afrikaans</td>
<td>44,29</td>
<td></td>
<td>43,36</td>
<td></td>
</tr>
<tr>
<td>English</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agriculture, forestry, fisheries</td>
<td>181 409</td>
<td>24,8</td>
<td>167 822</td>
<td>19,5</td>
</tr>
<tr>
<td>Total Afrikaans</td>
<td>86,44</td>
<td></td>
<td>85,5</td>
<td></td>
</tr>
<tr>
<td>Mining and quarries</td>
<td>46 936</td>
<td>6,4</td>
<td>53 557</td>
<td>6,2</td>
</tr>
<tr>
<td>Total Afrikaans</td>
<td>35,6</td>
<td></td>
<td>44,7</td>
<td></td>
</tr>
</tbody>
</table>

5 This quote justifies full Afrikaans reproduction, “Daar is niks wat ’n mens of ’n volk so versterk, verryk en veredel as vrugbare skeppende arbeid nie – arbeid wat met geloof besiel en op ’n ideaal gerig is. As ons ons roeping wil vervul, rus daar op ons een groot taak – die taak van die Arbeid; arbeid met die hand en arbeid met die verstand; arbeid dag na dag en jaar na jaar sonder om belonging of erkenning te vra; opofferende onbaatsugtige arbeid in diens van ons naaste, in belang van ons volk en daardeur ook ter wille van onsself; arbeid wat gebou is uit ’n innerlike gevoel van krag en besiel is deur ’n geloof aan onverganklike geestelike waardes en aan die ewige roeping van ons volk. Alleen as ons so doen, sal daardie vreugde in ons lewe en vrug op ons werk wees en Sy onmisbare seën op al ons dade rus” (FAK 1950:39).
The shift of the Afrikaans-speaking labour force out of agriculture and into all the other categories (except the civil service, where English-speaking persons in the Union’s Armed Forces occupied a strong presence) was gratifying, but actually only pointed to the vast task still lying ahead. The important growth in employment in the commercial and professional categories contributed to a sense of achievement.

The shift into other sectors than agriculture was ascribed to a growing economic consciousness among Afrikaners, displayed through their participation in the activities of the RDB, support for Afrikaans retail enterprises and co-operatives, growing investment in Bonuskor (the Sanlam subsidiary investing policy holders’ bonuses in industrial equity) and the growing numbers of young Afrikaans students enrolling for university education in commerce. In 1946, the membership of the RDB rose to 64 771, after which it declined as the RDB wound up its activities, having achieved its goal by 1950. The RDB invested £58 545 of members’ subscriptions in shares of FVB, Sasbank, Volkskas, Sonop Ltd, various retail stores (e.g. Uniewinkels, Clanwilliam Stores, Gordonia Stores), clothing manufacturing (an Afrikaner-owned shirt and clothing manufacturing enterprise, Volkshemde- en Klerefabriek), Saambou Permanent Building Society, and a number of co-operative enterprises (FAK 1950:150-153, 160-163; Du Plessis 1964:157-166). Another £19 000 was allocated towards study loans to Afrikaans students in commerce and engineering (Du Plessis 1964:193). The AHI was instrumental in encouraging young people to venture into business and
provided support through regular meetings on matters affecting the business sector, managerial issues and financial management.

The realisation of the goals of the Volkskongres was claimed in a survey of the FAK in 1950. Enterprises owned by Afrikaners showed a marked growth between 1938 and 1949. In Table 2 below the growth in the contribution of Afrikaner enterprises is reflected.

Within a decade after the Volkskongres, entrepreneurial Afrikaners had embarked on practical steps to conquer the world of commerce and industry. The rise in the number of Afrikaner enterprises in commerce was the most impressive, and with the focus of FVB on manufacturing, Afrikaner owned manufacturing enterprises doubled output relative to total domestic output. There was still no movement in the mining sector, because Federale Mynbou (Federal Mining Company) was only established in 1953. The overall aggregate rise in turnover by Afrikaner owned enterprises in the first decade bode well for the empowerment strategy. When Hofmeyr reflected in 1953 on the growth of Sanlam’s own business, the emerging collaboration between Afrikaans and English-speaking companies in the industry, and the diversification of Afrikaner business interests, he was satisfied (SA: Fakkel November 1953:30-31). By the early 1960s the AHI could confirm a significant growth in the contribution to the private sector economy by Afrikaner controlled enterprises.

Table 2: Afrikaner business enterprises’ contribution to total turnover, 1938, 1949

<table>
<thead>
<tr>
<th>Sector</th>
<th>Year</th>
<th>Number of enterprises</th>
<th>Turnover as % of SA total turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commerce</td>
<td>1938</td>
<td>2426</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>1949</td>
<td>9585</td>
<td>25</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1938</td>
<td>1239</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>1949</td>
<td>3385</td>
<td>6</td>
</tr>
<tr>
<td>Finance</td>
<td>1938</td>
<td>40</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>1949</td>
<td>68</td>
<td>6</td>
</tr>
<tr>
<td>Mining</td>
<td>1938</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>1949</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>Aggregate</td>
<td>1938</td>
<td>3710</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>1949</td>
<td>13047</td>
<td>11</td>
</tr>
</tbody>
</table>

Table 3: Contribution to private sector economy by Afrikaner controlled enterprises, 1948, 1955, 1964 (%)

<table>
<thead>
<tr>
<th>Sector</th>
<th>1948</th>
<th>1955</th>
<th>1964</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>85</td>
<td>84</td>
<td>83</td>
</tr>
<tr>
<td>Mining</td>
<td>1</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>Manufacturing and construction</td>
<td>6</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Commerce</td>
<td>25</td>
<td>26</td>
<td>24</td>
</tr>
<tr>
<td>Transportation</td>
<td>9</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Liquor and catering</td>
<td>20</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Professions</td>
<td>16</td>
<td>20</td>
<td>27</td>
</tr>
<tr>
<td>Finance</td>
<td>6</td>
<td>10</td>
<td>21</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>27</td>
<td>35</td>
<td>36</td>
</tr>
<tr>
<td>Aggregate</td>
<td>24,8</td>
<td>25,4</td>
<td>26,9</td>
</tr>
<tr>
<td>Aggregate excluding agriculture</td>
<td>9,6</td>
<td>13,4</td>
<td>18,0</td>
</tr>
</tbody>
</table>


The dominance of Afrikaners in the agricultural sector, the successes in mining, manufacturing and finance, as well as the generic category “miscellaneous” by the early 1960s (as shown in Table 3 above), allowed the Afrikaner leaders a sense of accomplishment, but still it was not a question of mission accomplished. Admittedly, there was room for substantial progress, as it manifested in the expansion of Afrikaner business during the 1970s and 1980s.

Hofmeyr ascribed the success not to himself, but to the cause of the upliftment of the people the management in Sanlam championed for (SA: *Die Sanlam Fakkel* September 1953:9). The Sanlam management had responded to a dire need of the Afrikaner people and the country as a whole. The notion of a “calling” was underlined by describing their efforts as *volksdiens* (service to the people) (SA: *Die Sanlam Fakkel*, November 1953:31). Hofmeyr said the cause of the Afrikaner people was only waiting upon a servant to rise – similar to the example of Columbus, who as a simple sailor, was driven by the great cause of exploring the “New World”. Hofmeyr interpreted his role in the establishment of Sanlam and wider Afrikaner empowerment as divine intervention (“en sien ek die Hoër Hand daarin”) (SA: *Die Sanlam Fakkel*, September 1953:10).

An important aspect of the successful empowerment strategy was the PWE amongst agents selling the insurance products. In response to a young agent asking him about the recipe for success, a Sanlam branch manager wrote the following in the mid-1970s: he approached his work with a firm belief
that his Creator would guide him; absolute honesty in conduct; regular contact with his clients, because he must perform his duties conscientiously on a daily basis; despite being remunerated by Sanlam, the client deserves only the best dedicated service from him; that selling assurance was a calling and that his entire household shared in that conviction; that his task was a personal calling from his Creator to serve his fellowmen; that the fruits of his labour were to care for widows, children, the elderly and the handicapped to the best of his abilities; and ultimately, to secure the income of the breadwinner in order to, “protect the lands of our fathers for the next generation”; that the service to his fellow citizen, at the same time, also constituted service to the entire nation and the Republic of South Africa; and finally, he believed in the future of his country, his people, his profession and ultimately his Creator (SA: 6/1/7: Letter LH Odendaal – JL Jordaan, 20/08/1975).

7. CONCLUSION

The scholarly debates on the usefulness of the Weberian PWE in explaining socio-economic transformation, have placed it squarely on the agenda where states fail. Society or community driven initiatives often constitute the more successful strategies for empowerment. In multinational communities, with a precarious balance of power in government, minority entities may fail to secure state support for empowerment. The history of Afrikaner empowerment offers a case study of empowerment strategies executed through ethnic nationalist-inspired action, motivated by underlying institutional values; in this case the PWE.

A deeply religious people found strength and motivation to address poverty and marginalisation in society and economy from their deep-seated Protestant roots. Afrikaner leaders, of whom many were the children of church ministers, others who were ministers themselves, and a people submitting themselves to God as they were downtrodden and absolutely poor, translated faith into a self-redemption strategy. The dilemma Afrikaners faced was that impoverishment could only be addressed by economic empowerment. To succeed with economic empowerment, they had to take up arms themselves – they needed mutuality and collective work, mobilised by the values of their religious conviction. As observed by Greenfields, the concept of PWE was transferred by the mechanisms of the cultural values, ideas and ideals, and, in the case of the Afrikaner people, in the Protestant religion of the church. Hofmeyr admitted that the insurance initiative of Santam and Sanlam was frowned upon by the business community. Afrikaners were acknowledged as ministers of religion, teachers, politicians, medical doctors, but not as businessmen (SA: Die Sanlam Fakkel, September 1953:10). The vision of Afrikaner empowerment was ultimately mobilised by social integration; that is, privileged wealthy Afrikaners joining hands with poor marginalised Afrikaners, and the powerful rhetoric of the PWE.
Afrikaner leaders relied heavily on the institutional fabric of society to overcome the seemingly insurmountable hurdles to empowerment. The conscious strategy was motivated from the Protestant faith as the “calling” of the Afrikaners to fulfil their duty in South Africa, and a firm belief in the joint responsibility of the entire people to work towards the resolution of the poor white problem. The Weberian PWE was engrained in the inspired actions of the DRC, Afrikaner leaders in the cultural movement and business, where the history outlined above, illustrates the integration of the conviction in the divine command towards disciplined social conduct, personal responsibility through savings, work and education, and to deliver self-redemption.

The change in the economic fortunes of the Afrikaner volk (people) in South Africa was dependent on inspirational and strategic leadership. The affluent section of the Afrikaans community remained loyal to their people, despite systematic impoverishment and social degradation of a large portion of the Afrikaner population. Despite division amongst Afrikaners in political parties, and again as a result of the Rebellion of 1914/15, Afrikaner church, cultural and political leaders realised that social integration depended on individuals sharing a common ethical vision – as Weber acknowledged (Kim 2004:93). The rise to political power in 1924 was not going to eradicate the socio-economic plight of the poor. It was the responsibility of cultural and religious leaders to mobilise action through the values, ideas and ideals of the people.

This article argues that Weber’s ideas on the motivational role of a religiously inspired “work ethic”, combined with the notion of disciplined social behaviour, contributed to the eventual resolution of Afrikaner economic marginalisation. The nationalistic awakening of Afrikaners at the beginning of the twentieth century, motivated strategies of affirmation. The leaders relied heavily on embedded socio-cultural and religious institutions, as well as temporal achievements such as the Helpmekaar, the establishment of De Nasionale Pers, and other cultural organisations to mobilise support for empowerment strategies. The PWE echoed deeply throughout the full range of economic empowerment initiatives. The most visible vehicle was Sanlam, led by managers integrally connected in all

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6 This article explains the nexus between Afrikaner religious, cultural and nationalistic ideals, ideas and values and the economic empowerment strategies mobilised since the early twentieth century. The specific Protestant religious work ethic, as described by Max Weber, is found in Afrikaner history, which is not simply to be equated to all “Christians”, or all so-called “nationalistic” ambitions. This article does not address the trajectory of African or any other ethnic entity’s nationalistic ambitions. It can only claim to establish the manifestation of the PWE in the history of Afrikaner empowerment, since that is what was researched and what can be substantiated by the primary documents under investigation. Not all Christians are Protestants, and not all nationalisms aspire to the same ambitions expressed in Afrikaner nationalism of the early 20th century. This article also does not claim that the same PWE exists today. The article is confined to the explanation of the success of Afrikaner economic empowerment strategies of the early 20th century.
spheres of Afrikaner life. People such as Hofmeyr and Louw wove the fabric of religious faith with the nationalistic vision into practical economic strategies, and mobilised the volk to implement them. By the early 1950s Afrikaner economic empowerment was by no means complete, but significant progress had been made in establishing a presence in business. At that stage, Afrikaners had not even entered the mining sector to any meaningful measure (that only happened in 1953 with the establishment of the Federal Mining Company), but the foundations were laid by the inspirational work of cultural and religious leaders through systematic appeal to the underlying PWE rhetoric. The message from the leadership in 1950 remained clear: there was no place for complacency. There remained work to be done.

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