Transactions and Informality

Financial Needs and Relationships in Colonial Dakar, 1914-1944

Transactions et informalité : besoins financiers et relations à Dakar, 1914-1944

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On July 11, 1923, an agent at a local police station in Dakar, capital of France's vast French West Africa (FWA) colonial federation, received two men who sought to file a complaint against another man for breach of faith. B. Gueye and D. Mbengue told authorities they had given 325 francs to M. Badiagne to purchase millet but asserted he had failed to do so¹. They sought to recuperate the funds. To investigate the charges, police brought Mr. Badiagne in to be interrogated. He told them he indeed took the money to effectuate the task but then lost it. He had been keeping the money on his person but then fell victim to a pickpocket, he claimed. In an effort to replace the lost sum, Badiagne said could draw funds he was keeping with a shopkeeper downtown named Moustapha. The matter would remain open until authorities recorded confirmation that Badiagne had refunded the 325 francs. No follow-up occurred on the part of either the plaintiffs or the defendants, and the case was classified as inconclusive.

Transactional relationships such as those above were common in colonial Dakar, where, as it is argued here, the intersection of urban African networks and colonial policies concerning African fiscal lives in the capital produced a local transactional culture in which informality was central. Colonial administrations created system in which most of a city's financial resources were available through official channels over which the state had control and were limited or inaccessible to average people, especially Africans (Cooper 1983, 1987; White 1990). In Dakar, part of the mechanism of ensuring the exclusivity of the formal economy was an ideological framework that cast Africans as fiscally immature, making access to funds other than the most necessary inappropriate. Placed into a colonial schema meant to create perpetual need among African city dwellers and retain them in the low-paid labour force, Dakarais forged opportunities in one another. An exploration of court cases and contextualization of them in those policies

1. Archives nationales du Sénégal, Series 5M, Tribunal de première instance de Dakar, Affaires classées sans suite, Gueye and Mbengue v. Badiagne, 11 July 1923, ANS 5M/209(184). Hereafter, 5M references take short citation form.

reveal that the ability of Dakarois to turn toward other city dwellers as financial resources was a key necessity in the colonial city prior to the end of World War II.

Since the transactional culture of Dakar sought to permit maximum flexibility to people subjected to numerous restrictions, the state in fact helped create the informal system. The administration's efforts to curb African accumulation merely encouraged creative fiscal practices to flourish in colonial Dakar. This was then coupled with the state's efforts to keep permanent African settlement in town at bay, another policy that ultimately encouraged informality because it fostered fluidity of movement. People in Dakar focused on quick, adaptable, and flexible strategies of resource access. Social networks were key to such a system.

Informality is by its very nature a difficult subject to assess. Invisible in many ways but obvious in others, it developed over the course of the 20th century to dominate African economies across the continent. With equally rural and urban roots, informality takes many shapes and serves various purposes. Often taken to be a post-colonial phenomenon associated with the struggles of the eras of structural adjustment and collapsing states, informality is in fact more deeply entrenched. Examining official documentation on economic performance yields few results in seeking to prove such a thesis. However, turning to the everyday transactions of people in economically dynamic environments such as cities provides important clues as to how informality might have emerged and operated. This analysis delves into the records of people's complaints about one another as they appeared in Dakar's entry-level civil courts, the primary venue for opening cases on matters ranging from debt to family disputes over inheritance. While this examination cannot make sweeping claims about the extent or volume of informal networks, it proposes the driving forces behind them: the French state's race-based policies on access to urban resources, and people's willingness to rely on one another as solutions to the barriers placed before them by the colonial state.

The Gueye and Mbengue v. Badiagne case above was a common type for the entry-level courts of colonial Dakar. People visited and wrote to administrators on a daily basis to seek resolutions to problems involving loans, debts, services, purchases, contracts, and all kinds of transactions that were commonplace in an urban setting. Just as frequent, though, was the abandonment of efforts to resolve such issues through official channels. Many cases received "without pursuit" classification, typically because the plaintiff, defendant, or both disappeared, unable to be found by authorities and leaving the matter unresolved in court. A highly transient city, Dakar offered people quick opportunities, most of which were accessible through people. More than simple transactions, dealings that came to the colonial justice circuit in Dakar were interactions and relationships between people. Often, they transpired between individuals rather than formal entities or businesses. Dakarois sought funds in the forms of currency, kind, and

credit in one another, and they provided such resources based on mechanisms such as kinship bonds, neighbourhood trust, cultural affinity, and patron-client dynamics, themes that have been common to monetary relations in Africa (Guyer 1995, 2004; Guyer & Stiansen 1999).

Tribunal de première instance: Sources of Transactional Disputes

Several types of historical sources ranging from colonial state reports and correspondence to oral testimony of Dakarois are important in this examination. Central is a collection of records from the entry-level civil court, the *Tribunal de première instance*. The court's archives for the years 1914 to 1944 hold a wealth of information about everyday life in the city. The Tribunal was the first point for in civil matters for which Dakarois sought judicial recourse. A litigant opened a case by lodging a grievance either with police or in writing to the public prosecutor. The archives thus contain both letters and written records of verbal complaints, as well as testimony of interrogated witnesses. Present in these records are a myriad of details about common issues people faced in managing urban life, especially in matters of money and transactions. The Tribunal drawn on here was of a particular nature. Technically, it was a venue for those who enjoyed access to French metropolitan law: *originaires* (original inhabitants) of Senegal's four communes, which included Dakar, as well as French citizens non-native to Africa. In reality, the court fielded complaints from a wide spectrum of urban residents and visitors. For many years, administrators did not apply rules of access stringently, and even when applied, only one party had to meet such criteria. Another reason is that witnesses consulted could be of any status. The second trait of these records is their classification as *sans suite* (without pursuit), meaning they received no further action. Many grievances received no follow-up because the court deemed them non-actionable or directed to the inappropriate venue.

Since the judicial outcome is unknown, focus on judgment recedes and analysis of the records can take place in a qualitative way. The aim here is not to assess how people accessed the courts, as has been done in a number of studies (Chanock 1985; Christelow 1985; Mann & Roberts 1991; Roberts 1999; Shadle 1999) but rather to locate the intricacies of urban life that are visible in the case data. The content of complaints, the profiles of the litigants, and the combination of patterns and details that reside in the Tribunal dossier are all rich sources of local history. A comprehensive look at the more than 1,000 records considered for this research show the most common case type to have been transactional. Grievances about loans, work, and both commercial and residential transactions came in daily. These records depict the everyday world of colonial Dakar in terms of the dealings they pursued—sets of practices and ideas that permeated interactions of exchange, service, gain, and agreements. Transactions in diverse

sectors often entailed similar procedures and problems. Those similarities derived from the particular colonial urban context in which the participants acted.

Such a lens is naturally limited by the nature of the sources on which it rests. The most important note to make is that court records entail dispute. Since conflict is the necessary component for such records to exist in the first place, the information mined from the Tribunal archives are products of situations that reached an impasse or urgency. Not each daily transaction in colonial Dakar reached such a stage. Still, social scientists long have used court records, locating that representational potential in disputes (Epstein 1953, 1954; Gluckman 1955a; Bohannon 1957; Fallers 1969; Falk Moore 1986). Conflicts in courts were important moments that provide insight into the broader field of relationships and activities in which dilemmas emerged (Fallers 1969; Roberts 2005). Worth considering here is that people in colonial Dakar did not require major crises to access the courts. Many of the cases in the Tribunal records were resolved easily by the time an official treated the case; some already had been resolved. Indeed, one administrator in Dakar noted in his comments on the courts activities the “public’s tendency [...] to come to the police for even the most minor incidents of daily life”². Dispute, inherent to such archival sources, does not make them anomalies. By seeking out details of transactions that reveal social relationships, local norms, and urban constraints, we take the dispute as an opportunity to access information that otherwise might not have surfaced in archival records. The court records also allow us to place the priorities of city dwellers in conversation with those of the colonial state.

Race and Resources: State Logic in Colonial Dakar

As in many cities in Africa, access to financial resources in Dakar was through employment with the colonial state or its corollaries. Both capital of FWA and primary port of Senegal and French Soudan, Dakar had two major employment sectors—port and administration. State services employed educated Africans and labourers of various sorts. The port sector entailed handling fuel and cargo, the railway serving the port, and commercial houses. Dakar also required a range of services for visitors and sojourners. City dwellers found employment in *cafés* and shops serving Europeans, for instance. These sectors made up the formal employment scene of colonial Dakar, and the state attempted to monitor the availability of labour and rates of pay in many of them. Administrators’ attitudes about the financial needs of the local population were based largely on their understandings of these sectors as the drivers of the capital’s economy. The activities that

2. Dakar et Dépendances, Annual Ensemble of Reports—Police and Safety, 1932, ANS 2G32/22.

took place underneath were either hidden from officials' view or considered by them to be signs of unsound economic behaviour.

The port was the state's main economic concern. France invested in it at several intervals to assure a healthy groundnut trade, as well as create a major maritime fuelling station in the southern Atlantic. By 1920, forty million francs were allotted for large-scale expansion of the port (Seck 1970: 323-331), with additional sums for improvements to roads and streets that served it³. The economic crisis that began at the onset of the 1930s actually worked in Dakar's favour. Ships began making berth at Dakar over Senegal's groundnut town, Kaolack, because of higher capacity and greater commercial options (*ibid.*: 399-406). As the economy recovered and groundnut production expanded, Dakar received increased traffic (Betts 1985; Boone 1992). An entrenched role in the groundnut trade helped Dakar establish deeper connections to its hinterland from which many urban residents came in search of work. Dock work was a major draw for labour seekers, as in other African colonial ports. With a fully functioning, lucrative port sector, Dakar was positioned to thrive. To foster growth, the colonial state required cheap labour and a steady urban population that did not grow exponentially and thus increase the burden on state services. Those priorities went hand-in-hand with the assertions administrators made about African fiscal responsibility.

Official priorities were to maintain cheap labour and discourage permanent settlement of Africans in town, a development they feared would tarnish the capital's outward display of European grandeur. The state joined those priorities to its paternalistic mission toward Africans in matters of modern urban life: tutelage in the areas of fiscal restraint and careful planning. Authorities held that local populations required slow training to disabuse them of wasteful, risky financial behaviour. That made it pointless to fix pay rates at anything other than the level of basic necessities. In communications about wages and living standards, bureaucrats consistently framed the topic in terms of need, and need was determined by race. They argued that Africans neither needed nor even desired any sort of accumulation. Earnings beyond those required to live were inappropriate for Africans, the claim held, because they had neither the same requirements as Europeans in their daily lives nor the capacity to create sound financial strategy. Pay configurations followed that logic. The phrases "very modest", "relatively comfortable", and "sufficient" were common in documentation about Dakarois and money⁴. This is crucial to understanding the evolution of local practices in everyday transactions. In a context in which the state intentionally kept earning potential low, Dakarois became flexible in their strategies to access and use financial resources.

3. *Sénégal. Territoires d'administration directe. Rapports trimestriels des cercles, escales et communes mixtes*; Rapport du 2^e trimestre 1915, Gouvernement du Sénégal, Délégation de Dakar, ANS 2G15/28.

4. Inspector of Colonies, Report on The Standard of Living of Natives in the Circumscription of Dakar, 4 Feb. 1939, and Response of the Governor-General to the Report of Inspector of Colonies, ANS 4G/107(105).

Documents from 1930s provide particular insight into that logic. The rise of the Popular Front in France yielded an increased interest in human welfare at home and in the colonies. A unique window thus opens to historians because the state produced a number of reports with that interest in mind (Hosington 1984; Bernard-Duquenet 1985; Jackson 1988; Cooper 1996; Chafer & Sackur 1999). The French state set up a number of missions to FWA to assess questions that ranged from food production to the condition of women (Coquery-Vidrovitch 1999), and resulting reports included a robust study of standards of living in Dakar. Issued in 1939, it categorized the city's inhabitants and assessed them in terms of the state's concept of need and responsibility. Although framed in the language of its reformist era, the 1939 report echoed ideas France had held since the debut of its colonial venture in Africa about cultural superiority and the need for Africans to evolve under its guidance. The left-leaning priorities of the Popular Front merely provided a different framework within which French officials expressed its paternalism. The report reveals authorities' beliefs that Africans were unable to properly manage money and required oversight in access to it.

In laying out needs, the administration identified three primary strata of urban society: labourers, educated employees, and the autochthonous Lebu, who were landowners and fishers. The needs for each were cast differently. All were presumed to have fewer, less complex requirements than Europeans. Departing from that standard, different necessities existed. The report asserted that an educated African head of household working for the administration could earn less than his French counterpart because he was to live in simpler surroundings and provide a basic, locally-based diet to his household. The state maintained it provided civil servants earned "average incomes", but the report's profile of a typical civil servant was far from the local norms of an average African household head⁵. A typical family was expected to have a man, one wife, and four dependents, normally indicated as children. Neither extended family and dependents, whether in the city or in rural areas, nor social obligations such as rites of passage, figured into the states calculations of an African employee's financial burdens.

For the labourer, there were fewer considerations: the objective of pay was to perpetuate work in town for a determined time. Colonial officials saw the survival as the sole goal a worker's pay met, and survival was relative⁶. As the state understood, a worker needed to earn enough to feed

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5. Inspector of Colonies, Report on The Standard of Living of Natives in the Circumscription of Dakar, 4 Feb. 1939, and Response of the Governor-General to the Report of Inspector of Colonies, ANS 4G/107(105).
 6. This philosophy pervades colonial communications of all sorts. An earlier expression of the difference in lifestyles can be found in a confidential letter from the lieutenant-governor to the governor-general on the Medina, 15 Jul. 1915, ANS 11D1/1284; thirty years later, reports on rations during World War II communicated the same ideas in drawing out differences between European and African needs, ANS 2G44/19.

himself and replace the calories he had spent at work. Caloric generation was specific to the context of a local African diet based on rice and fish, consumed communally with other Africans—this was expected to make caloric replacement an inexpensive task. Housing was similarly framed. Labourers could “be considered, for the most part, as single men because they live[d] as such, the family (wife and children) living in the village with the ease of life in the bush”⁷. Their earnings, therefore, did not need to support families in rural areas. Moreover, workers could be expected to live in close quarters. “The labourer will share, with one or two of his friends, a room for which rent can vary”, the report asserted. Authorities argued for Africans’ preference for communal living, rejecting that room-sharing was strategy resulting from low worker pay.

For the autochthonous Lebu, yet other expectations existed. Dakar’s Lebu possessed houses with gardens and engaged in fishing, participating less in labour and civil service⁸. “The abundance of fish and the high demand [...] makes fishing among the most lucrative industries. It is estimated that a fisherman in the suburbs of Dakar can earn an average of 50 francs per day”, the Ministry of Colonies reported in 1939. “But, knowing how to limit his needs, this fisherman only works one of two or three days at most and relaxes the rest of the time”⁹. Such assertions clearly communicated the racist notions that buttressed the state’s approach to needs and responsibility. It was common for colonial administrators in Africa to argue that Africans preferred leisure to work and did not seek accumulation, a logic known as the backward sloping labour curve thesis that held sway among European scholars into the middle of the century (Berg 1961). These attitudes toward autochthons, labourers, and educated employees were hallmarks of French colonial policy, rationalizing policies driven by inflexible and paternalistic notions about race, as well as by priorities to maintain an exploitative economy. Accumulation, even in slow increments, was impossible in such budgets. Dakarois were to earn the “vital minimum”, the state held, because of the African aversion to work and inability to handle money¹⁰.

The commitment to the philosophy of “just enough” occurred against a backdrop of an increasingly expensive urban environment. Dakar’s growth from the First World War to the Second World War witnessed dramatic

7. Inspector of Colonies, Report on The Standard of Living of Natives in the Circumscription of Dakar, 4 Feb. 1939, and Response of the Governor-General to the Report of Inspector of Colonies, ANS 4G/107(105).

8. Inspector of Colonies, Report on The Standard of Living of Natives in the Circumscription of Dakar, 4 Feb. 1939, and Response of the Governor-General to the Report of Inspector of Colonies, ANS 4G/107(105).

9. Inspector of Colonies, Report on The Standard of Living of Natives in the Circumscription of Dakar, 4 Feb. 1939, and Response of the Governor-General to the Report of Inspector of Colonies, ANS 4G/107(105).

10. Inspector of Colonies, The Standard of Living of Natives in the Circumscription of Dakar, 4 Feb. 1939, ANS 4G/107(105).

risers in costs of living. Already in 1917, as the city's population edged above 20,000 residents¹¹, administrators took note of rising costs and the challenges they created for workers¹². Roughly twenty years later, they continued to find that the "cost of living [was] very high in Dakar [...]"¹³. The problem persisted more than two decades later, in the 1940s, with greater pressure on urban residents as the city expanded and served more regional roles¹⁴. Growth was rapid: Dakar's population was counted at nearly 60,000 inhabitants in 1929¹⁵, and those numbers doubled by 1938¹⁶. Nonetheless, the state's attitude remained consistent over time: Africans required little and could not manage more. Entrenched in the priorities of an extractive colonial state, administrators were unwilling to consider the ways in which such an assertion was misplaced. The transactional culture of colonial Dakar constituted a rich field of interactions in which city dwellers created resources where the state would have asserted none existed, engaged in creative practices to meet obligations far more numerous than those the state counted, and made use of people and possessions in ways administrators considered irrational but locals understood as normal.

Networks of Personal Possessions

One of the clearest examples the state found of irrational economic behaviour and lack of foresight was in the widespread practice of pawning material objects. Pawning personal possessions to access liquid funds was a device Dakarais, like many Africans across the colony, used commonly by the 1920s. As early as 1907, the governor-general of Senegal was already discussing the matter with Paris. The communication warned that Africans were "devoid of any notion of foresight" and too readily participated in practices leading to impoverishment¹⁷. In cities, pawning and credit were becoming quite commonplace, taking on new, more monetized forms than in rural areas, where farmers dealt in forecasted harvest results. Asserting

11. Population statistics for Dakar in the earlier decades of the 20th century vary. Estimates from various sources range from 19,000 to 25,000. This estimate from 1915 is drawn from: Confidential letter from the Lieutenant-Governor to the Governor-General, 18 Jul. 1915, ANS 11D1/1284.
12. In 1918, the trimester reports stated that the "rising cost of living" provoked discontent among workers on the large state projects. A strike was threatened in late 1917, and requests for a daily wage of eight francs on several worksites had already emerged by early 1918. Dakar, Trimester Reports 1918, ANS 2G18/20.
13. Inspector of Colonies, The Standard of Living of Natives in the Circumscription of Dakar, 4 Feb. 1939, ANS 4G/107(105).
14. Letter from Sekou Keita to the attorney general, 7 Sep. 1944, ANS 5M/270(184).
15. A 1934 report had Dakar's 1929 population at 50,000 Africans alone, this an estimate of nearly 60,000 is more likely by 1930—see ANS 3G2/1(1).
16. Dakar et Dépendances, Police et Sûreté, Annual Report, ANS 2G37/33.
17. Secrétariat Général, 4^e Bureau, Paris, "Question des prêts sur gages et de l'assistance aux indigènes", 2 June 1907, ANS Q63.

that Africans disposed of “few resources”, authorities were wary of pawns and loans because, they asserted, such practices robbed people of “the few objects of value” they possessed¹⁸. Over several decades following these early statements, pawning expanded as city dwellers sought creative ways to meet their monetary needs. Cases brought before the Tribunal de première instance de Dakar over the thirty-year period from 1914 to 1944 often involved pawning transactions. It was a widespread financial strategy in colonial Dakar, where money was tight.

The colonial state’s idea that practices such as pawning personal effects were part of a cycle of desperation or impoverishment finds challenge in the records of the Tribunal. Contrary to officials’ beliefs, pawning transactions could be configured as part of broader concrete plans. Africans pawned possessions for cash for a variety of reasons, including creation of savings. Specific case examples provide valuable evidence of transactional decisions made in a context of limited income, urban social networks, and financial strategizing. A 1918 case between A. Mbaye and O. Ndour illustrates this well. Mbaye’s complaint to the court concerned a sum he previously had left in the hands of Ndour and then sought to recover. Mbaye told court officials that the ninety francs were “savings” produced in part by pawning possessions and in part by saving wages made in Dakar¹⁹. Mbaye’s presentation of himself was as a careful saver who adopted a range of methods to ensure he had a cash reserve. He saved wages, pawned items, and deposited money with a third party who he believed would both protect the funds and make them available as needed. Supplementing employment earnings was common in Dakar since wages and salaries were rarely sufficient. Authorities recorded Mbaye’s profession as “labourer”, thus his pay was likely low. Workers like Mbaye often turned to management of material objects as resources as part of an overall financial plan to amass resources in the capital.

In addition, a clear relationship had to exist between Mbaye and Ndour to allow the latter to function as a savings bank. The pawn was only part of the financial strategy. Once Mbaye had produced funds by pawning an object, he sought to safeguard it, trusting another individual more than himself to do so. While administrators interpreted such practices as evidence of an African absence of self-control and responsibility, Mbaye’s cases and those like it demonstrate that responsibility resided in relationships. The person who desired to save funds protected them from his own sphere of financial obligations by placing them with someone else. In accepting them, that individual became bound by a social contract that was perhaps more important than a financial one: operating far from any institutional rules or processes, the two parties relied on their mutual trust and social credibility to ensure the savings were kept properly.

18. *Ibid.*

19. Mbaye v. Ndour, 13 Feb. 1918, ANS 5M/203(184).

That notion at the heart of many of the transactions that took place in the streets and homes of Dakar rather than in its shops or banks is reinforced in the Tribunal cases in which willingness of people to loan possessions to others to pawn to meet immediate financial needs was clear. In a 1922 case between D. Diop and M. Diouf, the latter had borrowed a bracelet from the complainant with the purpose of pawning to allow the purchase of stock for his butcher's shop. The assumption was that once Diouf had sold his butchery product, he would be able to reclaim the bracelet and return it to Diop. When Diop encountered difficulty getting a response from Diouf, who had neither yet returned the bracelet nor compensated its value, he filed a grievance²⁰. The same scenario occurred between K. Mballo and A. Ndiaye in 1930. Mballo came to officials after being unable to find Ndiaye, a tenant to whom Mballo had loaned jewelry to pawn when Ndiaye needed money. The *Mballo v. Ndiaye* case is particularly interesting because it shows Mballo's willingness to hand valuables over to a tenant to permit access to money in a time of need despite the unpaid housing debt to Mballo. In the complaint to authorities, Mballo conveys a conception of Ndiaye's rental obligations and non-rental finances as discrete debts: the record listed the two debts separately and cited only the pawned object as the matter at hand. This ability to separate financial obligations, making money work meet different urgencies and goals, was common in colonial Dakar. While court officials sought to create an overall debt case between Mballo and Ndiaye, the plaintiff had a more specific concern. Mballo's approach is illustrative of the earmarking and creative strategies Dakarais employed. Moreover, a social of kin linkages might have connected the two parties, allowing them to treat the rental debt and pawned item separately.

This was rarely understood but administrators for whom the local practice of parcelling debts and resources reinforced French notions of African inadequacies in financial management. Although the compounded debts in the *Mballo v. Ndiaye* case represented controversial transactional practice in official eyes, city dwellers understood their financial engagements as dependent on many criteria. The most important of those were urgency and social relationships. If Ndiaye's need was urgent, and if an acknowledged relationship existed between Mballo and Ndiaye, the rental debt could be set aside as a solution was created to assist Ndiaye. Siphoning debts and lending on an individualized basis were practices anchored in new relationships of trust that were recalibrated in an urban context that had both diversity and common experience built into it. It was the combination of these two elements—diversity and common experience—that made other affinities such as place of origin recede to allow for city dwellers to transact broadly and with maximum benefit. While solidarity among immigrants from other regions of West Africa and from places further afield played a role in creating important networks in Dakar, those networks were not the sole conduits

20. Diop v. Diouf, 29 Nov. 1922, ANS 5M/208(184).

that propelled the city's transactional culture²¹. Tribunal records contain as much case evidence of transactions among people with no linkages as among parties with bonds of origin. In a context of colonial state efforts to limit people's options, urban residents multiplied their options by crafting a repertoire of practices in which all engaged with the mind to yield maximum benefit.

A 1934 case between B. Boucher and I. Dieng shows this well, demonstrating the practice of pawning to have been common enough that it was not limited to Dakar's African community²². Boucher's complaint concerned a gold chain that he had loaned to Dieng to temporarily pawn for funds Dieng needed. He indicated in his grievance that he considered the possession quite valuable²³. Boucher gave no explanation as to the circumstances of the loan of the object, nor did he explain his relationship to Dieng. Parting with possessions of value was an act administrators saw Africans alone as all too ready to perform, but cases such as *Boucher v. Dieng* call such assumptions into question. It was not an isolated incident—others appeared in the Tribunal records. The 1940 files contain a contentious pawning case between F. Gueye and Dr Siblaner, to whom authorities referred using his title rather than first name. Gueye explained that she had entered into a loan transaction with Siblaner in which she pawned gold for cash. She claimed she then satisfied the terms of the loan but was unable to reclaim the gold²⁴.

Such incidents demonstrate that city dwellers from different backgrounds and in varying financial conditions participated in a set of practices involving the use of objects as a means of funds procurement. Personal possessions opened up the quickest path to obtaining money to meet other obligations. The other advantage they presented was their status as objects clearly linked to individuals. By taking out a loan in the form of a personal possession of a neighbour, colleague, of family member, the person who entered into debt did so with a very strong sense of the personal nature of the loan. Rather than procuring funds devoid of meaning from a distant

21. See, for example, cases in the files ANS 5M/210(184), 5M/211(184), and 5M/218(184) for transactions among Cape Verdean Dakarois. See, for a clear example among Lebanese Dakarois, *El Hindaoun v. Rahmoune*, 16 Dec. 1930, ANS 5M/221(184). For a transaction between two Casançais, see *Huchard v. Dalmas*, 20 May 1924, ANS 5M/211(184).

22. *Boucher v. Dieng*, 9 May 1934, ANS 5M/232(184).

23. There is always a certain degree of risk in assuming that a French name and surname in the records confirm a person's European identity, but most typically the use of the title "Mr." before his name acts as a confirmation of that identity since the officers involved accorded the individual the term of respect they never placed before the names of Africans, Lebanese, or Cape Verdean parties. In this case, Boucher appears as "Mr. Boucher", and his first name appears only later on in the records. The possibility remains that Boucher was mixed race but even if that was the case mixed-race Dakarois to a very large extent folded into the city's European community.

24. *Gueye v. Siblaner*, Dec. 1939-Jan. 1940, ANS 5M/252(184).

institution, the borrower took on an object that had value to its owner, the lender. The ramifications of defaulting on the agreement carried more than simple financial penalty but an added element of social shame and potential loss of respectability. Of course, city dwellers clearly understood that these types of loans could result in loss of the objects nonetheless, since they regularly made cases before French officials about the expectations built into pawning transactions. In general, though, grievances did not bring into question whether or not parties had the right to use items to generate loans but rather what the time delay or terms of reimbursement were. No notion that the practice was unwise, as officials held, shows itself in Tribunal records. Indeed, the 1944 case *A. Ndiaye* brought to authorities shows the planning Dakarais attached to pawning. Earlier that year, she had pawned a jewelry box to D. Ndoye for 1,200 francs, seeking funds to meet “pressing family needs”²⁵. Three months later, she produced the repayment and sought to reclaim the box per the agreement. The state’s generalization about African lack of foresight, wasteful spending, and inability to handle funds found little resonance in urban courts.

Credit Without Collateral

Even more than pawning and using collateral for short-term cash loans, use of credit was widespread practice in colonial Dakar. In the Tribunal files, references to credit permeate records every year from 1914 to 1944. A simple credit transaction was more accessible than a pawn agreement because there was no item to be restored later, only outstanding debt. Credit was crucial because of the high cost of living in colonial Dakar and the consistently low wages at which the state and European employers kept Africans. While this is not a full investigation of credit, it shows the ubiquity of credit as a financial device in the capital. By asking the people to survive on the bare minimum, French officials helped foster a local culture in which credit was fundamental and necessary. Dakarais employed credit in the transactions large and small, and its availability permeated nearly every type of purchase and service. As they did in pawning transactions, people engaged in credit both within the boundaries of social networks, often looking to colleagues and neighbours.

Although it expanded in the 1930s, credit existed as part of the local transactional culture well before then. Many cases from the 1910s into the 1940s reveal the importance of credit in the lives of Dakarais. It was already common enough by 1922 that shopkeeper I. Kane brought a grievance against tailor B. Ndiaye for selling a garment of his on credit when he was instructed not to do so²⁶. Kane reported that Ndiaye not only had

25. *Ndiaye v. Ndoye*, 1 May 1944, ANS 5M/268(184).

26. *Kane v. Ndiaye*, 10 Jul. 1922, ANS 5M/207(184).

sold it on credit but also sold the garment for less than the instructed price. In his defence, Ndiaye explained to Kane that he had sold it for 45 francs on credit and was awaiting payment. His explanations suggested that he expected payment to be made. The case reveals two important elements of credit. First, credit was prominent enough in Dakar's transactions that urban residents had to be vocal about avoiding it. Second, credit allowed people to create opportunities. If Ndiaye was under pressure to sell the garment and found no clients able to pay the requested price in cash, he could offer credit to acquire a client. Conversely, the client could have been able to encourage Ndiaye to accept a credit transaction, for instance through social ties that encouraged trust.

The economic crisis of the 1930s made the need to stretch financial relationships and procure funds on the basis of credit all the more important. Credit cases proliferated in the early 1930s in the Tribunal. The increasing expense of living in Dakar, in conjunction with the new economic pressures of the era, made credit more important to supplement or even replace other resources. Court records demonstrate that Dakarais needed and used credit as the city grew and costs rose. Many cases show individual debts compounded one upon the other as people balanced needs with income and prioritized certain debts over others. In 1931, W. G. Diouf, a Gambian who had obtained French status, wrote a letter of complaint against another Gambian in Dakar for harassment. As authorities investigated the claim, they found that Diouf was indebted to a number of people, including the defendant²⁷. When questioned, witnesses pointed to the debts—one said Diouf owed 260 francs, and another 387 francs. Indeed, authorities often discovered deep networks of debt among litigants. Dakarais very clearly lived in a world in which expenses were greater than income. While functioning as a solution city dwellers used at every turn, credit also held potential to aggravate situations. As city dwellers compounded different loans upon one another, they created webs of debts that became difficult to disentangle at times. M. Mahmoud, a shopkeeper in the Medina district, experienced this first-hand in 1932, when unpaid debts from customers to whom he had sold on credit reached such levels that they prevented him from paying the rent for his storefront on time²⁸. Credit allowed his customers to continue consuming and Mahmoud to maintain a business but at the same threatened Dakarais' financial security as much as it buttressed it.

For some, the risks were not significant enough to discourage building businesses to which credit was central. Those who provided credit turned money into business at the most local urban level, becoming creditors alongside their primary occupation, typically commerce. Creditor was commonly a shopkeeper's role because retailers were able to operate in the most local neighbourhoods, a setting in which contact with one's debtors was constant

27. Diouf v. Sera, 10 Sept. 1931, ANS 5M/222(184).

28. Mahmoud v. Faye, 8 March 1932, ANS 5M/224(184).

and credit was bound to people's everyday needs through common purchases. The shopkeeper and client, in constant close contact and subject to neighbourhood dynamics of solidarity, were obliged each to conduct business with those social considerations in mind. The neighbourhood—an urban spatial unit rather than a unit of kinship—allowed more people of diverse origins to enter into such mixed socio-economic relationships.

While many creditors were African, other creditors such as the Lebanese²⁹ appeared in the urban economy (Leichtman 2005; Tarraf-Najib 2005; Oliver-Saidi 2010)³⁰. The Lebanese community swelled from the early 1920s into the mid-1930s as France's Syrian mandate brought new immigration to FWA and the Depression increased migration (von der Laan 1975; Leichtman 2005; Oliver-Saidi 2010; Arsan 2013)³¹. While immigration to FWA from the Levant grew rapidly across the colony, Dakar's case was special. Most immigrants passed through Dakar, even when destined for rural areas, and many stayed. A March 1938 report noted "massive immigration" of Lebanese to the colony, most of whom were in Dakar³². Indeed, over the thirty-year span of the records examined here, many files contain references to Lebanese roles in trade.

The history of the Lebanese in West Africa is adeptly addressed by a growing number of scholars of colonial FWA who explore in depth the internal networks of credit of the Lebanese and the debates that surrounded such immigrants. Of relevance to this analysis that draws on urban Tribunal records is to note the way African Dakarais integrated the figure of the Lebanese creditor into their shared vocabulary of the transactional landscape in the colonial capital. The term "Syrian" was used by Africans to refer to a merchant generally, and many litigants used "Syrian" to denote creditor alongside merchant. Mauritanian merchants might have been subsumed within the "Syrian" category by virtue of translation from local languages to French. Wolof speakers used similar terms to refer to people whose

29. Many dossiers show this: ANS 5M/205(184) through ANS 5M/211(184); ANS 5M/211(184); ANS 5M/220(184); ANS 5M/221(184) through ANS 5M/225(184); ANS 5M/228(184); ANS 5M/231(184); ANS 5M/233(184); ANS 5M/252(184); ANS 5M/253(184); ANS 5M/261(184); ANS 5M/265(184); ANS 5M/269(184).

30. Lebanese immigration serves as a prime example of this. See cases noted below in this article. Archival sources point to Lebanese commercial success in town. See, for example: Letter from Governor-General Carde to the minister of colonies regarding "Immigration of Syrians in FWA", 27 Dec. 1923, ANS 1Q322(77); and Maurice Darchicourt, "La Question des Libanais et des Syriens", in *Les Annales Coloniales*, 9 March 1937, ANS 1Q322(77).

31. ANS 1Q322 (77). This dossier contains a large and diverse collection of documents that archivists assembled for the common theme of dealing with foreigners. Citation of this dossier thus does not imply the use of a single document or even set of documents. Not all documents in the dossier are named. Where the name is obvious, it is noted. Otherwise, only the dossier is cited.

32. ANS 1Q322 (77).

origins were north of Senegal or from the Levant, and translators may have varied in their attention to such subtleties³³.

For Africans in Dakar, the Lebanese constituted a presence external to the kinship (fictive or real) groups on which Africans commonly drew for resources and support. The immigrant presence provided Dakarais the opportunity to borrow without engaging their most intimate social circles. Lebanese shops provided an option for those seeking local access to cash or credit³⁴. Patrons commonly carried balances with the local store³⁵. Buying on credit was a regular practice among clients of Lebanese-owned businesses, one that was convenient to Dakarais, for whom the high cost of living prevented adequate daily liquidity³⁶. Lebanese merchants also extended credit independently of purchases³⁷. The interest charged on loans does not emerge from the Tribunal data, since most litigants argued over principal and time delays rather than interest. The court records also do not indicate what results ensued when a debtor could not repay loans since they do not include outcomes and thus are classified as *sans-suite*.

Just as they could borrow, African earners in Dakar could lodge funds with Lebanese merchants if they desired to shield those savings from the web of loans that commonly occurred within kinship groups. Such groups often became the ways in which funds and objects of value quickly changed hands or became depleted through mechanisms of support. Thus, Lebanese merchants served roles in the local culture of resource management that grew in Dakar over the period, serving as a niche within the broader African-driven informal credit networks in the city.

War and the Illicit Informal

By the time of the Second World War, Dakar already contained a developed informal economy designed to meet the challenges of the urban colonial situation. The war brought on new dynamics in the capital as it became

33. The Wolof term *naar* broadly applies to Mauritians, North Africans, Lebanese, Syrians, Arabs, and others Senegalese consider part of a larger Arabized world. While more specific terms can indicate differences between them, the word *naar* is the most commonly invoked. As “Syrian”, “*naar*” also became nearly synonymous with merchant or shopkeeper.

34. See: ANS 5M/232(184), 5M/210(184).

35. See: ANS 5M/222(184), 5M/225(184), 5M/231(184), 5M233(184).

36. This idea became so commonplace that it made its way into local popular culture. See, for example, the Ousmane Sembene film, produced in 1968, *Mandabi* (*The money order*) (New York, NY: New Yorker Films, 2005).

37. See, for example, Sene v. “Djamil”, 26 Sept. 1923, ANS 5M/210(184); Diop v. Salky, 21 Mar. 1934, ANS 5M/231(184); Gueye and M’Bengue v. Badiagne, 11 Jul. 1923, ANS 5M/209(184); Diop v. “Michel”, 4 Jan. 1924, ANS 5M/211(184); Sarr v. Rosoul, 15 Apr. 1924, ANS 5M/211(184); Cissoko v. Jouni, 13 Jul. 1942, ANS 5M/261(184).

controlled by the Vichy regime, changes scholars have identified as significant in the political history of FWA because of the heavy-handed and racist nature of the regime (Crowder 1985; Cooper 1996; Echenberg 2000; Ginio 2006). In the local urban economy in which people engaged daily, Dakarais during the war ventured further into informal avenues in their transactions as they faced Vichy rationing and surveillance. Over the prior thirty years, they had established a local economy in which money was flexible and all forms of credit were ubiquitous. Survival was possible without regular work, and even those who worked in formal sectors often engaged in other activities to supplement their income³⁸. The war deepened a particular side of informality—illicit transactions. The cases examined above demonstrate that Dakarais operated in a transactional culture that folded in mechanisms of trust and creative use of resources, none of which the colonial state considered illegal, even if authorities frowned upon such practices.

Still, the administration always viewed the informal realm with a suspicious eye, seeing it as the incubator of illicit activity and as the territory of undesirables in the urban population. In 1934, officials verbalized their fear of the “floating population” that by then numbered beyond 20,000 people³⁹. With dramatic growth in the years immediately preceding the war—93,044 in 1936—came an increase in people living in town on very few resources⁴⁰. Authorities were convinced such urban sojourners had no means of existence because they did not have regular employment with the state, and thus administrators assumed such people assured their existence through nefarious means⁴¹. Unable to conceive of the array of options Dakar offered people, administrators assumed that the invisible was illegal, or at least dangerous. City dwellers whose means of existence were challenging for authorities to identify were suspect of criminality. In the mid-1930s, officials called for a reinvigoration of the use of vagrancy laws to push the “animators” of the city’s ills out of Dakar⁴². However, illicitness did not define Dakar’s informality in normal times but rather emerged most fully in times of great stress that drove people to new solutions.

With the outbreak of the Second World War, illicit deals were more frequently recorded as the entire city experienced both the scarcity characteristic of wartime and the repressive nature of the Vichy regime. Records of surveillance were a hallmark of Vichy, and the state’s efforts at control produced new sources that provide a window into the informal world.

38. See, for instance, *Penda v. Diallo*, 20 Dec. 1918, ANS 5M/205(184).

39. Direction générale des services économiques, Domaines, Note on “Développement des grandes villes en AOF”, 5 May 1934, ANS 3G2/1(1).

40. Demographic Reports, Census of French West Africa, July 1926, Centre des archives d’Outre-mer, Aix-en-Provence, France, Fonds ministériels GUERNUT 48.

41. Dakar et Dépendances, Ensemble of Annual Reports for 1932, ANS 2G32/22.

42. Direction générale des services économiques, Domaines, Note on “Développement des grandes villes en AOF”, 5 May 1934, ANS 3G2/1(1).

Dakarois struggled to get access to commodities, resources, and funds in the face of a regime that maintained the same racist basis of policies regarding Africans as the administrators of the 1920s and 1930s but did so in an overt way that reflected the racist policies being enacted in Europe (Cantier & Jennings 2004; Ginio 2006). Ruth Ginio (2006) has expertly examined the nature of the FWA Vichy regime, which shed the republican framework formerly employed in the colonial language. It used paternalist propaganda in the colonies to attempt to use Africans as foundations on which to rebuild a new France, and it reinvigorated older, self-glorifying and highly exploitative mechanisms of colonial rule to do so. Ginio has shown that the experience under Vichy prompted many Africans, particularly urban residents of cities such as Dakar, to turn more fully against the colonial state (*ibid.*). For Dakarois, therefore, the state became something that required more extreme measures to avoid. This occurred in the economic domain as much as it did in the form context of political confrontation. Not only did the informal become more necessary as a more authoritarian state took hold of the capital, but the adoption of illicit practices that allowed Africans to continue to access resources and maintain choices in daily life constituted avoidance of the regime.

Among the most common illicit practices were ration ticket trades and consumption card schemes, which occurred both between people with established relationships and between victims and perpetrators of fraud⁴³. While a great majority of the evidence of this resides in the wartime police and surveillance records, there are also clear instances in the Tribunal records. M. Ndiaye, a Medina resident from the French Soudan, came to police in July 1942 to lodge a complaint against his cousin for taking ration cards for clothing, baby supplies, and food to be renewed at a fee of 30 francs, and then not coming back with them⁴⁴. Similarly, in October of that year, A. Kanssain, also a Medina resident from Soudan, lodged a complaint against O. Thiam for taking his cards to be renewed and never returning⁴⁵. The essential complaint in such cases thus was theft, but additional layers of crime existed in the inevitable black market sale of cards or the use of them to acquire goods rather than to obtain renewal for the original holder.

The 1920s and the 1930s demonstrated that the transactional culture of colonial Dakar was adaptable, shifting around the parameters set down by the colonial state to constantly meet the needs of city dwellers. The types of court cases and nature of crimes recorded in surveillance records show that the onset of the Vichy regime constituted a new set of constraints that did not curtail informality but rather altered the landscape in which it operated. Stricter surveillance and an environment of propaganda and intervention in people's lives revealed to Dakarois the controlling nature of the

43. See, for example, Ndiaye v. Mbodj, 7 Jul. 1942, ANS 5M/261(184); and Kanssain v. Thiam, 3 Oct. 1942, ANS 5M/262(184).

44. Ndiaye v. Mbodj, 7 July 1942, ANS 5M/261(184).

45. Kanssain v. Thiam, 3 Oct. 1942, ANS 5M/262(184).

wartime state, and thus the informal economy moved further away from what the state would have considered acceptable practice. There was thus continuity in the nature of the Dakar's transactional practices in this way during the war. Where the change lay during the war was in the extent of illicitness that existed in those networks and practices.

As the wartime state redoubled efforts to control Africans during the war, city dwellers went to greater lengths to exercise economic autonomy, using illicit avenues to do so. These were not limited to commerce but extended into public services. Local African medical auxiliaries and nurses were observed taking bribes and gouging prices to see patients, for instance⁴⁶. Such an example reveals the ways Africans co-opted formal institutions and inserted them into informal networks of patronage during a time of exacerbated need. Part of an educated elite that resented the authoritarian nature of the Vichy regime (Ginio 2006), medical auxiliaries could have employed bribe-taking and patronage as a mechanism of self-enrichment, defying a state that sought to reframe them in a racist wartime vision of colonialism. Indeed the frustration among civil servants emerged clearly at times in the Tribunal records. An African civil servant made this clear in a letter in which he asserted the inadequacy of "that which [was] allotted to him in relationship to the actual demands of life"⁴⁷. Meeting life's demands was paramount to Dakar's city dwellers who sought success in the colonial world around them as the wartime state focused on building a new regime that would, if successful, only more fully exploit them. In such a context, the culture of employing social networks to gain access to resources—one for which the groundwork had been laid during the two prior decades—became more crucial.

This article has considered resource access in light of colonial official reflection and city dweller relationships with one another. The mentality of the French state about African needs, yielding deliberately low pay, limited the resources of urban people. The state went to great lengths to frame racist policies in the context of alleged African incompetence in fiscal matters. A local set of urban transactions arose out of that tension inherent to the colonial city. Dakar became a landscape of innovation in transactions that permitted people not only to survive but to thrive. Widespread use of credit, the pawning of possessions, and other creative means of producing additional funds were so widely accepted that such practices were litigable

46. Renseignements politiques, Service de Sûreté, September to December 1943, ANS 17G/410.

47. Direction des affaires politiques, "Impressions recueillies sur le moral des populations européennes, indigènes", 1939-1940, ANS 21G/150(108).

in colonial courts. In the absence of accessible resources available through official means, people became the most important resource on which city dwellers could draw. The state did not create the ways Dakarois engaged each other economically; rather, it unwittingly participated in the practices it abhorred by approaching the city with narrow notions of race and need at its heart. New types of community were essential in the urban environment, where the types of mechanisms of social protection and solidarity that existed in rural zones was absent. Dakarois produced trust through extended kinship links, shared profession, common origin, or neighbourhood bonds. The financial and commercial networks that ran through such communities were far from the rhetoric of fiscal responsibility the colonial state employed to foster its own control. This critical early development of that dynamic is significant in its historical ramifications for the evolution of cities such as Dakar. The informal sector, in its innovativeness and strong social component, so discussed for its relevance to modern-day cities in Africa, is rooted in the dynamics of the colonial era.

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ABSTRACT

This article examines certain everyday strategies in which Dakarais engaged as they negotiated the challenging economic terrain of the colonial capital from the late 1910s to the mid-1940s. Civil court cases provide a unique view into the types of questions urban dwellers confronted and the solutions they devised in transacting with one another within the context of official policies that sought to keep resources among most of the population at a vital minimum. Analysis of those cases and other evidence from that era reveals that Dakarais' greatest resources were each other: neighbours, family members, and people of common origin provided opportunities in concrete and credit form. Practices such as pawning objects and lodging funds with individuals became ways people crafted financial strategy without fully interfacing with colonial structures. This article therefore argues that the types of transactions that became important to Dakar's urban setting in the first half of the twentieth century illustrate the roots of the informal economy that later became deeply associated with African cities.

RÉSUMÉ

Transactions et informalité : besoins financiers et relations à Dakar, 1914-1944. — Cet article analyse les stratégies quotidiennes dans lesquelles les Dakarais ont eu à s'engager alors qu'ils négociaient leur part de l'espace économique de la capitale coloniale des années 1910 aux années 1940. Les documents de procès civil donnent un aperçu unique des types de défis auxquels étaient confrontés les citoyens et des solutions qu'ils ont imaginées pour assurer entre eux des transactions dans le contexte de politiques officielles cherchant plutôt à maintenir les ressources au strict minimum pour la majeure partie de la population. L'analyse de ces procès et d'autres sources documentaires révèle que les plus importantes ressources des Dakarais étaient les Dakarais eux-mêmes : les voisins, les membres de la famille, les personnes de même origine ont fourni des possibilités concrètes de crédit. Ces stratégies financières permettaient aux populations de ne pas passer par l'intermédiaire des structures coloniales. Cet article soutient dès lors que ces types de transactions devenus importants dans le cadre urbain de Dakar de la première moitié du XX^e siècle contenaient déjà les germes de l'économie informelle qui est plus tard devenue intimement associée aux villes africaines.

Keywords/Mots-clés: Dakar, colonial cities, credit, informal economy, pawning, standard of living, transactions, *Tribunal de première instance/Dakar*, *villes coloniales*, *crédit*, *économie informelle*, *prêts sur gage*, *niveau de vie*, *transactions*, *Tribunal de première instance*.