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UNCERTAINTY, RISK, AND TRUST IN NINETEENTH-CENTURY EAST AFRICAN LONG-DISTANCE TRADE[1]

Abstract

This article discusses the sources and symptoms of uncertainty and risk that accompanied East African caravan trade in the nineteenth century, and the trust-building measures that minimized them. The author addresses long-distance trade of goods imported from Europe, India and the United States, as well as African products that were exported abroad, such as ivory and copal. Findings are interpreted in the context of the historical events that ensued in the region in the second half of the nineteenth century, including the centralization of the Sultanate of Zanzibar, development of mainland agriculture, penetration of the African interior by Muslim culture, and destabilization of the interior in conjunction with the emergence of stronger political structures. This work relies on late-nineteenth-century Swahili texts, including accounts by caravan participants, western travel accounts, archival documents from the homes of merchants established in Zanzibar, and consular sources.

Keywords: East Africa, Arabs, Indians, Swahili, Islam, moral community, caravan trade, risk, trust

1 | INTRODUCTION

From a historical perspective, and within the field of human activity, trade—along with war—provides an ideal opportunity to observe the interactions of people from different cultures. During a significant part of

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human history, long-distance trade was associated with an element of organized violence, in addition to a number of other risk factors. The decision to use force occurred when the parties could not reach an agreement, sought compensation for the earlier losses, or were simply attracted by the prospect of easy profit. To paraphrase a well-known saying, violence was an extension of trade by other means. In areas where established states did not exist, or could not provide security for merchants, business contractors who focused on regular transactions (rather than quick, one-off profit) sought to develop forms of cooperation—including silent trade, various forms of alliances and political patronage, and commercial diasporas—that would lower the risk of violence (Curtin 1984).

The concept of risk implies the possibility of rationally calculating the chances of success, which requires a minimum amount of information about the world in which we operate; below that threshold, human beings must operate in conditions of uncertainty (Arnoldi 2009). In the pre-modern world, a person traveling outside his own community and cultural circle soon found himself in such conditions. For example, when caravan merchants visited an unknown country for the first time, only the experience gained from such a foray (and the possibility of exchanging it with other merchants) made risk calculation possible in future. The development of long-distance trade, and the institutions that protected and regulated it, may be seen as a process of risk reduction through improvement of trust-building methods. Here, trust is defined as encapsulated interest, i.e. one of the exchange partners presumes that by fulfilling an obligation, the other person acts in their own interest due to:

1. the desire to avoid punishment;
2. the risk of revenge;
3. the need to establish a good reputation for the purpose of long-term, beneficial cooperation;

or

4. the opportunity to obtain a moral advantage (Hardin 2004: 3-9).

The first reason is not meaningful in the absence of institutions that establish rules of the game and enforce their observance. The second and third reasons may exist independently of the political and institutional environment, including in stateless areas inhabited by peoples who, until recently, have not participated in external trade. The final reason—moral benefit—can become relevant when hostility is mitigated by a sense of belonging to a common cultural or religious group. This factor favors the development of trade diasporas united by a common religion and language, such as the Hausa in West Africa or Swahili and Indians in East Africa. Members of these groups have spread over a large area, engineering long-distance exchange of goods (Curtin 1984).

This article discusses the sources and symptoms of uncertainty and risk that accompanied East African caravan trade in the nineteenth century, as well as trust-building measures that were developed to minimize them. I am mainly interested in long-distance trade of goods imported from the West and India, and African products that were exported abroad, e.g. ivory or copal. In concluding, I will interpret the main findings in the context of the historical processes that ensued in the region in the second half of the nineteenth century, i.e. centralization of the Sultanate of Zanzibar, development of mainland agriculture, penetration of the interior by Muslim culture, and destabilization of the interior in conjunction with the emergence of stronger political structures (Sheriff 1987, Pawełczak 2001).

In general, the risks of caravan trade fall within one of two categories: threats to life and health, and worries about economic loss. These problems are obviously disproportionate, as the second is relatively unimportant compared to the first, which was probably perceived by the participants in terms of uncertainty rather than estimated risk. In its pure form, economic risk was represented by price swings. Many merchants, anticipating high profit, hastily accepted goods on credit at enormous, arbitrarily-set prices (Mtoro 1903: 310), making economic losses highly probable. However, other less-easily-calculated factors — including human losses among porters and *askaris* — were more likely to disrupt the final outcomes of such exchanges. While the possibility of financial loss concerned all participants, threats to physical safety primarily affected caravan merchants and their business contractors in the African interior. Below, I identify the sources of both types of risk. I will also address the confidence-building measures that opened the way to negotiation and credit culture, simultaneously reducing transaction costs incurred by participants. I consider these measures within the context of the system of social and political institutions in which long-distance trade was functioning, including courts of justice, foreign consulates, fictive kinships, as well as agnatic and cognatic ties. Thus, my analysis will extend to law and its enforcement, as well as procedures and customs devised to resolve disputes and conflicts.

If one excludes the capitalist of the overseas financial center from the analysis, the sequence of participants in caravan trade began with a financier in Zanzibar or on the coast, then proceeded through the caravan merchant to an inland supplier. It may be perceived as a chain of persons who unequally shared the risk, in which individual actors occupied places akin to their social statuses and positions in the webs of political patronage. In addition to conflicts of interests and inequalities in access to profits, this article attempts to identify situations in which participants in caravan trade sought avenues of compromise in order to serve the common good. Clearly, none of the title concepts — uncertainty, risk, and trust — can be reduced to their political and economic dimensions, as these spheres are always informed by culture and social experience. However, these topics are beyond the scope of this article, although the propensity to accept risk in Swahili culture — shaped by frequent contact with the risk of encountering strangers — could be an interesting subject for reflection. Rather, this article explores how people living in what is very broadly termed Swahili civilization behaved under the conditions of expanding commercial activity, and the legal and cultural obstacles they faced.

I mainly rely on Swahili texts published in several collections by Carl Velten and Carl G. Büttner (Büttner 1892, Velten 1901, Velten 1907, Mtoro 1903); on other Swahili texts, such as the autobiography of the Arab caravan potentate Hamīd bin Muḥammed Al-Murjebi (known more widely as Tippu Tip) (el Murjebi 1974) and the chronicle *Habari za Wakilindi* by Abdallah bin Hemedi 'lAjjemi ('lAjjemi 1962); on Western travel accounts; and on documents from American commercial firms established in Zanzibar, as well as British (and to a lesser extent, French and American) consular correspondence. Although this body of evidence allows the historian to thoroughly penetrate the world of East African caravan routes, it has obvious disadvantages: for example, the texts from

Velten's anthology are elicited, relatively recent, and originate partly from the Scramble for Africa period, during which the increased presence of Europeans in the interior disrupted existing political and economic relations. Furthermore, available sources speak at length about unusual situations distinct from everyday routine, which provide relevant but not always sufficient material on the risks of caravan trade. Many sources refer to trade in very remote areas (outside of what most historiographers accept as East Africa, though certainly part of a trading system centered in Zanzibar) where, at the end of the period under review, trade was not as standardized as it was in the areas lying closer to the coast.

Ivory — the most important object of caravan trade — did not follow any predictable commercial routine, as each tusk was singular and of great value per unit of weight. Products traded at the peripheries of the Sultanate of Zanzibar, such as copal and rubber, were less unique and of lower value. Also, the merchant culture of the East African coast spread over the nearby hinterland; therefore, it is possible that most transactions proceeded in a routine and peaceful manner. However, available sources say little about this trade. Regarding the coast, related material is quite diverse, including consular documents, Swahili ethnographies, and short travel reports, some of which include the observations and experiences of European travelers. These sources vividly illustrate the experiences of pioneer merchants, but are less useful in depicting those of rank-and-file traders who walked the most frequented trails.

2 | ORGANIZATION, CREDITING, AND PROFITABILITY OF CARAVAN TRADE

In the nineteenth century, East African products entered the global economic bloodstream. This was possible due to two phenomena that brought the region closer to the outside world. First, Zanzibar, as the center of power on the coast, reached the position of *entrepôt*, through which the majority of goods exported to the region and imported from it passed. Secondly, a network of caravan routes was created in the East African interior. Along with long-term trade based on Muslim ethics, the commercial customs of the coast spread and comingled with the cultural practices of the interior. Initially, goods from the deep East African interior were supplied to the coast through the hands of several intermediaries. Caravan trade began thanks to the ethnic groups that specialized in long-distance trade, who for decades or longer had built networks of ties with neighboring peoples, offering their own products, such as iron and salt (Pawełczak 2010: 109-112). Over time, these local exchange systems began to serve as auxiliaries to the long-distance trade.

The caravans of interior traders were organized as independent producers' cooperatives, engaging families (including wives), lineages, and local communities (Rockel 2006). The trade organized in the opposite direction — that is, from the coast towards the interior — was initiated later, during the late-Eighteenth century at the earliest. It operated on different principles: paid or slave labor was engaged, and loans were provided by Indian (and initially, Arab) merchants and financiers, who drew on capital from places such as British protected state of Kutch (western India), Bombay, Boston, New York, Hamburg, and London. While the interior people themselves produced or obtained goods, then offered them to inland customers, organizers of coastal caravans received loans from merchants or financiers dealing in imported goods for which demand existed in the interior. These most often included cotton fabrics, beads, wire, firearms and gunpowder (Pawełczak 2010: 109-112).

Indian entrepreneurs, had visited East Africa for many centuries, expanded their presence in the region and grew in importance during the reign of *sayyid* Saʿīd ibn Sulṭān Āl Bu Saʿīdī (1806-1856), ruler of Oman and Zanzibar. The religiously and ethnically diverse Indian diaspora quickly mastered intricacies of local trade, including brokering with western merchants. An Indian company also farmed Customs, both in Zanzibar and the coast of East Africa. Under Saʿīd, and at least partly under his successor, Mājid ibn Saʿīd (1856-1870), a clearly defined hierarchy existed among the Indian merchants, headed by customs master Jairam Shivji and later, by his local representative (Bennett and Brooks 1965: 162, 194-6, 203, 212-213, 410-11). Larger caravans were financed by major Zanzibar merchants, and some ventures were sponsored by *sayyid* Saʿīd. During the reign of Barġaš ibn Saʿīd (1870-1888), acute rivalries arose in the international brokerage between several Indian merchant houses, while Arab competition actually ceased to exist. The number of small independent traders and agents of major Zanzibari firms residing on the coast also increased (ANOM, B). This facilitated the financing of smaller caravans carrying fewer goods and subsequently, requiring fewer armed guards (Pawełczak 2010: 128-9).

Unlike overseas trade, caravans sent from the coast were mainly the domain of Arabs and Swahili. Competition was fierce, as individuals needed little capital of their own to begin trading, and daring men seeking good luck in the interior were in high supply. Caravan trade was not always a permanent occupation. Like their counterparts of the interior, young men from the coast treated the journey inland as a necessary stage in life — a chance to get rich, but also to acquire experience and satisfy their curiosity about the world. For older people, trading was often a seasonal occupation supplementing income from other sources, mainly plantations. Sometimes, however, it could be difficult to retire: one-off losses could force traders to borrow more money to pay off outstanding debts. In other cases, caravan trade was a way to escape from justice or simply from an unsuccessful life. Coinciding with the crises of the plantation economy, the number of volunteers quickly increased due to the growing shortage of slave-labor as in 1872 when after a great hurricane which almost completely destroyed the clove plantations of Zanzibar, the Sultan sent impoverished growers on a military expedition against Mirambo.[2] Some of them probably joined the ranks of caravan merchants (Büttner 1892: 151-2, Pawełczak 2010: 145-53).

Information circulated more quickly after steamships had begun to call at Zanzibar port in the early 1870s, and importers became subject to the pressures of changing consumer tastes and habits (Prestholdt 2006). With increasing frequency, Indian merchants in Zanzibar ordered imports directly from London, Hamburg, New York, and Salem instead of negotiating prices with agents of Zanzibari merchant houses. Many Zanzibari Indians had become familiar with the realities of world commerce, and were fully informed about bills of exchange, prices, and

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[2] Mirambo (died 1884), a Nyamwezi chief, became the most famous of Tanganyika's nineteenth century rulers. In the early 1870s, he threatened the Arab trading colony of Tabora in west-central Tanganyika.

freight charges. Ordering western manufactured goods became even easier when, in 1883, the first western commercial bank opened a branch in Zanzibar. Small dealers and even shopkeepers with relatively few assets were able to conduct thriving businesses by drawing bills of exchange for large amounts of money after producing bills of lading for goods, which they consigned to their agents overseas (PEM, C; STAH, C). The Zanzibari agent of Hansing & Co. who ran banking services at that time recalled that the firm made advances against bills of lading to the value of 100% (Strandes 2004: 101).

However, greater availability of credit did not translate into more favorable terms for borrowers. The interest on loans granted to caravan merchants was higher than what was demanded from stationary people.[3] Technically, Indians did not require interest. Both the loan and the return were counted in money so as to meet the requirements of *sharia* law, which demands that the same good be paid back that was borrowed. In reality, creditors lent trading goods expecting future delivery of, for example, a certain amount of ivory. Details of caravan crediting are provided by German explorer Paul Reichardt. According to his example, from 4000 MTT (Maria Theresa Thaler)[4] credit, a caravan merchant received 200-300 MTT in cash and the remainder in trade goods calculated at 200 percent of market price. On the other hand, ivory supplied in

[3] The lowest rate was demanded from western merchants (6-9%), although they themselves lent at 33-40% for the best collateral (also deducted from capital). Between locals, interest amounted to 15-20% on loans granted against the pledge of real estate (Burton 1872, II: 407). Under the entry *a'mini*, Krapf's dictionary notes: *"Anapigua amini" means (according to Mr. Rebman) "an oath by which a debtor engages himself not to withdraw from his place until he has paid his debt"* (Krapf 1882: 10). Krapf seems to be uncertain of his colleague's fieldnote, as elsewhere in his dictionary he has *yamini* instead of *amini* for "*to swear solemnly*" (*ku-m-piga yamini, i.e. to make one swear with the right hand on the book of the Koran*, ibidem: 430). Irrespective of the linguistic correctness of Rebman, there seem to be a special form of contract, in which the debtor pledged to remain on the spot as long as his debt was not repaid. It is possible that it implied lower interest on credit, as well as meeting with lower security requirements. Of course, caravan buyers could not make use of this opportunity.

[4] Maria Teresa Thaler (also Maria Theresa Dollar), an Austrian silver coin, was the standard currency of the Sultanate of Zanzibar as well as many countries of Arica, Turkey and Arabian Peninsula throughout the nineteenth and twentieth centuries.

exchange was counted at 50% of its value on the Zanzibar market. Negotiating these conditions was out of the question — especially for small traders — because lenders had absolute supremacy on the financial market. Furthermore, little capital was available on the market, especially in the 1860s. While organizing a large expedition during this period, Tippu Tip borrowed goods worth 30,000 MTT from about twenty rich Indians (el Murjebi 1974: 14).

Some authors describe the financier-caravan merchant relationship using the percentage category of borrowed money, which is not entirely precise but reflects the essence of the situation. While there is a consensus that interest rates were very high, the data differ significantly. For example, French Consul Charles de Vienne placed them at around 30-40%, while in almost the same period (early 1870s) Stanley writes that Indians lent at 50, 60 or even 70%. Reichardt believes that lenders were secured regardless of the success of the caravan merchant, and rarely suffered losses (Stanley 1872: 7-8). Prospects for caravan merchants were far less secure. Information about the price of ivory in Usangu in central Tanzania and Urua in the eastern Congo from the 1860s and 1870s indicate that trade in remote areas was no less profitable (el Murjebi 1974: 16, 62). Unfortunately for caravan pioneers who had to buy trading goods in the interior, their value increased substantially. In 1857, Burton noted that in the Unyanyembe, the main caravan center of present-day Tanzania, purchasing fabrics, beads, gunpowder, brass and iron wire cost about five times more than in Zanzibar (Burton 1860, I: 333-4). Scarce data on transactions made in major caravan nodes confirm that differences in ivory prices between the coast and the interior gradually decreased towards the end of the pre-colonial period. In the 1870s, in Ujiji, the final terminal on the same route, ivory was 1½-2 times more expensive than in Unyamwezi, and in the last place twice as expensive as in Zanzibar (de Vienne 1872: 361). In the 1880s, this situation appears to have deteriorated further. According to Stuhlmann, who traveled to Tabora, ivory was only 10% cheaper there than in Zanzibar, while *merikani* cotton fabric — the basic exchange commodity in the interior — was more expensive than on the coast by 1/4 thalers (Stuhlmann 1894: 63). Around the same period it was rare for merchants to bring more to the coast than they owed to the lender. On the way back to the coast, they often stopped in Tabora to buy the ivory of the missing debt (Reichardt 1892: 91).

A text by Swahili Selemani bin Mwenye Chande sheds light on the profit accrued by a single caravan and its individual participants. The expedition reached the southern area of today's Democratic Republic of Congo, and perhaps even further west to Angola. On the way, the traders were robbed, forcing them to sell the ivory they had collected (31 *frasila*[5], worth at least 3,000 MTT on the coast) to a European merchant at a price close to what was offered in Zanzibar. This was necessary to obtain funds for additional purchases in the country of Lunda. Finally, in the second round of the trip, they bought tusks weighing about 40 *frasila*. After repaying the loan, profit amounted to 500 MTT (the value of a small plantation or about five slaves at that time) divided unevenly between all members of the caravan; the highest share was 100 MTT (Selemani: 1965: 120).

Expensive credit could result not so much from the greed of lenders, but from the considerable risk of the financed undertaking. However, authors writing about caravan trade accentuate its enormous profitability. According to French author Charles Guillain, writing in the late 1840s, the first caravans returning from the hinterland brought 600% profits; these later fell to 100%, and finally to 25-40%. Guillain notes that exact calculations on specific caravans indicate that the profits were even smaller (Guillain 1858: 266f). Such a pessimistic estimate may have resulted from the temporary economic downturn that occurred as a result of the 1847 ban on slave exports (Bennett and Brooks 1965: 477). More recent references to profitability imply that trade became slightly more rewarding, although profits were still far from the initial levels quoted by Guillain. For example, according to Burton, as early as the 1850s, ivory brought from Ukambani in today's central Kenya returned 300% of gross profit (Burton 1872: 53). In contrast to the dwindling gains of caravan traders, creditors' profits did not diminish until the end of the pre-colonial era. According to Reichardt, on successful trips, financiers earned 300-400% of the invested capital. Even if the caravan brought

[5] 1 *Frasila* (sing.: *farasila*) – a measure of weight equal to approximately 16 kg.

only one-fourth of the ivory that had been expected, the capital brought him "only" 100% (Reichardt 1892: 90).

3 | POLITICAL, CULTURAL, AND SPATIAL LIMITS OF TRUST

On the coast, lender-borrower relationships were regulated by the Shafi'ite and Ibadhi versions of Muslim law. However, disputes between Indian contractors and Western traders and those between Muslim and non-Muslim Indians were governed by the civil law of British India. Between Hindus, informal custom based on religious law was in force (Pawełczak 2010: 233). Muslim law, when applied in a pluralistic legal environment and economic reality different from the world in which it was codified, showed surprising elasticity. Although *sharia* does not recognize the institution of mortgage and overtly prohibits usury, among the coastal Arabs and Swahili, real estate was used as collateral for loans (Schmidt 1888: 152). Loarer, a French merchant studying East African trade on behalf of the French department for agriculture and trade from 1848-49, stated that the Arabs and Swahili were ready to pledge all they had in order to undertake a trade expedition (ANOM, A). The concept of selling real estate with the option of redemption after a certain period of time was used to justify loan transactions. The condition of "redemption" was, of course, the return of the borrowed amount of money or commodities. During the term of contract, the lender had the right to all income brought by the estate, which replaced interest on capital.

Bishara explains that conditional sale was an institution rooted in Ibadhi law. He has also pointed out that as credit chains extended throughout the Indian Ocean Basin region in the nineteenth century, a system of written proofs of obligation rendered in Arabic (*waraqa*) developed. An East African coastal merchant could transfer *waraqas* he received from caravan leaders to Zanzibar in order to settle accounts with his own creditors or as security against commercial credit. These documents were accepted both by Indians and Europeans (Bishara 2012: 202-3, Glassman 1995: 73). In international trade, bills of lading — documents that proved that a person had delivered goods for shipment abroad — could be used for similar purposes (PEM, C; STAH, C). This growing network of obligation exposed its participants to losses caused by very slight economic fluctuations; such insecurity inspired East African Indians to seek British consular protection in Zanzibar.[6] Many of these documents were registered at the British court in Zanzibar. The Consulate helped British subjects to recover debts from failing businessmen on the basis of *waraqas* produced by creditors (Bishara 2012: 142-3, 217). In 1884, a case was registered at the British Consulate in which Pragji Jadowji stood before the *kadhi* of Zanzibar to claim ivory promised by an Arab trader. He presented a *paper, which was apparently intended to be a mortgage to secure the payment of the ivory in question*. The *kadhi* was to decide *according to the validity or invalidity of the Arabic document* (ZNA, F). Thus, the British Consulate became one of the key institutions in East Africa that guaranteed the validity of obligations and assisted in the execution of contracts.

Loans were also made to those who owned no real estate. In one of the Swahili debt documents published by Büttner, a man gives himself to his creditor promising to accept any job. This essentially placed him in the position of a slave, although the document does not state this openly (Büttner 1892: 85). Mtoro bin Mwinyi Bakari states that small merchants who began his career as caravan traders with neither property nor connections was only required to sign a promissory note (Mtoro 1903: 239). In Zanzibar, however, borrowers were usually required to present a guarantor who would repay debt in the event of insolvency. For example, there is a record of a Customs farmer, Jairam Shivji, guaranteeing a loan of a dozen MTT (STAH, B, D). Having a respectable guarantor did not always ensure getting a loan. Tippu Tip's *Autobiography* suggests that even his recommendation was not sufficient in the case of a man who asked for a loan of 1000 MTT, but whose credit was rated too low (el Murjebi 1974: 112). In Zanzibar, under Said's rule, serious loans seem to have been guaranteed by the governor of the city (CADMAE, A); later, in the 1860s, guarantor services were provided by agents who collected 2% of the sum of the loan (NARA).

[6] This was especially true after 1870, when all persons of Indian origins were proclaimed British subjects irrespective of whether they came from British India or the Protected States.

Possibly due to the influence of Muslim law, the institution of debt guarantor also existed among some non-Muslim and illiterate peoples of the interior, such as the Zaramo. Instead of a written commitment, the guarantor gave the creditor a piece of wood (*kijiti*) as the basis for a future claim if the debt was not repaid. Without it, the chief (*pazi*) would not assist in its enforcement (Mtoro 1901B: 213). According to Swahili author Mtoro bin Mwinyi Bakari, being a guarantor was a risky function, because debtors would often flee (ibidem: 214). In another weaker type of guarantee (*kafala*), the guarantor was responsible only for bringing in the debtor, not for repaying the debt (ibidem: 215).

The Zaramo, who participated in caravan trade, also required a pledge for debt.[7] As a rule, family members were pawned, possibly because individual land ownership was not recognized prior to the plantation-sector development that occurred in the second half of the nineteenth century. Because the Zaramo were a matrilineal society, they pawned only legitimate heirs, i.e. the debtor's nephew, but not their own child or slave. From perspective of Indian financiers, rights in persons were the only acceptable collateral for loans in the event that no institutional mechanism allowed for mortgaged property to be reclaimed. Towards the turn of the colonial era, however, the situation changed: a Zaramo debtor with no nephews would pledge a plantation (Mtoro 1901B: 216). This change may be attributed to the spread of the plantation economy among the Muslim Zaramo and the notions of private property, but other factors could also have contributed. Originally, pawnship was an institution distinct from slavery in that a pawned person remained a lineage member. With the commercialization of slavery, however, the rights of the lineage were sometimes violated (Morton 1994), which made transfer of rights in persons risky from the borrower's point of view. It is possible that the institution of the nephew pledge declined during the 1870s, when the British Consulate forbade Indians to keep slaves, on pain of severe punishment (PP, A, B). Also, a general increase in the availability of credit in the 1870s following the launch of regular steamboat communication and

[7] *Na rahani mimi nafsi yangu, na kwa killa kazi yake mimi ni mtu wakufanya bila hesabu, hatta tuishe hoja mimi naye, na muda wetu miaka mitatu kumkabithi mtumwa mwana 'me ao mwanamke* (Büttner 1892: 84-5).

the telegraph line connecting Zanzibar with the world (Pawełczak 2010: 180) could have contributed to the liberalization of loan policies aimed at the Zaramo.

To a certain extent, state authorities were engaged in the collection of debts. In Zanzibar, it was inscribed in the seasonal rhythm of monsoon reversal, which determined the possibility of sailing in the Indian Ocean. For example, twice a year, the Sultan's debt repayment was publicly announced on the 100th and 300th day of the Gujarati year, the calendar used by most East African Indians. Both dates were strategically important to those involved in shipping, one being in late November — the latest time of low tide in the north to the Persian Gulf and India — and mid-June, when the southern monsoons began and it was possible to move north after a long period of "wintering" in East Africa. According to the observations of John S. Leigh, a British trading agent writing in the 1840s, the leader of Zanzibar Swahili (*mwinyi mkuu*) sent a herald to the city twice a year, who went around striking a horn with a stick calling for everyone to pay their debts under threat of imprisonment (Leigh and Kirkman 1980: 495). Collectors of debts, however, encountered serious problems even in Zanzibar, where no formal police force existed. In 1861, Sultan Majid met with constant interventions from the British Consul, who on behalf of British Indians creditors, tried to create a police unit for the purpose of dealing with such problems. Theodor Schultz writes that the "police chief" was the former Sultan's barber, 'Abd al-Rahmān. He received the order to collect an amount owed by an Arab to a British Indian. The police chief, however, died, killed in the debtor's home by his son. He killed the Sultan's envoy and was himself killed by a soldier. After this incident, the ruler could find no eager candidates for the position of police chief (STAH, A).

On the coast, unpaid debt could be claimed in court, although in the late pre-colonial era, this was difficult unless the creditor could present witnesses or written proof. A late pre-colonial Swahili text on jurisdiction and court practices in Zanzibar shows that issuing written proofs of claims was not a normal practice. Denial of debt was widespread (Bromber 2001: 33-5), and during the boom in Zanzibar trade of the mid-to-late-1870s, it was common to transfer large sums of money in cash without receipt (PEM, B). This may indicate a rapid erosion of business ethics in the second half of the nineteenth century, which had rapidly progressed in the conditions of mercantile capital expansion, with legal practice apparently not keeping up with social change (ZNA, F).[8]

Under Muslim law, bankruptcy of insolvent persons was carried out, but debtors' property would be confiscated and used to satisfy creditors' claims, either partially or wholly (Mtoro 1903: 312-3). Similarly, some western merchants were protected by treaties between their countries' governments and Zanzibar. For example, a treaty with the northern German cities stated that bankrupt parties should relinquish all assets owned on Zanzibar to their claimants, and would then be released from further debts. This enabled the rapid rise and fall of entrepreneurs such as Rieck, a Hamburg merchant disrespected by his compatriots because of his imprudent business ways. Although there was no such clause in the American treaty, buyers from that country stated that *Indeed we are much in doubt if there is any place in the world where so little is lost by bankruptcy as in Zanzibar* (Bennett and Brooks 1965: 488-90).

In order to prevent valuable goods from falling into the wrong hands, lenders often traveled to meet the returning caravans, even from a distance of 200 km inland (Jackson 1969: 328). However, the effectiveness of this measure was apparently limited, since by the 1880s Indians tended to seek help with debt recovery from the British Consulate. The Zanzibar National Archive contains a petition from a representative of an Arab caravan merchant who had died in the interior; liabilities on the property of the deceased amounted to 45,000 MTT, and a caravan with his ivory was supposed to be several miles from Bagamoyo. Because all creditors were British subjects, the petitioner asked for the property of the deceased to be taken over by someone appointed by the Consulate, and also for the customs master in Bagamoyo to send a message about ivory as soon as it reached the coast (ZNA, G).

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[8] Pragji Jadowji, the author of the letter to the British consul in Zanzibar, was an Indian merchant. He presented the kadhi with a document in Arabic stating that the debtor undertook to deliver a certain amount of ivory in exchange for borrowed goods. The merchant defines the letter as "*a promise to deliver to us a certain quantity of ivory.*"

Court litigation and arrest made sense only when there was cause to suspect that the bankrupt person was hiding part of their estate (ZNA, A). This offense was punishable by imprisonment, but some debtors assigned property to their wives, making it inviolable (ZNA, C). For example, for many years the largest caravan merchant of the era, Tippu Tip, arguably to secure his assets against auction in the event of bankruptcy, did not have a house or plantation in Zanzibar, although his wife owned houses in both Zanzibar and Muscat (el Murjebi 1974: 39). Reichardt suggests that those borrowers who were arrested were notorious for failing to pay their debts (Reichardt 1892: 91); however, it was easy for creditors to use their influence in court and with local officials to have debtors arrested. This could happen to even the most eminent figures. For example, the day before the departure of an exploratory expedition led by Count Samuel Teleki, two men appeared in his camp to arrest Jumbe Kimemeta, a well-known caravan leader who operated mainly in today's central and western Kenya. The men had allegedly received an arrest warrant from some Zanzibar merchants, to whom Jumbe owed money. As intended, they escorted him to Pangani prison. However, the caravan leader was released after a few hours because Teleki's companion, Ludwig von Höhnel, boasted of his influence at the court of the Sultan of Zanzibar (von Höhnel 1892: 61). The renowned explorer Verney Cameron was also close to losing his indebted guide when the latter was nearly arrested in Bagamoyo (Cameron 1877: 69).

One may wonder whether the arrest of people who were central from the point of view of travelers' success was not part of a game against them by the coastal authorities. The latter were often involved in the illegal caravan traffic (Pawełczak 2010: 237) which made them suspicious about the goals of the European explorers, commonly associated with the anti-slavery policy enforced on the Sultan of Zanzibar by the British government (Bennett 1986: 68-9). However, there can be no doubt about the concerns of Selemani bin Mwenye Chande, who feared imprisonment in the likely event that the ivory collected by his caravan was not enough to repay the debt incurred on the coast (Selemani 1965: 117). Debtors probably constituted a large part of prison inmates in the Sultanate of Zanzibar. A petition from the patricians of Pangani to Sultan of Zanzibar

Ḵalīfa regarding the unlawful actions of Germans in the city of Pangani in August 1888 notes that they released, among others, *debtors, fugitives, and persons convicted for disobedience* (Glassman 1988: 649-56).

Bankruptcies were frequent in Zanzibar; however, they were generally declared by small firms (CADMAE, B). Only one large Western merchant house and one large Indian house went bankrupt, both during the 1880s (PEM, E). British consular materials from the 1880s provide very little information about Indian failures (ZNA, B, D, E), nor do they describe the customs accompanying declarations of bankruptcy. Burton's account refers to a *diwali* (the word also signified the end of the fiscal year, and a Hindu feast) ceremony that was performed during his stay in Zanzibar in the second half of the 1850s:

> *When a Bhattia's affairs become hopelessly involved, he generally "levants." Sometimes, however, he will go through diwali or bankruptcy, a far more troublesome process than the "Gazette." The unfortunate places in his store-front a lighted lamp, whence the name of the ceremony, and with head enveloped in a sheet, he silently occupies the furthest corner. Presently a crowd of jeering Moslems collects to see the furious creditors, ranting, scolding and beating the bankrupt, who weeps, wails, calls upon his god, and swears to be good for all future times* (Burton 1872: 334).

The custom of publicly humiliating a bankrupt person was a form of revenge taken by fellow believers, probably business contractors, and especially creditors. It made sense only as an alternative to bringing a delinquent to court. From the Indian diaspora point of view, the custom was rational because it saved her the expense of a court that was less than friendly to immigrants and probably would not have been come to their aid anyway. On the other hand, the interested person would thus be granted a second chance at doing business on the profitable East African market. These types of solutions could not be applied in cases where the creditor and debtor belonged to different religious and ethnic communities; instead, the lender could have the culprit arrested until he was capable of repayment. However, lenders were not always interested in putting debtors in jail. If someone could not pay the debt due to a failure of trade, creditors routinely equipped him for the next expedition (Stanley 1872: 7-8); the profits were then used to repay debt (Mtoro 1903: 311).

Not every creditor could or cared to turn to the courts, or to the Sultan's authorities (Bromber 2001: 45). Barriers included lack of connections or money for bribes, or fear of government. According to Mtoro bin Mwinyi Bakari, in the hinterland area permeated by the Swahili and Zaramo peoples,[9] a lender wishing to enforce a claim had to rely on his own strength or friends. He paid them a small sum of about 1-5 MTT to go to the debtor and demand repayment. The recruited aides confiscated the debtor's goods, but they had to reckon with the active resistance of his relatives (Mtoro 1903: 310). Such vigilantism indicates the sense of impunity present among the powerful. According to Reichardt, in the area of Pangani, Arab traders routinely enslaved indebted Africans (Reichardt 1892: 120).

In emergency situations, debtors could escape to the interior and either remain there (Thomson 1881: 244) to collect ivory to repay their debts, or retire from trading entirely. For example, an indebted immigrant who previously had traded in ivory on behalf of Zanzibar Arabs settled in Unyamwezi and began cultivating rice (Speke 1863: 116). Such people were wanted by creditors (Burton 1860: 165); therefore, many emigrated as far west as possible. Reichardt presents an example of the route of a debtor who, after escaping from the coast, settled in Tabora, where he drew debts again; he then moved further west, to Ujiji on Lake Tanganyika, where he "repeated the maneuver," and then to Nyangwe on the Lualaba (in today's north-east DRC), where an influential Arab bought some of his debts, allowing him to make a living as a slave hunter, probably in service to his benefactor. This example shows that it was not impossible to recover money from fugitives in the furthest parts of the interior; indeed, it was likely easier than recovering the debt from those who fled overseas to places such as India, or Arabia (Reichardt 1892: 92). Zanzibari governors were sent to Muslim colonies of the interior, such as Tabora, Ujiji, and Kota Kota, not for the purpose of governing them — this likely would not have been feasible — but to look after the interest of business contractors on the coast. Selemani bin Mwinye Chande is

[9] He probably originated from the area (Wimmelbücker 2009: 8).

probably correct when he writes that Sultan Barġaš sent his governor to Tabora mainly to make the colonists pay debts due to Indians from the coast (Selemani 1965: 97).

Among coastal merchants, the commercial practices of the coast quickly spread to the interior. This was not so much due to the interests of the state of Zanzibar, but rather to cultural and ethnic connections. By the 1850s, non-cash transactions and loans were already available in more important caravan nodes. Burton recalls the founder of Tabora, an Indian Muslim known as Musa Mzuri ("Beautiful Musa"), who was not only a merchant, but also a commercial agent and warehouse owner. He was also a moneylender, so he could not move from his office due to the need to check the timely repayment of debts (Burton 1860, II: 224-5, Speke 1863: 107-8). His hallway was frequently full of visitors, both Arab and African. Most Arabs living in the interior knew each other personally or were related, which strengthened trust between them. Later, in order to avoid the necessity of moving cash, merchants issued letters of credit that could be carried by people traveling to the interior (Büttner 1892: 89-90). The archives of Entebbe, Uganda contain promissory notes in Arabic issued by coastal merchants in Bunyoro which functioned as proof that the bearer had borrowed ivory from another merchant. The payment should have been made at a specific time and place in money or, in other cases, only in ivory, which was probably connected with the necessity of giving it to the creditor on the coast (Thomas 1949).[10] Periodic difficulties in hiring porters, as well as urgent delivery times, meant that merchants often kept someone else's ivory and assisted in transporting it to the coast. The popularity of these practices is best seen in the memoirs of Tip Tipp, who for many years operated in very distant parts of the interior, including in the regions west of Lake Tanganyika (el Murjebi 1974: 84, 109).

[10] For the earlier period see also Speke (Speke 1863: 237, 449). The separation of the sphere of exchange or simply the non-exchange of goods was normal. Cameron realized that to buy a boat in Ujiji, he needed to trade the brass wire for the canvas, then the canvas for the bone ivory, and finally the ivory for the boat (Cameron 1877: 246).

4 | VIOLENCE AND EXTORTION

While for Muslim traders the coast was an oasis of law and commercial security, non-Muslim caravan traders of the interior could not count on protection from the courts or governors of coastal towns. Not only was their property in danger, but also their freedom. In the first half of the nineteenth century, those who decided to make the risky journey to the coast did so in huge caravans after securing protection from the town rulers, who had the right of preemption. This can be seen in the example of the splendid reception of the caravan of Kivoi, the leading merchant from the Kamba people in Mombasa at the end of 1840 (Guillain 1858: 211). Normally, however, on the coast, trust was established through the institution of compulsory brokerage, which was usually provided by Swahili town patricians (Pawełczak 2010: 295-7). In exchange for heavy fees, they offered shelter, protection, and brokerage to their non-Muslim guests. Caravans were sometimes hosted for up to several months (Burton 1860, I: 39). By the end of the pre-colonial period, the institutions of the state of Zanzibar were strong enough to regulate the issue of security for aliens. At the same time, the Sultan imposed exorbitant tariffs on non-Muslims. During the 1870s, compulsory brokerage gradually disappeared (Pawełczak 2010: 295-7).

Unlike on the coast, no processes of strengthening the state or legal system developed in the interior. Increasing violence on the caravan trails was only partially counterbalanced by the growing numbers of guns the caravans had at their disposal. Local warlord chiefs rarely offered protection to coastal traders, more often turning to robbery. The significant distances and the time required for information to travel (as much as two years from Zanzibar to today's Eastern Congo) imposed specific rules for cooperation between trading parties concerning storage and transport of goods (el Murjebi 1974: 103). Trade in the interior was a risky occupation. War and violence, hunger, epidemics, natural disasters, resistance and escape of porters (Meyer 2005: 8),[11] theft, lack of demand for imported

[11] Meyer writes about his arrangement with Sewa Haji, who hired the porters for him. It provided for compensation in the event of a porter's escape. The price was 27 MTT for the cargo he carried and 3 MTT for the musket.

goods or supply of African export products, and exploitation under the pretext of toll collection were all damaging to caravan merchants and the locals who traded with them. Unreliable transportation and the lack of commercial infrastructure further intensified uncertainty.

Tippu Tip's autobiography reveals the use of violence against communities from which porters were recruited (el Murjebi 1974: 14), as well as the inflated demands made by their families in the event of the death of one of them.[12] Caravan merchants competed ruthlessly with one another, sometimes to the point of killing their rivals.[13] Certain supply points or in some cases, entire routes, were controlled by specific ethnic merchant communities which exposed others to victimization (Pawełczak 2010: 114). For some chiefs, extorting caravans had become a way of life. In the autobiography of Tippu Tip, Chief Samu showed a group of Arabs some ivory in order to lure them to his realm and then murder them. According to the author, Samu killed many merchants in this way. Interior leaders not only attacked caravans, but also kidnapped merchants (el Murjebi 1974: 18) or refused to grant permission to traverse their land. The milder form of aggression was to enforce excessive *hongo* (the toll fee), or to exact other forms of servitude; for example, forced labor or participation in war (Selemani 1965: 95, 118). As told by Selemani bin Mwenye Chande, Chieftain Chata blackmailed caravan leaders, promising the return of their confiscated property if they captured an unknown Swahili caravan merchant who had cheated him (Selemani 1965: 101). The same author writes that the merchants, fearing poisoning, did not want to touch the food served by a chief. In the end, he says that *natives should not be trusted*, which also applies to a friend of the chief (Selemani 1965: 104, 109). However, Selemani shows that exhibiting distrust of locals could create further problems. For example, the head of Kabwire

[12] According to Burton, in the case of the death of Zaramo's porter, his relatives collected the cargo he carried and demanded compensation as if he had died in battle (Burton 1860, I: 113).

[13] German merchant Heinrich Adolf Meyer tried to break a monopoly of local merchants and sent an ivory caravan headed by Europeans. Of the three leaders, two fell ill with fever and had to return, and the third was killed on the orders of Arabs (Schmidt 1888: 125).

was offended by the fact that Swahili merchants initially took him — wrongly, as it turned out — for a thief who had no intention of repaying his debt (Selemani 1965: 108).

The risk of assault influenced the average economic outcome of the caravans. Oskar Baumann writes that for every five caravans leaving for the country of the Maasai (Rift Valley), one was successful, two returned the costs incurred, and the other two suffered losses (Baumann 1891: 282, el Murjebi 1974: 138). In that particularly difficult area, in order to divide the risk, caravan owners formed companies to arrange the distribution of profits (Höhnel 1892L 166). In order to improve their defense capabilities, caravans made up of usually-competing ethnic groups joined together in force. However, caravan merchants were perpetrators as well as victims of violence, and their firearms often outnumbered those of the communities controlling caravan routes. Tippu Tip's caravans were protected by hundreds and even thousands of armed soldiers, allowing him to subdue an extensive area west of Lake Tanganyika where he built his informal empire.[14]

When it was convenient and possible, caravans tended to use violence, as evidenced by the narratives of both Tippu Tip and Selemani bin Mwenye Chande.[15] For caravan leaders, war was often a pretext for seizing the wealth collected by locals (el Murjebi 1974: 23). This explains why the rulers of the Interlacustrine region treated merchants with particular distrust; at the most extreme end of this spectrum, the country of Rwanda remained closed to strangers until the end of pre-colonial times. While it traded in slaves, it did so only in neighboring countries (Chretien 2007). Also, until the 1840s, the rulers of Buganda did not allow merchants from the coast into their territory. They traded with

[14] The record-holder in this respect, Tippu Tip describes his caravans as consisting of 4,000 people (el Murjebi, *Maisha*, 45) and later, as consisting of 3,000 people with rifles and 6,000 without rifles (ibidem: 116). For comparison, the caravan of the Swahili merchant Mwinyi Dugumbi from Windi met by Tippu Tip on the Lualaba counted 1,000 shotguns, not including local reinforcements.

[15] According to Selemani, the caravan's losses on the way to Tanganyika and then to Lunda amounted to 27 people killed in combat and three by wild animals. For comparison, the caravan itself killed 83 enemies in the fight (Selemani 1865: passim).

Zanzibar merchants — mainly in ivory and slaves — in the neighboring, semi-politically dependent state of Karagwe (Gray 1947: 80). For rulers with a solid economic footing, the prospect of profiting from foreign trade did not always balance the risk of opening the country to foreign influence. For minor leaders, however, contact with caravans was an opportunity to acquire imported items for redistribution among subjects, thus strengthening their power at the expense of the institutions that curtailed it (Pawełczak 2010: 183-219, Yohanna 1919: 33-4).

Violence threatened the local trade, based on the daily exchange of food products or crafts. However, while public fairs often received a special, neutral status ensuring the safety of people involved in trade (Lamphear 1970: 85), such protection was not granted to strangers, who had to provide for their own security. Long-distance trade, focused on slaves and objects of considerable value, was governed by its own rules. First, it did not take place in public, but in secret, usually in the seat of the chief and often at night (Reichardt 1892: 64, 89, Burton 1860, I: 39, Hahner-Herzog 1990: 38). Participants usually knew and trusted each other to some degree; however, this condition was not always possible to fulfill, and contact with the unknown surely aroused fear among those involved. It is worth mentioning that in East Africa there were no intermediaries with religiously sanctioned universal authority, such as *marabouts* in West Africa (Caillie 1830: 99).

Ivory sellers had a two-fold advantage over the caravan merchants they dealt with. Their numbers were relatively limited, and most were chiefs who usually had a monopoly on ivory trade in their territory, violation of which could result in the death penalty (Büttner 1892: 93-4). Thus, men from the coast were unable to choose those who offered the commodity at lower price. The next advantage the chiefs enjoyed was the ability to hide their ivory. Almost every tusk was sold separately, so the merchants did not know until the end of the negotiations how much the seller had (Selemani 1965: 107). Chiefs, on the other hand, could estimate the amount of goods a caravan could offer in exchange for his ivory based on the number of packages carried by porters. When their observations did not suggest success in negotiations, chiefs simply did not admit to possessing tusks. However, these advantages could also work against the chiefs, provided their contractors were powerful enough to resort to violence. Tippu Tip admits that some ivory chiefs had to be forced to sell (el Murjebi 1974: 46).

As previously noted, chieftains and other heads of territories crossed by caravan trails collected fees for passage (*hongo*) from caravans. Payment of the fee entitled the caravan to the use of water, purchase of food and sometimes even its delivery, and above all, to safety during the march. Security was also provided on the return trip, when the caravan no longer had interchangeable goods. The amount of *hongo* varied and depended, among others from who paid, on the number of caravan members, and the number guns they carried (Pawełczak 2010: 219-221). Above all, it was determined by the fee collector's location on the trail and his connections with the world of politics and caravan business. Detailed data on this subject is presented in the account of Selemani bin Mwenye Chande. Based on the amount of *hongo* paid on his journey to the Unyanyembe country, several sub-regions can be distinguished:

- Near-hinterland: the caravan paid in only two places, about 150 km from Bagamoyo. One was Morogoro, where *hongo* amounted to forty pieces of cloth; in the other place it was twenty five pieces,
- Eastern foothills of the Usagara mountains—*hongo*, paid in several places, was up to fifteen pieces in some places; in others, like Kilosa, it was nothing,
- Mpwapwa: caravan node in the western foothills of Usagara - sixty pieces,
- Ugogo country: The caravan paid successively: 440, 105, 250, 600 (in that place the caravan was also forced to work free of charge), 500, 340, 200; in the last case, the negotiations had no effect and ended with a fight.
- Unyanyembe - the author does not mention any fees.

At subsequent stops on the rarely-frequented trail to the country of Ufipa on Lake Tanganyika, the toll fee depended on the circumstances. In general, it was much lower than in Ugogo, partly due to the exhaustion of caravan supplies. Interior leaders, despite formulating high demands, also showed flexibility, apparently being more interested in maintaining contacts with coastal merchants than in immediate profits (Selemani 1965: 240). The *hongo* data suggests that areas of the near-hinterland were directly controlled by the Sultanate of Zanzibar, and thus deprived of strong local authority; leaders of the sub-region were not capable of imposing their will on caravans. A little further on, between Morogoro town and the Usagara Mountains, the chiefs exercised power that was sanctioned by the Sultan. The amount of *hongo* varied there, because it depended on leaders' prestige and the range of their authority. Facilitating the smooth flow of caravan traffic was in the chiefs' vital interest, even if it did not bring significant profit. The Zanzibar army was not able to control territories beyond Usagara. The leaders of the strong Gogo people, whose military organization was modeled on the Maasai, did not depend on any external authority and did not take any part in the caravan trade (el Murjebi 1974: 108). From the 1850s, caravans going west had practically no way to bypass their country, and hence had to spend significant amounts to leave it safely. The country of Unyanyembe was politically dominated by the Arab colony, and the interests of long-distance trade were also a priority for local political elites. These factors discouraged the imposition of fees.

5 | CONFIDENCE BUILDING MEASURES

In reality, payment of *hongo* did not guarantee security to caravans for a number of reasons, among them the fact that negotiations were themselves dangerous and often led to clashes. In Ugogo, it seems the fee was not negotiable, and anyone who could not stand up to the local leader simply paid an exorbitant rate, even if it ruined his venture. Negotiations related to transactions themselves required the use of special confidence building measures. The primary form of exchange between representatives of foreign cultures found in different epochs and parts of the world is the so-called mute trade. Despite the harsh criticism to which sources referring to this type of practice were subjected (Karpiński 1974, de Morais Farias 1974), it should be noted that Osgood's account from the 1840s clearly indicates its existence in early contacts between Indians and Nyamwezi. The former offered goods in exchange for a specific quantity of ivory. The transaction came to fruition when the Nyamwezi were satisfied with the offer and accepted the goods. Osgood states that earlier Nyamwezi did not haggle at all, contenting themselves with a handful of beads (Osgood 1854: 56). Limited information is available regarding mute trade from the second half of the 19th century, which may be attributed to its disappearance as trade relations in this period became commonplace.

To protect trade, coastal traders entered into two types of alliances with the inhabitants of the interior. The first — more durable and effective, but less common — was based on affinity bonds. Reference to such ties with the leader of the visited community aroused trust in the visitors. Tippu Tip was the son of an Omani Arab resident of Tabora who was married to the daughter of Fundikiro, the chief of Unyanyembe and his chief wife, Karunde. On the maternal side, this tycoon of caravan trade was also grandson of the ruler of Kasongo, located west of Lake Tanganyika, which probably contributed to this area being chosen as the main field of commercial activity. His grandfather, Habīb bin Bušir al-Wardi, who went to the country of Urua, visited the chief of Rungu Kabare, where he met the maid of Darimumba Mwana Mapunga. He took her as a concubine to the coast, where she gave birth to Tippu Tip's mother. The mother told her son that she belonged to the royal house (*mimi kwetu sultani*) and that her relatives had a lot of ivory. Tippu Tip claims that when he visited his grandfather in Urua for the first time, he welcomed him with great honors (el Murjebi 1974: 8, 68, 70, 97). Another example concerns the family bonds of members of the Omani Barāwina tribe, who lived in the port of Lindi. The chronicle of Lindi stresses their relationship, on the maternal side, not only to a Swahili family, but also to the chief of Ubena in the Kilombero valley, located 150-200 km inland (Anonymous 1907: 265-72). Such ties must have facilitated trade and provide security not only to the tribe members but also townsmen of Lindi in the region that was an important source of natural gum during the 1880s (Pawełczak 2010: 102).

The second type of alliance was based on blood brotherhood. This institution worked well where business relations were run by partners with similar status. The ceremony included the creation of an incision on the partners' arms and its oiling with blood of an animal slain on the occasion, as well as an oath, the breaking of which could result in serious sanctions, including the death of the perjurers. Blood brotherhood was even concluded with a one-off transaction between people who may never have seen each other again.

The Swahili texts show what commitments were accepted by partners entering into this type of relationship. For example, the author of *Habari za Wakilindi*, Zanzibar born Abdallah bin Hemedi 'lAjjemy, committed to informing his blood brother (Kimweri III, the ruler of the Shambaa state in the Usambara Mountains) what Sultan of Zanzibar *sayyid* Mājid bin Sa'id said about him. Kimweri promised not to kill Abdallah, even if he was found guilty of betrayal. Interestingly, the sanctions for breaking Abdallah's oath included the curse that Indians would never trust him again ('lAjjemi 1962: 145-6), which was clearly understood as tantamount to the civilian death of the merchant. Both commitments indicate that for an inland ruler, a trusting relationship with a man with access to the high elites of Zanzibar society (such as Abdallah) was of exceptional value. It is characteristic that Kimweri demanded that Abdallah would choose loyalty to him over loyalty to the Zanzibar regime. The theme of fear of Zanzibar as a source of oppression also appears in Mtoro bin Mwinyi Bakari's text. The narrator, a novice Swahili merchant, enters blood brotherhood (*usare*) with Kingalu, a chief from the north of Uluguru region. The words of the master of ceremonies are as follows: *You are coming from the coast, young mungwana,*[16] *Kingalu wanted to make a blood brotherhood with you. You came with goods. When Kingalu or his wife take from you a doti*[17] *of cloth, and you get angry, you go to the coast and accuse him of it—may you die.* [If] *Kingalu will be captured by the government—die. If you befriend an enemy of Kingalu and you will help him and say 'Kingalu is a very bad man'—may you die. If you meet Kingalu or his brother in the city and you do not feed them and give them drink—may you and your family die.*[18]

[16] *Mungwana* – the term carries multiple layers of meaning including ethnicity, descent, status, and religion. Here the speaker appears to imply that his guest is a free man from the coast.

[17] *Doti* - a measure of lenght equal to ca 5.4m.

[18] Mtoro bin Mwinyi Bakari, *Safari yangu*, 131. Translation of the fragment cited: Marek Pawełczak.

This fragment demonstrates that on the trade routes, the influence of Zanzibari power was strongly felt even in very remote areas (in this case, about 150 km from the coast). This was especially true of people whose power depended on success in trade. What is most interesting here is the commitment to hospitality and the extension of the circle of loyalty to the relatives of one of the persons concerned (the term "brother" - *ndugu*, is probably used in the classificatory sense and describes a fairly wide set of relatives). Unfortunately, the author does not write about Kingalu's obligations, although it may be contended that they concerned personal security of his partner.

Africans from the interior treated the blood brotherhood oath very seriously, fearing the magical power that was supposed to be unleashed if it was broken. The traditional substance of such an alliance assumed solidarity and mutual help of the partners, which went much further than in the examples mentioned above.[19] However, in relationships between chiefs of the interior and coastal traders, the oath did not always necessary create lifelong bonds of loyalty. In Selemani's account, a leader from the area of present-day Western Tanzania used the blood brotherhood as an excuse to catch visitors off guard and rob them of their goods (Selemani 1965: 101). Muslims, accepting similar ceremonies, treated them perhaps even less seriously. Meyer's travel account contains a description of the blood brotherhood between the Arab governor of Tabora and a certain chief from the Ugalla region (in today's Central-Western Tanzania). Commitments were made regarding aid during war, as well as common property and gifts. In the event of the Governor's failure to fulfil the contract, he and his family would die, and his wealth would become the property of the chief. The Governor provoked the breaking of the alliance, which inspired Meyer to believe that for him, blood brotherhood was worth little (Meyer 2005: 94). Arguably, Meyer meant the religious and psychological implications of the oath rather than

[19] In the description of the customs of the Doe people, Mtoro bin Mwinyi Bakari mentions that if one of the blood brothers accused the other for adultery with his wife in the *sharia* court and demanded compensation, the penalty for denunciation would be death. According to the author, in the past blood brothers even inherited from each other. In the 1890s, it was rare (Mtoro 1901C: 194).

the business-related substance. It would be unreasonable to generalize based on one incident, even if other contemporary evidence speaks to East African mainland Muslims' disenchantment with traditional African beliefs ('lAjjemy 1962: 216). Speke's mention of a murder committed on a similar occasion even suggests that the ceremony itself could have been dangerous for participants (Speke 1863: 107-8).

Another more secure way to involve the political elite of the mainland in the confidence circle was the Islamisation of chiefs, or placing Muslims in caravan nodes with the task of building ties with local leaders (Bennett 1963). It may be surmised that the latter served as a means of communication with the host communities, and helped spread the Swahili language which began to serve as a *lingua franca* of East African traders in the period under discussion. To a certain extent, the chiefs were interested in adopting Islam because the conversion raised their position in dealing with merchants from the coast. However, for the chiefs, the adoption of a new religion did not eliminate redundant links in the chain of transactions between them and Zanzibar, i.e. costal merchants. For leaders in the interior, the ideal situation would have been to sell directly to people on the coast on equal terms with Muslim traders. The fact remained that on the coast, non-Muslims obtained much lower profits because they paid higher duties and additional fees (Burton 1860, I: 7). Many chiefs sought out trusted intermediaries (including Europeans) to sell their accumulated goods and slaves on the coast at prices more favorable than those offered by caravan merchants. Even the pioneer Protestant missionary Johann Ludwig de Krapf was pressed by an officer (*negro general*) of the ruler Usambara Kimweri II to help sell his ivory *direct to the white men at Zanzibar* (PEM, A). Sometimes, they also wanted intermediaries to buy gunpowder for them, which, according to Zanzibar law, non-Muslims from the interior were not allowed to sell (Mtoro 1901: 132, 'lAjjemy 1962: 129-131, New 1873: 395).[20]

[20] Mirambo thwarted the attempt to establish direct commercial relations between Kabaki Buganda Mutesa and Sultan Majid (el Murjebi 1974: 36). See also the article by J. M. Gray on the first Arab visitor to Buganda (Gray 1947: 132).

Islamisation was not limited to chiefs, even though for the coastal Muslims they were the most valuable contractors.[21] An Islamized leader would spark conversions of subsequent family members and clients, which ensured a fairly rapid accession to Islam of the communities involved in caravan trade. Unfortunately, little is known about the working of law and commercial customs in partly Islamized East African communities.[22] We know, however, that Muslim merchants from the interior merged into the social structures of the coast, to the extent that their identity was not always obvious. Urban communities developed mechanisms that allowed newcomers to assimilate; they often had their districts in coastal cities and even in Zanzibar (Baumann 1891: 114, Burton 1860, I: 39). There is not much evidence on their role in direct trade between the interior and Zanzibar. *Habari za Wakilkindi* mentions Kheirullah, a Nyamwezi settled in Zanzibar who took care of the Shambaa delegation's formalities with Customs and possibly brokered the sale of their goats. It is likely that as an interior man, he specialized in providing services persons from outside of the coast belt and enjoyed their trust ('lAjjemy 1962: 206).

6 | DIFFICULTIES ACCOMPANYING THE DIFFUSION OF COMMERCIAL CULTURE

Distrust between coast men and interior people did not encourage trade on credit. Deferred delivery of ivory in exchange for goods that had already been supplied was risky. Even if Tippu Tip admits that he paid contractors from Ruemba with a certain number of tusks (the author uses the word *kopesha*, meaning to lend), he explains that they were "friends," and "good people" (*sahibu*, *watu wema*)(el Murjebi 1974: 65). Sometimes consent for deferred payment was enforced. In addition to *hongo*, chief Kitula demanded goods on credit, in return offering caravan

[21] Among the important chiefs of the interior, only one of Yao's chiefs converted to Islam (Yohanna bin Abdallah 1919: 45).

[22] On the subject of Islamized communities of the interior dwellers in the eastern Congo area, see the diary by the Polish anthropologist Jan Czekanowski on his early twentieth century travels to East and Central Equatorial Africa (Czekanowski 1958: 295-308, 319-26, 350-7).

merchants the supply of ivory when they passed through his lands on the way back to the coast. They replied that they did not give credit. Ultimately, however, they were convinced by a servant of another friendly leader to concede, and left him some goods accepting the promise of two big tusks. The argument that prevailed was that the borrower was "Sultan" and "had his own land" (Selemani 1965: 108). A Lunda chief known to merchants from the coast as Mkalikali (Swahili: "very harsh") first traded normally with Selemani's companions, then forced them to transfer the rest of their goods in exchange for the promise of delivering ivory. Then, however, he refused to fulfill his obligation under the pretext that one of the porters was seen urinating at the graves of his ancestors. The Swahili did not accept such excuses, sending a delegation to Kigongo, client of Msiri, the then-mighty ruler of Katanga. Kigongo, probably seeing a good opportunity to interfere in the neighbors' affairs, ordered Mkalikali to return the goods; he immediately found five tusks that compensated the merchants for their losses (Selemani 1965: 117). This case shows that for coastal merchants, the ultimate weapon was always a reference to a powerful protector. Such patronage was particularly important in places where the Sultan of Zanzibar's power and the jurisdiction of his courts did not reach even theoretically.[23] In early colonial times, such bonds were gradually replaced by those with European administrators.[24]

Coastal traders' behavior often inspired revenge among their trading contractors from the interior, which could lead to serious disruptions in caravan trade. In contrast to Indian lenders, the chiefs had few peaceful instruments at their disposal when merchants were reluctant to pay their debts. One example involves an attempt by Mirambo, then one of the

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[23] Mirambo said that Tippu Tipp's grandfather, Juma bin Rajab al-Murjebi, made his grandfather the chief of Uyua. For this reason, the chief thought himself to be the son of Tippu Tip's father, despite the hostility that ruled between them (el Murjebi 1974: 94). The Arab colony owed Tippu Tipa connections to make peace with Mirambo (ibidem, p. 106). Tippu Tip itself used Mirambo services, for example when renting porters (ibidem: 112). Tippu Tip also befriended other important interior leaders, such as Merere, commander of Sangu (ibidem: 26).

[24] In a similar situation, Selemani's caravan appealed to a German administrator (Selemani 1965: 102-3).

lesser chieftains of Unyamwezi, to recover a debt from an Arab, whose compatriots from Tabora did not assist him with the execution. At one point, when the caravan of a partner of that indebted merchant stood on the border of Mirambo's chiefdom, he refused to allow it to pass unless the debt was settled. This led to the outbreak of a four-year war between the chief and the Arab colony of Unyanyembe (1871-1875), which paralyzed caravan trade on the Bagamoyo-Tabora-Ujiji route for several years (Bennett 1971: 55).

For caravan merchants, negotiations over the price of ivory and slaves were unusual. European travel accounts are full of references to purchasing food supplies and access to water, which were part of their daily routine. They usually illustrate the perspective of the caravaners, accentuating the greed of the interior residents (el Murjebi 1974: 40). The reasons for this often resulted from a misunderstanding of the situation of a society that did not produce significant surpluses, and sometimes from incompatibility of concepts related to ownership. In von Höhnel's account, the Meru forced an expedition to conclude a loan agreement for an ox. Although the ox was falsely understood to belong to one person, the ceremony covered virtually the entire community of the village and lasted so long that it discouraged the caravan leaders from making similar deals in the future (Höhnel 1892: 160-1). Inhabitants of the interior often were not familiar with subtleties related to the value of goods desired by merchants from the coast. One of the chiefs encountered by Selemani bin Mwenye Chande during his journey tried to sell pig tusks to traders, being wrongly convinced that they had a value comparable to that of hippopotamus teeth, a little cheaper than ivory. Another cultural barrier was that the local systems of measuring the values functioning in the interior did not adhere to the ideas of the people of the coast (el Murjebi 1974: 85). Difficulties in dealing with interior people associated with measuring and counting, however, were not impossible to overcome. For example, during negotiations, the Kikuyu represented the quantities of goods they desired with empty corn cobs of various kinds (Höhnel 1892, 161). The King of Karagwe sent a rope tied in knots for a similar purpose, the number of which corresponded to the number of tusks offered for sale (Grant 1864: 56). Reichardt cites an example from central Tanzania of marking the circumference and length of elephant tusks with straws (Reichardt 1892: 444-5).

Inhabitants of the near-interior slowly but systematically adjusted to the use of coins. This was especially true of the Mrima coastline, where they circulated up to a depth of about 200 km inland. The growing trust in coin money (mainly copper Indian pieces) facilitated commercial penetration for small merchants who could not afford to hire many porters, and accelerated the introduction of this area into the commercial circle of the coast. Coins were used there not only for the exchange of goods, but also in the function of social payments (Pawełczak 2010: 60-3). However, further in the interior, depending on the region, different types of beads or *kauri* shells were used in a similar function. The use of a standard regional-specific medium of exchange allowed local rulers to maintain some degree of control over trade. In more peripheral regions, the caravan merchants had to adapt exchange systems based on local products. One example is the country of Ufipa, where the "currency" was dried fish (el Murjebi 1974: 54, 58).

The issue of weights was also a field ripe for abuse by merchants from the coast, who ruthlessly made use of their better orientation in trade matters and access to information. In transactions with interior people, coast men used volume and weight measures with the same names as were used at the East African coast, but manipulated their size in a way that was favorable to them (Krapf 1882: 158). Stanley cites the observation of an attempt at fraud in Zanzibar. A resident of the interior arrived at an Indian shop with an ivory punch weighing several *frasila*. Banian, putting it on the scales, was ready to swear that it weighed no more than 1 *frasila*. He reacted to the protests with a scream, not allowing the guest to leave (Stanley 1872: 7). In his letter to an American department store, Tharia Topan directly advised the recipient to offer rolls of cloth on the East African market with labels inflating the length of the roll. Such scrolls, respectively cheaper than full-fledged ones, were more popular among merchants, who later offered them poorly-oriented recipients in the interior (PEM, D).

It can therefore be concluded that coastal traders used their advantages resulting from better access to buyer information, as well as from imposing their commercial culture and manipulating it in their own interest. The area where this advantage existed did have geographical boundaries; however, their precise delineation is quite difficult to determine. With the exception of the central route, this area reached the furthest reaches of the Usagara mountain range. Outside of this border, enforcing claims against interior residents could provide only military and political advantages.

7 | CONCLUSIONS

When one looks at nineteenth century East Africa from the point of view of the structures of trust building and risk reduction, several conclusions may be drawn. At first sight, the region seems to be composed of two areas: Zanzibar and the coast where the state and law regulating execution of contracts were well established, and the interior where such rules were just emerging. In fact, the emergence of new legal and moral environment of trade took place in both sub-regions in a way which is difficult to compare. The Muslim coast was penetrated by modern, global, capitalist practices whose bearers were Indian, and to lesser degree, Western merchants. Consequently, it was not only judicial and conciliatory institutions of the indigenous society that mediated the intrusion of the global but rather, and at times predominantly, consular and overseas courts. If reference was made to Muslim law, which was in many cases unavoidable, it was to some extent bent to the needs of modern trade. The pressure of global economy pushed deep into interior. The Islam-based economic culture played there the role similar to that of the western-cum-Indian custom and justice in Zanzibar. In none of the cases the external mediation led to an integration of views on what was fair in business and the development of risk reduction methods. The westward expansion of Islam based on migration, as well as conversion to Islam, created some sense of a moral community which assimilated elements of the indigenous cultures of these areas. Outside this community, the cultural and institutional framework guaranteeing execution of contracts may seem to be unsound. However, the growth of the caravan trade indicates that for many caravan entrepreneurs the framework worked well enough to undertake the risk of a *safari*. Perhaps the very belief in the strength of the Zanzibar state was the factor that helped overcome all fears. Not without reason: although seemingly weak and distant, the state could be surprisingly effective.

For the peoples of the interior caravan trade carried new challenges: practical ones, resulting from illiteracy, ignorance of the counting, measures and weights, and even more difficult, related to the violation of old social structures and the moral order. In a long run one can see that the spread of Islam provides means of consensus to the societies whose traditional balance was distorted. For instance, in the interior of West Africa Muslims brought and propagated their already well-established and religiously sanctioned culture of commerce. A stable, cohesive commercial culture did not emerge in the interior East Africa, certain standards of conduct, however, were established, even if wavering and negotiable, as a result of the clash of different traditions and ethical systems. In some cases, old customs, such as the pledge of a nephew and blood brotherhood, functioned in a new context. Characteristically, a product of cultures of the interior such as the blood brotherhood was not always effectual. Nevertheless, petty Muslim merchants trying to trade within a limited distance from the coast or on less frequented routes had to rely on it in their contacts with non-Muslims. With their well--established and religiously sanctioned culture of trade, the coast men were in a privileged position, even if they did not have a military advantage allowing them to impose their own rules. Dissemination of credit only seemingly brought equal opportunities. Real profits from caravan trade required bonds of trust and loyalty, but also fire weapons, and hence the access to the state apparatus of the Sultanate of Zanzibar was necessary. All the above were available to members of a small merchant elite. One could enter it by inheriting knowledge and business contacts: both in the interior and among the financiers on the coast. It cannot be ruled out, however, that a career "from scratch" was possible under the condition of entering into appropriate marriages with representatives of an interior power elite and gaining the trust of financiers on the coast.

Risk is a factor that modern economists can measure and describe. It is much more difficult for a historian working on the basis of relatively few and often accidentally created sources especially that the activity in question was so much intertwined with culture, religion, war, and diplomacy. One can only asses the general risk trend in the East African caravan trade. It may be broken into the risk incurred due to the general destabilization of the region (including the coast), which certainly increased, and the risk due to factors related to its organization. In the latter case, the answer is ambiguous. Although on the coast the prices of ivory and slaves grew, it did not balance their growth in the interior. This was due to better information flow, development of caravan infrastructure and trade procedures, emergence of a specialized group of commercial agents and brokers, evolution of consumer needs and tastes towards greater variety and choice, strengthening of the political power along major trade routes (Pawełczak 2010: 109-123).

The last question concerns the emergence of commercial infrastructure, understood as a system of roads, supply bases, exchange points, but also of connections and exchange of information between trade participants. Did these processes, in the longer term, favored traders or compromised their interests? Certainly, greater profit was achieved by those who were cutting new routes: both on the western edge of the Zanzibar caravan system where competition was almost absent, and in the near hinterland where new products such as rubber were to be found. Furthermore, the biggest players engaged not only in trade, but also war and diplomatic games. Those who followed the usual paths, not moving away from the places where the value of commodities and the rules of conducting trade were already known, had to be satisfied with minimal profit with the great risk of losing their lives and property. Nevertheless, many traders chose the latter which proves that it was still attractive for many inhabitants of the coast and interior.

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