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*The Impact of Money on an
African Subsistence Economy*

IT HAS often been claimed that money was to be found in much of the African continent before the impact of the European world and the extension of trade made coinage general. When we examine these claims, however, they tend to evaporate or to emerge as tricks of definition. It is an astounding fact that economists have, for decades, been assigning three or four qualities to money when they discuss it with reference to our own society or to those of the medieval and modern world, yet the moment they have gone to ancient history or to the societies and economies studied by anthropologists they have sought the "real" nature of money by allowing only one of these defining characteristics to dominate their definitions.

All economists learned as students that money serves at least three purposes. It is a means of exchange, it is a mode of payment, it is a standard of value. Depending on the vintage and persuasion of the author of the book one consults, one may find another money use—storage of wealth. In newer books, money is defined as merely the means of unitizing purchasing power, yet behind that definition still lie the standard, the payment, and the exchange uses of money.

It is interesting that on the fairly rare occasions that economists discuss primitive money at all—or at least when they discuss it with any empirical referent—they have discarded one or more of the money uses in framing their definitions. Paul Einzig,¹ to take one example for many, first makes a plea for "elastic definitions," and goes on to point out that different economists have utilized different criteria in their definitions; he then falls into the trap he has been exposing: he excoriates Menger for utilizing only the "medium of exchange" criterion and

¹ Paul Einzig, *Primitive Money in its Ethnological, Historical and Economic Aspects* (London: Eyre and Spottisworde, 1949), pp. 319–26.

then himself omits it, utilizing only the standard and payment criteria, thus taking sides in an argument in which there was no real issue.

The answer to these difficulties should be apparent. If we take no more than the three major money uses—payment, standard and means of exchange—we will find that in many primitive societies as well as in some of the ancient empires, one object may serve one money use while quite another object serves another money use. In order to deal with this situation, and to avoid the trap of choosing one of these uses to define “real” money, Karl Polanyi² and his associates have labeled as “general purpose money” any item which serves all three of these primary money uses, while an item which serves only one or two is “special purpose money.” With this distinction in mind, we can see that special-purpose money was very common in pre-contact Africa, but that general purpose money was rare.

This paper is a brief analysis of the impact of general purpose money and increase in trade in an African economy which had known only local trade and had used only special purpose money.

The Tiv are a people, still largely pagan, who live in the Benue Valley in central Nigeria, among whom I had the good fortune to live and work for well over two years. They are prosperous subsistence farmers and have a highly developed indigenous market in which they exchanged their produce and handicrafts, and through which they carried on local trade. The most distinctive feature about the economy of the Tiv—and it is a feature they share with many, perhaps most, of the pre-monetary peoples—is what can be called a multi-centric economy. Briefly, a multi-centric economy is an economy in which a society’s exchangeable goods fall into two or more mutually exclusive spheres, each marked by different institutionalization and different moral values. In some multi-centric economies these spheres remain distinct, though in most there are more or less institutionalized means of converting wealth from one into wealth in another.

Indigenously there were three spheres in the multi-centric economy of the Tiv. The first of these spheres is that associated with subsistence, which the Tiv call *yiagh*. The commodities in it include all locally produced foodstuffs: the staple yams and cereals, plus all the condiments, vegetable side-dishes and seasonings, as well as small livestock—chickens, goats and sheep. It also includes household utensils (mortars,

² Karl Polanyi, “The Economy as Instituted Process,” in Karl Polanyi, Conrad M. Arensberg and Harry W. Pearson, eds. *Trade and Market in the Early Empires* (Glencoe, Ill.: The Free Press and The Falcon’s Wing Press, 1957), pp. 264–66.

grindstones, calabashes, baskets and pots), some tools (particularly those used in agriculture), and raw materials for producing any items in the category.

Within this sphere, goods are distributed either by gift giving or through marketing. Traditionally, there was no money of any sort in this sphere—all goods changed hands by barter. There was a highly developed market organization at which people exchanged their produce for their requirements, and in which today traders buy produce in cheap markets and transport it to sell in dearer markets. The morality of this sphere of the economy is the morality of the free and uncontrolled market.

The second sphere of the Tiv economy is one which is in no way associated with markets. The category of goods within this sphere is slaves, cattle, ritual "offices" purchased from the Jukun, that type of large white cloth known as *tugudu*, medicines and magic, and metal rods. One is still entitled to use the present tense in this case, for ideally the category still exists in spite of the fact that metal rods are today very rare, that slavery has been abolished, that European "offices" have replaced Jukun offices and cannot be bought, and that much European medicine has been accepted. Tiv still quote prices of slaves in cows and brass rods, and of cattle in brass rods and *tugudu* cloth. The price of magical rites, as it has been described in the literature, was in terms of *tugudu* cloth or brass rods (though payment might be made in other items); payment for Jukun titles was in cows and slaves, *tugudu* cloths and metal rods.³

None of these goods ever entered the market as it was institutionalized in Tivland, even though it might be possible for an economist to find the principle of supply and demand at work in the exchanges which characterized it. The actual shifts of goods took place at ceremonies, at more or less ritualized wealth displays, and on occasions when "doctors" performed rites and prescribed medicines. Tiv refer to the items and the activities within this sphere by the word *shagba*, which can be roughly translated as prestige.

Within the prestige sphere there was one item which took on all of the money uses and hence can be called a general-purpose currency, though it must be remembered that it was of only a *very limited range*. Brass rods were used as means of exchange *within the sphere*; they also served as a standard of value within it (though not the only one), and

³ B. Akiga Sai, *Akiga's Story* (London: International Institute of African Languages and Cultures, 1939), p. 382 and *passim*.

as a means of payment. However, this sphere of the economy was tightly sealed off from the subsistence goods and its market. After European contact, brass rods occasionally entered the market, but they did so only as means of payment, not as medium of exchange or as standard of valuation. Because of the complex institutionalization and morality, no one ever sold a slave for food; no one, save in the depths of extremity, ever paid brass rods for domestic goods.

The supreme and unique sphere of exchangeable values for the Tiv contains a single item: rights in human beings other than slaves, particularly rights in women. Even twenty-five years after official abolition of exchange marriage, it is the category of exchange in which Tiv are emotionally most entangled. All exchanges within this category are exchanges of rights in human beings, usually dependent women and children. Its values are expressed in terms of kinship and marriage.

Tiv marriage is an extremely complex subject.⁴ Again, economists might find supply and demand principles at work, but Tiv adamantly separate marriage and market. Before the coming of the Europeans all "real" marriages were exchange marriages. In its simplest form, an exchange marriage involves two men exchanging sisters. Actually, this simple form seldom or never occurred. In order for every man to have a ward (*ingol*) to exchange for a wife, small localized agnatic lineages formed ward-sharing groups ("those who eat one Ingol"—*mbaye ingol i mom*). There was an initial "exchange"—or at least, distribution—of wards among the men of this group, so that each man became the guardian (*tien*) of one or more wards. The guardian, then, saw to the marriage of his ward, exchanging her with outsiders for another woman (her "partner" or *ikyar*) who becomes the bride of the guardian or one of his close agnatic kinsmen, or—in some situations—becomes a ward in the ward-sharing group and is exchanged for yet another woman who becomes a wife.

Tiv are, however, extremely practical and sensible people, and they know that successful marriages cannot be made if women are not consulted and if they are not happy. Elopements occurred, and sometimes a woman in exchange was not forthcoming. Therefore, a debt existed from the ward-sharing group of the husband to that of the guardian.

⁴ Akiga, *Akiga's Story*, pp. 120–27. Laura and Paul Bohannan, *The Tiv of Central Nigeria* (London: International African Institute), pp. 69–78 and Paul and Laura Bohannan, *Three Source Notebooks in Tiv Ethnography* (New Haven: Human Relations Area Files, 1958), pp. 384–444.

These debts sometimes lagged two or even three generations behind actual exchanges. The simplest way of paying them off was for the eldest daughter of the marriage to return to the ward-sharing group of her mother, as ward, thus cancelling the debt.

Because of its many impracticalities, the system had to be buttressed in several ways in order to work: one way was a provision for "earnest" during the time of the lag, another was to recognize other types of marriage as binding to limited extents. These two elements are somewhat confused with one another, because of the fact that right up until the abolition of exchange marriage in 1927, the inclination was always to treat all non-exchange marriages as if they were "lags" in the completion of exchange marriages.

When lags in exchange occurred, they were usually filled with "earnests" of brass rods or, occasionally, it would seem, of cattle. The brass rods or cattle in such situations were *never* exchange equivalents (*ishe*) for the woman. The only "price" of one woman is another woman.

Although Tiv decline to grant it antiquity, another type of marriage occurred at the time Europeans first met them—it was called "accumulating a woman/wife" (*kem kwase*). It is difficult to tell today just exactly what it consisted in, because the terminology of this union has been adapted to describe the bridewealth marriage that was declared by an administrative fiat of 1927 to be the only legal form.

Kem marriage consisted in acquisition of sexual, domestic and economic rights in a woman—but not the rights to filiate her children to the social group of the husband. Put in another way, in exchange marriage, both rights *in genetricem* (rights to filiate a woman's children) and rights *in uxorem* (sexual, domestic and economic rights in a woman) automatically were acquired by husbands and their lineages.⁵ In *kem* marriage, only rights *in uxorem* were acquired. In order to affiliate the *kem* wife's children, additional payments had to be made to the woman's guardians. These payments were for the children, not for the rights *in genetricem* in their mother, which could be acquired only by exchange of equivalent rights in another woman. *Kem* payments were paid in brass rods. However, rights in women had no equivalent or "price" in brass rods or in any other item—save, of course, identical rights in another woman. *Kem* marriage was similar to but showed important differences from bridewealth marriage as it

⁵ Laura Bohannon, "Dahomean Marriage: A Revaluation," *Africa*, XIX (1949), pp. 273-87.

is known in South and East Africa. There rights in women and rights in cattle form a single economic sphere, and could be exchanged directly for one another. Among Tiv, however, conveyance of rights in women necessarily involved direct exchange of another woman. The Tiv custom that approached bridewealth was not an exchange of equivalents, but payment in a medium that was specifically not equivalent.

Thus, within the sphere of exchange marriage there was no item that fulfilled any of the uses of money; when second-best types of marriage were made, payment was in an item which was specifically not used as a standard of value.

That Tiv do conceptualize exchange articles as belonging to different categories, and that they rank the categories on a moral basis, and that most but not all exchanges are limited to one sphere, gives rise to the fact that two different kinds of exchanges may be recognized: exchange of items contained within a single category, and exchanges of items belonging to different categories. For Tiv, these two different types of exchange are marked by separate and distinct moral attitudes.

To maintain this distinction between the two types of exchanges which Tiv mark by different behavior and different values, I shall use separate words. I shall call those exchanges of items within a single category "conveyances" and those exchanges of items from one category to another "conversions."⁶ Roughly, conveyances are morally neutral; conversions have a strong moral quality in their rationalization.

Exchanges within a category—particularly that of subsistence, the only one intact today—excite no moral judgments. Exchanges between categories, however, do excite a moral reaction: the man who exchanges lower category goods for higher category goods does not brag about his market luck but about his "strong heart" and his success in life. The man who exchanges high category goods for lower rationalizes his action in terms of high-valued motivation (most often the needs of his kinsmen).

The two institutions most intimately connected with conveyance are markets and marriage. Conveyance in the prestige sphere seems (to the latter-day investigator, at least) to have been less highly institutionalized. It centered on slave dealing, on curing and on the acquisition of status.

Conversion is a much more complex matter. Conversion depends on the fact that some items of every sphere could, on certain occasions, be

⁶ Franz Steiner, "Notes on Comparative Economics," *British Journal of Sociology*, V (June 1954), 118-29.

used in exchanges in which the return was *not* considered equivalent (*ishe*). Obviously, given the moral ranking of the spheres, such a situation leaves one party to the exchange in a good position, and the other in a bad one. Tiv say that it is "good" to trade food for brass rods, but that it is "bad" to trade brass rods for food, that it is good to trade your cows or brass rods for a wife, but very bad to trade your marriage ward for cows or brass rods.

Seen from the individual's point of view, it is profitable and possible to invest one's wealth if one converts it into a morally superior category: to convert subsistence wealth into prestige wealth and both into women is the aim of the economic endeavor or individual Tiv. To put it into economists' terms: conversion is the ultimate type of maximization.

We have already examined the marriage system by which a man could convert his brass rods to a wife: he could get a *kem* wife and *kem* her children as they were born. Her daughters, then, could be used as wards in his exchange marriages. It is the desire of every Tiv to "acquire a woman" (*ngoho kwase*) either as wife or ward in some way other than sharing in the ward-sharing group. A wife whom one acquires in any other way is not the concern of one's marriage-ward sharing group because the woman or other property exchanged for her did not belong to the marriage-ward group. The daughters of such a wife are not divided among the members of a man's marriage-ward group, but only among his sons. Such a wife is not only indicative of a man's ability and success financially and personally, but rights in her are the only form of property which is not ethically subject to the demands of his kinsmen.

Conversion from the prestige sphere to the kinship sphere was, thus, fairly common; it consisted in all the forms of marriage save exchange marriage, usually in terms of brass rods.

Conversion from the subsistence sphere to the prestige sphere was also usually in terms of metal rods. They, on occasion, entered the market place as payment. If the owner of the brass rods required an unusually large amount of staples to give a feast, making too heavy a drain on his wives' food supplies, he might buy it with brass rods.

However, brass rods could not possibly have been a general currency. They were not divisible. One could not receive "change" from a brass rod. Moreover, a single rod was worth much more than the usual market purchases for any given day of most Tiv subsistence traders. Although it might be possible to buy chickens with brass rods, one would have to have bought a very large quantity of yams to equal one

rod, and to buy an item like pepper with rods would be laughable.

Brass rods, thus, overlapped from the prestige to the subsistence sphere on some occasions, but only on special occasions and for large purchases.

Not only is conversion possible, but it is encouraged—it is, in fact, the behavior which proves a man's worth. Tiv are scornful of a man who is merely rich in subsistence goods (or, today, in money). If, having adequate subsistence, he does not seek prestige in accordance with the old counters, or if he does not strive for more wives, and hence more children, the fault must be personal inadequacy. They also note that they all try to keep a man from making conversions; jealous kinsmen of a rich man will bewitch him and his people by fetishes, in order to make him expend his wealth on sacrifices to repair the fetishes, thus maintaining economic equality. However, once a conversion has been made, demands of kinsmen are not effective—at least, they take a new form.

Therefore, the man who successfully converts his wealth into higher categories is successful—he has a “strong heart.” He is both feared and respected.

In this entire process, metal rods hold a pivotal position, and it is not surprising that early administrators considered them money. Originally imported from Europe, they were used as “currency” in some part of southern Nigeria in the slave trade. They are dowels about a quarter of an inch in diameter and some three feet long; they can be made into jewelry, and were used as a source of metal for castings.

Whatever their use elsewhere, brass rods in Tivland had some but not all of the attributes of money. Within the prestige sphere, they were used as a standard of equivalence, and they were a medium of exchange; they were also a mode for storage of wealth, and were used as payment. In short, brass rods were a general purpose currency *within the prestige sphere*. However, outside of the prestige sphere—markets and marriage were the most active institutions of exchange outside it—brass rods fulfilled only one of these functions of money: payment. We have examined in detail the reasons why equivalency could not exist between brass rods and rights in women, between brass rods and food.

We have, thus, in Tivland, a multi-centric economy of three spheres, and we have a sort of money which was a general purpose money within the limited range of the prestige sphere, and a special purpose

money in the special transactions in which the other spheres overlapped it.

The next question is: what happened to this multi-centric economy and to the morality accompanying it when it felt the impact of the expanding European economy in the 19th and early 20th centuries, and when an all-purpose money of very much greater range was introduced?

The Western impact is not, of course, limited to economic institutions. Administrative organizations, missions and others have been as effective instruments of change as any other.

One of the most startling innovations of the British administration was a general peace. Before the arrival of the British, one did not venture far beyond the area of one's kinsmen or special friends. To do so was to court death or enslavement.

With government police systems and safety, road building was also begun. Moving about the country has been made both safe and comparatively easy. Peace and the new road network led to both increased trade and a greater number of markets.

Not only has the internal marketing system been perturbed by the introduction of alien institutions, but the economic institutions of the Tiv have in fact been put into touch with world economy. Northern Nigeria, like much of the rest of the colonial world, was originally taken over by trading companies with governing powers. The close linkage of government and trade was evident when taxation was introduced into Tivland. Tax was originally paid in produce, which was transported and sold through Hausa traders, who were government contractors. A few years later, coinage was introduced; taxes were demanded in that medium. It became necessary for Tiv to go into trade or to make their own contract with foreign traders in order to get cash. The trading companies, which had had "canteens" on the Benue for some decades, were quick to cooperate with the government in introducing a "cash crop" which could be bought by the traders in return for cash to pay taxes, and incidentally to buy imported goods. The crop which proved best adapted for this purpose in Tivland was beniseed (*sesamum indicum*), a crop Tiv already grew in small quantities. Acreage need only be increased and facilities for sale established.

There is still another way in which Tiv economy is linked, through the trading companies, to the economy of the outside world. Not only do the companies buy their cash crops, they also "stake" African traders

with imported goods. There is, on the part both of the companies and the government, a desire to build up "native entrepreneurial classes." Imported cloth, enamelware and ironmongery are generally sold through a network of dependent African traders. Thus, African traders are linked to the companies, and hence into international trade.

Probably no single factor has been so important, however, as the introduction of all-purpose money. Neither introduction of cash crops and taxes nor extended trading has affected the basic congruence between Tiv ideas and their institutionalization to the same extent as has money. With the introduction of money the indigenous ideas of maximization—that is, conversion of all forms of wealth into women and children—no longer leads to the result it once did.

General purpose money provides a common denominator among all the spheres, thus making the commodities within each expressible in terms of a single standard and hence immediately exchangeable. This new money is misunderstood by Tiv. They use it as a standard of value in the subsistence category, even when—as is often the case—the exchange is direct barter. They use it as a means of payment of bride-wealth under the new system, but still refuse to admit that a woman has a "price" or can be valued in the same terms as food. At the same time, it has become something formerly lacking in all save the prestige sphere of Tiv economy—a means of exchange. Tiv have tried to categorize money with the other new imported goods and place them all in a fourth economic sphere, to be ranked morally below subsistence. They have, of course, not been successful in so doing.

What in fact happened was that general purpose money was introduced to Tivland, where formerly only special purpose money had been known.

It is in the nature of a general purpose money that it standardizes the exchangeability value of every item to a common scale. It is precisely this function which brass rods, a "limited-purpose money" in the old system, did not perform. As we have seen, brass rods were used as a standard in some situations of conveyance in the intermediate or "prestige" category. They were also used as a means of payment (but specifically not as a standard) in some instances of conversion.

In this situation, the early Administrative officers interpreted brass rods as "money," by which they meant a general-purpose money. It became a fairly easy process, in their view, to establish by fiat an exchange rate between brass rods and a new coinage, "withdraw" the rods, and hence "replace" one currency with another. The actual effect,

as we have seen, was to introduce a general purpose currency in place of a limited purpose money. Today all conversions and most conveyances are made in terms of coinage. Yet Tiv constantly express their distrust of money. This fact, and another—that a single means of exchange has entered all the economic spheres—has broken down the major distinctions among the spheres. Money has created in Tivland a unicentric economy. Not only is the money a general-purpose money, but it applies to the full range of exchangeable goods.

Thus, when semi-professional traders, using money, began trading in the foodstuffs marketed by women and formerly solely the province of women, the range of the market was very greatly increased and hence the price in Tiv markets is determined by supply and demand far distant from the local producer and consumer. Tiv react to this situation by saying that foreign traders “spoil” their markets. The overlap of marketing and men’s long-distance trade in staples also results in truckload after truckload of foodstuffs exported from major Tiv markets every day they meet. Tiv say that food is less plentiful today than it was in the past, though more land is being farmed. Tiv elders deplore this situation and know what is happening, but they do not know just where to fix the blame. In attempts to do something about it, they sometimes announce that no women are to sell any food at all. But when their wives disobey them, men do not really feel that they were wrong to have done so. Tiv sometimes discriminate against non-Tiv traders in attempts to stop export of food. In their condemnation of the situation which is depriving them of their food faster than they are able to increase production, Tiv elders always curse money itself. It is money which, as the instrument for selling one’s life subsistence, is responsible for the worsened situation—money and the Europeans who brought it.

Of even greater concern to Tiv is the influence money has had on marriage institutions. Today every woman’s guardian, in accepting money as bridewealth, feels that he is converting down. Although attempts are made to spend money which is received in bridewealth to acquire brides for one’s self and one’s sons, it is in the nature of money, Tiv insist, that it is most difficult to accomplish. The good man still spends his bridewealth receipts for brides—but good men are not so numerous as would be desirable. Tiv deplore the fact that they are required to “sell” (*te*) their daughters and “buy” (*yam*) wives. There is no dignity in it since the possibility of making a bridewealth marriage into an exchange marriage has been removed.

With money, thus, the institutionalization of Tiv economy has become unicentric, even though Tiv still see it with multicentric values. The single sphere takes many of its characteristics from the market, so that the new situation can be considered a spread of the market. But throughout these changes in institutionalization, the basic Tiv value of maximization—converting one's wealth into the highest category, women and children—has remained. And in this discrepancy between values and institutions, Tiv have come upon what is to them a paradox, for all that Westerners understand it and are familiar with it. Today it is easy to sell subsistence goods for money to buy prestige articles and women, thereby aggrandizing oneself at a rapid rate. The food so sold is exported, decreasing the amount of subsistence goods available for consumption. On the other hand, the number of women is limited. The result is that bridewealth gets higher: rights in women have entered the market, and since the supply is fixed, the price of women has become inflated.

The frame of reference given me by the organizer of this symposium asked for comments on the effects of increased monetization on trade, on the distribution of wealth and indebtedness. To sum up the situation in these terms, trade has vastly increased with the introduction of general purpose money but also with the other factors brought by a colonial form of government. At the same time, the market has expanded its range of applicability in the society. The Tiv are, indigenously, a people who valued egalitarian distribution of wealth to the extent that they believed they bewitched one another to whittle down the wealth of one man to the size of that of another. With money, the degree and extent of differentiation by wealth has greatly increased and will probably continue to increase. Finally, money has brought a new form of indebtedness—one which we know, only too well. In the indigenous system, debt took either the form of owing marriage wards and was hence congruent with the kinship system, or else took the form of decreased prestige. There was no debt in the sphere of subsistence because there was no credit there save among kinsmen and neighbors whose activities were aspects of family status, not acts of money-lenders. The introduction of general purpose money and the concomitant spread of the market has divorced debt from kinship and status and has created the notion of debt in the subsistence sphere divorced from the activities of kinsmen and neighbors.

In short, because of the spread of the market and the introduction of general-purpose money, Tiv economy has become a part of the

world economy. It has brought about profound changes in the institutionalization of Tiv society. Money is one of the shatteringly simplifying ideas of all time, and like any other new and compelling idea, it creates its own revolution. The monetary revolution, at least in this part of Africa, is the turn away from the multicentric economy. Its course may be painful, but there is very little doubt about its outcome.

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