## CARIBBEAN WOMEN AND THE SOU SOU TRADITION: ORIGINS AND EVOLUTIONARY PRACTICES IN OUR REGION

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## INTRODUCTION

Sou Sou, Susu, Osusu or Asue is a term that is derived from West Africa. The English translation for Sou Sou is Merry-Go-Round or Partner. It is also known as Pawdna in Jamaica, Sol in Haiti and Njanji in Cameroon, a neighboring country of the Ivory Coast/ Cote D'Ivoire and Ghana. It was handed down to present-day Caribbean people by our African ancestors. It is an informal savings club or rotating savings and Credit Association among a small group of individuals who take turns by exchanging or "throwing hand" as the Partners call.(<a href="https://www.clevergirlfinance.com">www.clevergirlfinance.com</a>) used in African and the Caribbean. Like several of our cultural practices, the Sou Sou tradition is one of the lingering practices of our ancestors as they struggled for survival during post emancipation years. Coupled with their determination and struggle for survival, was the women's creativity and resourcefulness.

My earliest recollections of women and the Sou Sou tradition was in my local community on the island of Anguilla. At the age of eight, I heard my great aunt speaking with members of the women's circle in our local district during their Friday and Saturday events. One such event was the sewing class. Two other events were the Girls Brigade marches and meetings. Each of the events that was organized by the women involved the raising of funds and evidenced the entrepreneurial skills of the women and their strong sense of community. My great-aunt Rachel was one of the treasurers of the Sou Sou / Partner Hand group. Her calculations of the resources were seemingly always accurate. She never skipped a beat when it came to counting her pennies. She was the walking computer and calculator, as she worked out all the math mentally. Her record/ logbook for recording all club related business matters were likewise guarded with determination. It was amazing for me to discover how skillfully she managed the financial resources. Perhaps it is more important to note that she kept an old trunk that was always under lock and key. Besides, she announced that it was off limits to family members, especially children. Once a month, different members of the savings club would be paid a sum of money. Later, I was again privileged to learn more about Partner Hands through my membership as a young teacher in Anguilla. Every month the teachers who worked for small salaries would count down the days to the Government's pay day, as well as the Women's Sou Sou pay day. The Women teachers' eyes were always vigilant for the pay days, since the Sou Sou resources came in handy- to enable scores of them to break even or to make two ends meet, and pay outstanding bills, for instance. Similarly, when I returned to the U.S Virgin Islands to teach in the public schools, I again joined a private Sou Sou /Partner Hand group. The Women money managers in the public schools seemed to possess spot on alacrity in money management like my Great-Aunt Rachel. Admittedly, at that time, the Sou Sou money was a very welcome form of payment for

me, since I had a car note as well as my student loan to repay coupled with various other familial responsibilities and financial commitments.

On the other hand, the Sou Sou savings club could enable its savers to enjoy a bucket list vacation spot, or it could serve as a form of retail therapy. Countless shoppers from across the Caribbean region oftentimes- attempt to save up their meagre resources and take a much-needed vacation or they go to other islands, to the U.S Mainland, Canada or Europe as well as to other parts of the world, while others simply travel for excursion or adventure. Whatever may be the reason or reasons for their travel, for some people, the dream vacation or shopping spree might not materialize, if they did not participate in a savings club or informal loan system such as the Sou Sou tradition. Of course, one must acknowledge that there are inveterate shoppers, who habitually borrow bank loans- to help defray their living expenses or even for vacations. However, for scores of individuals, who were raised in traditional households, the expectation and common practice is- to utilize the Sou Sou financial safety net, rather than increasing their debt service ratio- and incurring additional expenses from loan interest rates and related charges.

As a case in point, (Melvina Acum, 2023) travels each year. She works for a small salary, but tries her best to be as frugal as possible. To date, she has traveled to several islands in the Caribbean region and other countries of the world. When asked what her secrets are to making her numerous travails possible, she mentioned her Partner Hand and securing seats on airplanes to various destinations, meanwhile they are on special. Coupled with the purchasing of cheap airplane tickets, Melvina mentioned that some of the secrets which her Grand Mumma taught her such as learning to practice the two Cs of "Cutting and Contriving." The equivalent meanings of the latter statement are the proverbial adages of cutting one's coat according to one's cloth, and not hanging one's basket, where it cannot reach.

Furthermore, the recent installation of the First- Ever- Credit Union of the Alpha Kappa Alpha Sorority that was observed as part of their 2023 Conference activities that were held in Chicago exemplifies, that there is still hope for Black Women in Business endeavors, but unity and the benefit of women must be at the heart of their undertakings. (<a href="www.essence.com">www.essence.com</a>)In addition, more marginalized women of color must also be included in the Sorority's dialogues. Simultaneously, the Credit Union should seek to create more spaces and allow more women of color to access more financial as well as educational resources. In this vein, the Alpha Kappa Sorority would be more inclusive, extend its reach, and better cater to the needs of our more sisters and marginalized brothers in the Black and Brown community.

Finally, the Sou Sou tradition is a longstanding practice that is observed in West Africa and the Caribbean. Considering that it has lasted for several generations of Caribbean people in the region as well as in the wider diasporic space, it suggests that the Sou Sou practice savings club still might be preferred by several people. Equally important, it serves as a financial safety net or relief for scores of workers, who struggle to make two ends meet on modest salaries. It also speaks to the trust that the membership has in each other. It can also be seen as a potential alternative to formal banking for conducting small business exercises in our Virgin Islands and the wider Caribbean Community. Thus, the Sou Sou tradition and local financial engagements can help to stimulate our local economy and could provide financial stress relief and informal banking solutions for more of our people.

## **Works Cited**

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