

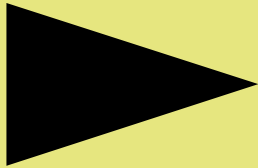
## History Dept's Colloquium Series

Presents

**Dr. Deborah James**

Thursday,  
18 September, 2014

12:30 – 2:00 PM



Department of History  
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### UBC co-sponsors:

- ◆ Dept. of History
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- ◆ African Awareness Initiative
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# DEPARTMENT OF HISTORY



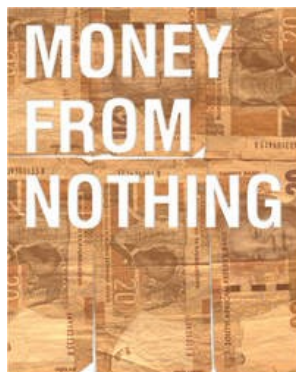
**DR. DEBORAH JAMES,**

South African anthropologist and professor at London School of Economics. Born and educated in South Africa, Dr. James' research interests lie in the fields of anthropology of South and Southern Africa broadly political and economic in focus.

## Public Talk and Discussion

**Title: "From land reform to credit reform in South Africa: "reversionary legislation" in a post-apartheid, post-transitional context"**

*As apartheid came to an end in 1994, the world watched and rejoiced at the dramatic death of a brutal regime. Work had already begun on reversing its worst effects. The Truth and Reconciliation Commission sought to uncover the horrors and brutality wrought by the security forces, while the land reform program aimed to restore the ownership rights of the black majority. At the same time a neoliberal-style economy was being created: deemed important in order to secure investor confidence and to smooth the transition. The novel economic policy, however, had unforeseen consequences, one of which was to generate what significant rates of indebtedness in the population. This had its roots not only in the recent changes that had taken place—the creation of a new black middle class seemed difficult to achieve without recourse to credit—but also in the historical legacy of apartheid itself. In the case of land reform and the TRC, the impulse behind such laws were lauded even if their effects were muted. In contrast, attempted legislation curbing excessive lending - the government's National Credit Act of 2007 - lacked the political/economic clout to do much more than registering lenders and producing reports on debt levels. The talk will explore the reasons for the discrepancy between these different forms of "reversionary legislation", and their implications for the character of citizenship in South Africa.*



Dr. James' latest book *Money From Nothing: Indebtedness and Aspiration in South Africa*, Stanford University Press (in press), explores the dynamic surrounding South Africa's national project of financial inclusion—dubbed "banking the unbanked" - which aimed to extend credit to black South Africans as a critical aspect of broad-based economic enfranchisement.



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Indebtedness and Aspiration in South Africa  
**Deborah James**