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**Credit, Debt and the Omani Community in Zanzibar in  
the late nineteenth century.**

**Amira Sulaiman Ali Al Harthi**

**A thesis submitted for a degree of Doctor of Philosophy**

**Department of History**

**Durham University**

**2024**

## **Abstract**

### **Credit, Debt and the Omani Community in Zanzibar in the late nineteenth century.**

Amira Sulaiman Ali Al Harthi

Despite the expanded literature of Omani history in Zanzibar in the nineteenth century, few studies have been focused on the patterns of credit and debt of them. This thesis examines the nature of Omani community in living with others and how people made decisions about what sort of business to do, whom to borrow from or lend to, and whom to do business with. Using a sample of one thousand transactions to illustrate the idea of credit and debt patterns between Omanis and other groups that lived in Zanzibar. This study offers a problematic argument of *nisba* and raising a question of who was giving *nisbas* to these people. This study presents the active roles of women as moneylenders and borrowers, and how the social rank is reflected in dress and clothing styles. Through an analysis of these transactions, this thesis explores the different approaches of cosmopolitan Zanzibar and how these various meanings can be seen through the credit and debt process of a diverse people living in Zanzibar. Also, we conclude that there are two distinct ways of understanding cosmopolitanism in Zanzibar through transactions. Firstly, Zanzibar society in the nineteenth century involved people from various ethnicities and backgrounds, which might be seen as a kind of cosmopolitanism involving ‘modernity’ and ‘openness’ to different cultures. Secondly, the society that included multi-ethnic people, could be seen as divided and categorised by their status and ethnicity.

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## Introduction

In early February 1887, an Omani merchant registered a transaction between himself and a Banyan trader with the British consulate in Zanzibar. Mohamed bin Abdullah bin Mohamed Al Shaqsi borrowed 62,669 rupees from Keswji bin Jairam Al Banyani. He sold him three houses, a *shamba*, and eighteen boats in what was called a *khyar* sale – which gave the seller the opportunity to redeem the sold items within a given period, on repayment of the sale price. In this case, the period involved was set at three years. At the same time, Mohamed bin Abdullah rented these properties back from Keswji bin Jairam for 5,642 rupees annually. If he wanted to get this property back, that is, Mohamed bin Abdullah would have to repay the initial loan as well as a rental cost that would come to 16,926 rupees in three years.

In the later nineteenth century, thousands of transactions between Omani Arabs and other people who lived in Zanzibar were registered with the consul. Though it was the British consulate that registered them, these transactions were written in Arabic and – as will be shown – were substantially shaped by Muslim legal practice. Some, like Mohamed bin Abdullah's involved large amounts of money and substantial property; others registered transactions which involved much smaller sums. These transactions involved individuals from different backgrounds and ethnicities, all of whom were involved in borrowing and lending money in the nineteenth century in Zanzibar for various reasons.

East Africa had a central place in the Indian Ocean's trade network, and Omani merchants and adventurers played an important role in the growth of trade in the Indian Ocean. There is a growing body of literature that recognises the importance of this trade that moved products to and from East Africa and the connections with the world that it entailed. In recent years, there has been a particular interest in the details of the nineteenth century global trade that involved the African coast. Several studies have documented the gradually increased value and scale of commerce in Africa; some studies have made clear the importance of the Omani political authority in Zanzibar and its contribution to international trade. However, while the crucial role of Omani merchants and planters in East Africa during and after Sayyid Said Al Busaidi's reign is well known, the detail of social relationships involved remains underexplored. This study examines the socio-economic relationships of Omanis who lived in Zanzibar in the nineteenth century, by analysing the credit and debt process. Specifically, this thesis addresses the patterns between moneylenders and borrowers: asking who was doing business with whom and who



lived next to whom? In doing so, it will speak to continuing debates that have placed Zanzibar socially and economically as a cosmopolitan place, but have also questioned what it means to be ‘cosmopolitan’.

In short, this thesis will discuss the credit and debt patterns of Omanis in Zanzibar nineteenth century with the previous literature. By studying these patterns from selected transactions, this thesis will seek to understand the nature of Omani community in living with others in Zanzibar and whom to do business with.

### **Zanzibar and the Indian Ocean world: politics, economics, and social perspectives:**

The East African historical literature has explored the commercial relationship between the coast and global trade, examining East Africa’s position in the international commerce and understanding commercial and social change in the context of global changes in economy and politics. While earlier studies explained Omani political authority in Zanzibar and its contribution to international trade, researchers on the nineteenth century went on to be concerned with politics, society, and economy on the island of Zanzibar; more works have been more concerned with placing Zanzibar in an Indian Ocean context, focusing on networks that span Africa, the Middle East and India.

Much of the earlier work on the East African coast focused on the political role of Omani Arabs in Zanzibar, which began with Omani support for Africans against the Portuguese in the seventeenth century – and saw commerce in this context.<sup>1</sup> By the early nineteenth century, “Zanzibar was already the principal centre for foreign trade along the East African Coast, a meeting place for Arabs, Indians, and Europeans interested in exchanging their products”.<sup>2</sup> Bennett argued in his account that Zanzibar was one of the main political interests of the Omani ruler Sayyid Said bin Sultan, who ruled Oman and Zanzibar for many years and increasingly based himself in Zanzibar. Sayyid Said controlled most of the apparatus of the state, and took a close interest in international business relations.<sup>3</sup> ‘The Sultan himself is the government’ as the American Consul described Sayyid Said in controlling the politics and trade in Zanzibar.<sup>4</sup> At the beginning of the nineteenth century, most travellers to Zanzibar noted that it was

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<sup>1</sup> Reginald Coupland, *East Africa and its invaders: from the earliest times to the death of Seyyid Said in 1856*. (Oxford: Clarendon Press; 1938), pp. 66-69.

<sup>2</sup> Norman Robert Bennett, *A history of the Arab State of Zanzibar*. (London: Methuen; 1978), p.14.

<sup>3</sup> Bennett, *A history of the Arab State of Zanzibar*, p.37.

<sup>4</sup> Bennett, *A history of the Arab State of Zanzibar*, p.36.

relatively undeveloped agriculturally; when Sayyid Said moved his capital, he encouraged most Omani planters to acquire lands in Zanzibar and Pemba, and to establish clove plantations, for which the soil and weather were suitable. These were initially very profitable for them.<sup>5</sup> Bennett highlights that Sayyid Said drove one of the greatest transformations of nineteenth-century Zanzibar. Plantation agriculture's development was reliant on slave labour. Abdul Shariff's study, based on his doctoral research in the late 1960s, located the promotion of the cultivation of cloves in the context of the anti-slave trade treaties which Sayyid Said and his successors were forced into signing, which had reduced the revenue from that trade.<sup>6</sup> Frederick Cooper, whose influential work was published in the late 1970s, argued that the agriculture development of Zanzibari plantations was also driven by the opportunity to invest in an enterprise that was less risky than the caravan trade inland – which offered potentially high returns, but also a high risk of loss.<sup>7</sup>

The signing of treaties – including those against the slave trade – reflected the increasing importance of relations between Zanzibar and other countries – in Europe and the United States. John Gray highlights in his account the political and commercial policy of Sayyid Said in signing treaties with the United States of America in 1833 and opening an American Consulate in Zanzibar in 1837. That was followed by the opening of the British Consulate in 1841; and three years later, Sayyid Said signed a commercial treaty with France.<sup>8</sup> At a time of rapidly growing global commerce, this resulted in attracting several merchants from Western countries to do business in Zanzibar, establishing themselves alongside a community of traders from around the Indian Ocean, which was also growing in this period.<sup>9</sup> Reginald Coupland's work – which saw the history of region in terms of successive kinds of colonialism – pointed out that in the nineteenth century much of Zanzibar's trade was managed by people from South Asia. 'Indians' worked as finance officials for the Omani state, as well as moneylenders and bankers and perhaps the majority of trade was either directly in Indians' hands or managed by them for wealthy Arabs.<sup>10</sup>

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<sup>5</sup> Bennett, *A history of the Arab State of Zanzibar*, p.26 and John Milner Gray. *History of Zanzibar from the Middle Ages to 1856*. (Oxford University Press: London; 1962), p.153.

<sup>6</sup> Abdul Sheriff, *Slaves, Spices and Ivory in Zanzibar: Integration of an East African Commercial Empire into the World Economy, 1770-1873*. (Boydell & Brewer, 1987), p.51.

<sup>7</sup>Frederick Cooper, *Plantation Slavery on the East Coast of Africa*. (Yale University Press, 1977), p.38.

<sup>8</sup> W.H Ingrams, *Zanzibar: its history and its people*. (Stacey International. London. 2007), p. 162.

<sup>9</sup> Gray. *History of Zanzibar from the Middle Ages to 1856*, pp.148-151.

<sup>10</sup> Coupland. *East Africa and its invaders: from the earliest times to the death of Seyyid Said in 1856*, p. 27.

While Coupland's work was determinedly pro-imperial, Abdul Sheriff's book, *Slaves, Spices, and Ivory in Zanzibar* was written at a time when dependency theory was very much in vogue. Discussing East Africa as a part of a global commercial system, Abdul Sheriff presented East Africa as a margin, which became underdeveloped as a result of this commerce. Commercial competition within the merchant class was part of that process of underdevelopment. He argued that the effects of capitalism were apparent in the rise of supply and demand for two primary commodities, slaves, and ivory. Moreover, Sheriff provided a good illustration of Zanzibar and its strong commercial ties with the number of countries, such as Oman, India, Persia, and other western countries. He provided rich statistical data on products imported and exported to and from Zanzibar. He presented Zanzibar as a profitable business centre and intermediary between the interior regions and the capitalist countries.<sup>11</sup> At the same time, Zanzibar became part of a system that made the region, as a whole, economically and politically dependent. For example, the growth of Indian commercial relations with East Africa enabled Indian merchants to serve international capitalism as resident traders in Africa. Furthermore, there was a mutual desire on the part of Omani authority and Indian traders to integrate Indians into Zanzibar's economic life as a merchant class.<sup>12</sup>

Written several decades after Sheriff undertook his research, Jeremy Prestholdt's *Domesticating the World* offered a very different perspective. Prestholdt, writing in the context of an Africanist literature that had increasingly emphasised African agency, argues that East African consumers had power in global markets. For Prestholdt, Zanzibar was not a margin, and he emphasises the importance of East African consumer demand in shaping the social, economic, and political relationships between Africa and the broader world.<sup>13</sup> His evidence – in contrast to Sheriff's work – is more qualitative than quantitative, concerned with cultural preferences.

Abdul Sheriff argued that Zanzibar's 'commercial empire' – as he called it – was a part of a global network that brought in manufactured goods from external industries. At the same time, East Africa supplied the world with raw materials, especially ivory, cloves grown at the coast, and slaves. Also, Abdul Sheriff pointed out that people in East Africa were on the edge of the

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<sup>11</sup> Abdul Sheriff, *Slaves, spices, and ivory in Zanzibar*, pp.101-108.

<sup>12</sup> Abdul Sheriff, *Slaves, spices, and ivory in Zanzibar*, p. 87.

<sup>13</sup> Jeremy Prestholdt. *Domesticating the World African Consumerism and the Genealogies of Globalization*. 1st ed., (University of California Press, 2008), pp.5-7.

global economy. Abdul Sheriff saw Omanis in Zanzibar as essentially a merchant community, for whom plantations were a sideline:

the Omanis came initially as merchants, and, while many of the later immigrants from the 1830s went into plantation agriculture, a large number retained one foot in the foreign trade to Arabia and India and the entrepot trade, and a new field was opening up for many in the caravan.<sup>14</sup>

As Abdul Sheriff showed, merchants from Oman, India, and West countries used African people as labourers and helpers in their mercantile activities, as well as using slaves to plant and harvest cloves.<sup>15</sup> So, it can be understood that Abdul Sheriff saw slavery as an aspect of the commercial empire. For him, the growth in slavery up to the 1870s was a result of capitalist processes, and the rule of the Busaidi family – who controlled Zanzibar’s trade and farmed out customs collections based on Islamic laws – was part of a developing global system in which power lay in Europe and the United States.

Edward Alpers, drawing on many years of research, in his book *East Africa and the Indian Ocean* offered a history of the Western India Ocean from an African perspective. Alpers’ work offers some significant insights into the Indian Ocean, showing how trading networks, broad cultural exchanges, and migrations of people created connections between East Africa and the world. His study took a longer view than either Abdul Sheriff or Prestholdt, spanning the fifteenth to the nineteenth centuries. While taking a longer view, Alpers still identified Sayyid Said’s policy as a crucial factor in the nineteenth-century economic changes. As well as explaining a little of what the Omani community more widely was doing – Alpers argued that the commercial prosperity of the Swahili Coast was due to the activities of the “Vania” merchants from South Asia, while also suggesting that the trade of that coast, which gathered around Mombasa, probably began to slip when the Omani Arabs began riding into East African waters.<sup>16</sup>

The political position of Zanzibar changed after Sayyid Said’s death. Oman and Zanzibar were divided politically between the two sons of Sayyid Said, Majid bin Said, who ruled Zanzibar, and his brother Thwaini, who ruled Muscat. In 1871, Sayyid Barghash succeeded his brother Majid and he willingly or not strengthened the international relations of Zanzibar, signing a

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<sup>14</sup> Abdul Sheriff, *Slaves, spices, and ivory in Zanzibar*, pp. 140-141.

<sup>15</sup> Abdul Sheriff, *Slaves, spices, and ivory in Zanzibar*, pp. 137-142.

<sup>16</sup> Edward A. Alpers, *East Africa and the Indian Ocean*, p. 7.

further anti-slave trade treaty under strong pressure from the British government.<sup>17</sup> Following Sayyid Barghash's death, there were more than five rulers until 1900, and British control tightened – with a formal protectorate being created in 1890.<sup>18</sup> One possible implication of the succession of rulers in a short period was reflected in the Omani merchants and their business relations. During political conflicts between rulers, it appears that non-Omanis gradually become more important in controlling trade in Zanzibar. At the same time, it could be argued in two ways: Did political instability allow non-Omanis to gain control of commerce? Or did loss of control of commerce cause political instability? Both arguments are related to each other, and both could be applied within Omani situation in Zanzibar in the nineteenth century.

This work – Coupland, Bennett, Abdul Sheriff, and Alpers - outlines a strong political emphasis on Omani rule in Zanzibar in the mid-nineteenth century. It tends to present Zanzibar as an Arab colonial state, with Omanis as a distinct group, politically, and socially dominant. However, there is less attention paid to how Omanis lived and contributed to society among Africans and Indians, and these authors saw commercial change as driven, to a considerable extent, by politics.

Since the 1970s, a different literature has emerged, still focused on Zanzibar, but much more focused on society and social life. Frederick Cooper assumes in his book *Plantation Slavery in East Africa* that Omanis were a distinct, colonial, community - but he does not discuss in detail Omani relationships with other communities or consider what it meant to be 'Omani' in the nineteenth century in Zanzibar. Instead, his concern is really with Zanzibar as a slave-using plantation society, and he focuses on the changes on coastal agriculture and the impact of these social structure and labour. The main concern of his book is the impact of plantation development on the organization of slave labour and the social life of the enslaved people. The main interest of Cooper was in the rapid growth of a slave society under Omani rule in the nineteenth century. In that context, he also wrote about Omanis, suggesting that in the nineteenth century, they became a planter aristocracy, interested in lands and slaves – a contrast to Abdul Sheriff's emphasis on the Omani community as essentially merchants. For Cooper, Omanis were a distinct social group, though with close patronage ties to their slaves – who they saw not simply as labourers, but as dependents.<sup>19</sup>

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<sup>17</sup> Abdul Sheriff, *Slaves, spices, and ivory in Zanzibar*, pp. 217-224.

<sup>18</sup> Ingrams, *Zanzibar: its history and its people*, pp. 172-186.

<sup>19</sup> Cooper, *Plantation Slavery on the East Coast of Africa*, p.212.

New patterns of social relations resulted due to the rapid growth of trade – and slavery – in Zanzibar in the nineteenth century. Slavery had grown rapidly in Zanzibar up to the 1870s; from the 1870s, the legal institutions of slavery were unpicked, even more rapidly – from the rapid curtailment of the slave trade after the 1873 treaty to the abolition of the legal status of slavery in 1897. Laura Fair’s work was informed by Cooper’s studies, but she approached this society from a quite different perspective – not that of labour history, but rather through a concern with identity and agency – and especially women’s agency. Fair’s work was concerned with how former slaves, and people of slave descent, sought to renegotiate their status to become more respected in society – especially in the decades after abolition. Former slaves, especially, played a role in shaping new relationships for themselves.<sup>20</sup> Influenced by work such as Roberts and Miers’ collection *The End of Slavery in Africa* that has emphasized the role of enslaved people in freeing themselves and changing their own status, Fair studied how a variety of social, cultural, and political practices were mobilized in urban Zanzibar.<sup>21</sup> She explained how differences in dress and behaviour between the masters and their slaves marked a social hierarchy, in which Omanis were dominant.<sup>22</sup> In a context where identity was to some extent negotiable, there were many former slaves who defined themselves as Swahili; Fair shows how this term was adapted by changing records of registration for the new children in the twentieth century.<sup>23</sup> Similarly, Elisabeth McMahon, writing about the adjacent island of Pemba in the early twentieth century, addressed the social consequences of the end of slavery. She argues that the hierarchy of society changed, and the position of slaves altered with it. The ex-slaves made choices about dress, religious faith, and education to change their status and reputation.<sup>24</sup> Both Fair and McMahon, wrote about social hierarchy – and both showed how people, especially women, tried to change and improve their status in that hierarchy in the aftermath of slavery.

McMahon’s work has particularly emphasised the importance of the idea of *heshima*. She suggested that this has been changeable in meaning from the nineteenth to the twentieth century. In the nineteenth century, it particularly evoked an idea of public honour, and was closely implicated with a person’s power. At this time, *heshima* was linked to the lineage of

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<sup>20</sup> Laura Fair, *Pastimes and politics: culture, community, and identity in post-abolition urban Zanzibar, 1890-1945*. (Athens, OH: Ohio University Press; 2001), p. 15.

<sup>21</sup> Richard Roberts and Suzanne Miers, ‘The End of Slavery in Africa’ in Miers and Roberts (eds), *The End of Slavery in Africa*, (Madison: University of Wisconsin Press; 1988), pp.3-68.

<sup>22</sup> Fair, *Pastimes and politics*, pp. 69-74.

<sup>23</sup> Fair, *Pastimes and politics*, pp. 32-37.

<sup>24</sup> Elisabeth McMahon, *Slavery and emancipation in Islamic East Africa: from honour to respectability*. (Cambridge: Cambridge University Press; 2013), p.6.

elite Omani Arabs, who settled in significant numbers. These Arab settlers were powerful, and they came to embody *heshima*; they felt that they had ‘a right to respect’ from others, while the non-freeborn would not have this right.<sup>25</sup> Leaders in the community used *heshima* as a hegemonic concept, which helped to maintain the social hierarchy in which these Omani settlers were paramount. However, the implications of the term *heshima* shifted in the twentieth century in the aftermath of slavery – away from honour and towards an idea of respect. This means that the ex-slaved could not get honour, in the nineteenth-century sense of a distinctive and dominant cultural identity, but through their behaviour they could be respected in the society.<sup>26</sup> Moreover, wealthy people who could lend money to others became more respected in society. Some formerly enslaved people, and their children, built themselves economically and changed their status to have a *heshima* in society. According to McMahon’s argument, social change meant that over time, the right to be respected was not simply bound up with Arab identity but could be remade through the changing of the understanding of the terms within the community. McMahon’s work provides a useful additional way of thinking about the transactions that appear in the consular register; these represent exchanges that were commercially undertaken by people who sought to make money, but they could also be social ventures, part of strategies for earning *heshima*. This research looks at those transactions to try and identify patterns that can help us understand the complex relationships in this changing society.

Trade is not just the movement of things, but also a matter of relationships and interconnections between people, things and ideas. The approach taken in this more recent work is in line with a concern to ‘decentre’ Europe - which involves an interest in the Indian Ocean as a historic sphere of activity, and an insistence that people in Zanzibar and elsewhere in the region were not marginal – as with Prestholdt’s insistence that African consumers were actively a power in the global markets; rather than being peripheral actors, they helped the global economy in the nineteenth century. As seen above, his work has discussed the shifting meanings and cultural rationales, developing how East African consumers experienced and used imported things.<sup>27</sup> Prestholdt acknowledges the importance of credit in this trade as well as emphasising the power of East African consumers: it was credit that allowed increased trading projects in the interior and encouraged local traders to export their agricultural production and goods.

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<sup>25</sup> McMahon, *Slavery and emancipation in Islamic East Africa*, p.17.

<sup>26</sup> McMahon, *Slavery and emancipation in Islamic East Africa*, p.115.

<sup>27</sup> Prestholdt, *Domesticating the world African consumerism and the genealogies of globalization*, pp. 10-25.

While Prestholdt's main concern is with the power of consumers, the issue of credit itself is the focus of Thomas McDow's work. McDow's argument is based on studying the Indian Ocean as a region which was tied together by commerce made by credit. These debts linked towns across the region, from Kutch, to Nizwa, Zanzibar and Tabora. McDow argues that people used credit to 'buy time' and to postpone obligations to others. This allowed people from middle and lower status to do business with others and to take advantage of opportunities in the Indian Ocean.<sup>28</sup> That concern with credit offers a new perspective on the ideas about aspiration and social advancement discussed by Fair. But McDow's study is largely limited to a qualitative analysis of the deeds. He points out the significance of names; and mentions that poor people as well as rich could borrow money. But he does not make any systematic analysis of patterns of lending and borrowing in terms of gender or identity.

Like several other works, Fahad Bishara emphasises the historic interconnections in the Indian Ocean world – and like McDow, he makes use of the Zanzibar transaction registers. He mentions the role of credit but here the emphasis is law, rather than the money itself. Bishara suggests that networks and trust mattered less than law and that this was evident from the centrality of *waraqas* - that is, paper deeds that expressed obligation and allowed for dealings beyond the trust circle. *Waraqas* can be described as flexible and creative deeds of contracts among individuals and firms, exchanging financing for property or rent in a specific arrangement, as recorded by scribes.<sup>29</sup> Bishara has explained the significance of networks within the families by the law and *waraqas*. He shows how Muslim judges, *Kathis*, in East Africa played an integral role in this social and economic process by registering these papers. McDow and Bishara, like Prestholdt, offer an Indian Ocean perspective with the region tied together by money, or by law.

Hollian Wint's doctoral thesis also takes an Indian Ocean perspective – and also makes use of the Zanzibar registers. Her approach is slightly different, however – though like Bishara she is interested in how credit actually worked. Rather than focusing on law itself, she argued that credit tied people together through a shared understanding of values that spanned the Indian Ocean. This credit was given based on reputation and honour – not ethnic identity.<sup>30</sup> Wint

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<sup>28</sup> Thomas Franklin McDow, *Buying Time: Debt and Mobility in the Western Indian Ocean* (1st ed.). (Ohio University Press; 2018), pp. 8-12.

<sup>29</sup> Fahad Bishara, *A Sea of Debt: Law and Economic Life in the Western Indian Ocean, 1780–1950* (Cambridge: Cambridge University Press; 2017), pp. 19-20.

<sup>30</sup> Hollian Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World, c.1860-1940*. PhD Thesis., (New York University, 2016), pp. 2-4.



offers an explicit criticism of Abner Cohen's argument that merchant communities relied on trust that was based on ethnic and cultural similarity. She argues that there was a shared idea of reputation and honour that was not linked solely to Indians, Arabs, or Swahili – this made possible the circulations of credit. Wint's argument also highlighted the role of the household and gendered relations; while much of the literature suggests social separation on ethnic lines, Wint argues that Zanzibari households often brought people from South Asia and Africans – though in ways that reflected gendered power, with South Asian men and African wives/concubines.<sup>31</sup>

Merchants from different cities played a vital role in the Zanzibar community. Wint argues that the Indians – merchants of South Asian origins – were involved with others in Zanzibar, India and the mainland. They were not set apart from other groups nor were they solely financiers. This linked with a further argument which is that the circulation of credit was based on a 'commensurability' - a common idea of what value was that was widely shared. Indians, Wint suggests, did not have one single role in a society tied together by debt but had many roles. Credit provided a route to respectability and status in ways that everyone understood.<sup>32</sup>

Other recent work focused on Zanzibar itself has taken up some of these themes, emphasizing the complexity of identity and the intermingling of communities. Bissell examined colonial urban planning, and he emphasized that British colonial planners were always concerned with categories and separation. He contrasted this colonial concern to separate with a reality in which space in Zanzibar was shared by people from multiple communities, and identities were flexible. The formation of colonial cities is understood as 'a process in which politics and economy, culture and society were inextricably fused'.<sup>33</sup> Bissell describes the everyday city life, festive and streets and the role of dress in understanding social differences and how fashion remade someone's identity: his emphasis is on the contrast between a social reality in which identity was relational and changeable, shaped by social activities, and a colonial imaginary of clear racial and ethnic categories. The ideological poles were represented by Africans and Arabs, freed and slaves, but in reality identities were actively moulded by cultural activities and through social interactions. Over time, these different groups were adopting Zanzibar

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<sup>31</sup> Hollian Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World, c.1860-1940*, pp.36-37.

<sup>32</sup> Hollian Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World, c.1860-1940*, pp.27-28.

<sup>33</sup> William Cunningham Bissell, *Urban Design, Chaos, and Colonial Power in Zanzibar*, (Indiana University Press, 2010), p.14.

cultural customs by learning skills, speaking the *Kiswahili* language, and changing dress styles.<sup>34</sup>

One of the most recent works on Zanzibar's migration is *Zanzibar was a country: Exile and citizenship between East Africa and the Gulf* by Nathaniel Mathews.<sup>35</sup> This book examines why some Zanzibari people were seen as Africans in Oman and discusses how the early migrations to Zanzibar had effects in making 'Zinjibari identity'. This book also argues that "Zinjibaris defined themselves not primarily as exiles from Zanzibar but as integral part of the Omani identity". Another work is a thesis titled *(Im)Mobility in a sea of migration: race, mobilities, and transnational families in Zanzibar and Oman 1856-2019* by Judith Marshall.<sup>36</sup> The main argument of this thesis is to show the connections between Omanis and Zanzibaris from the point of view of 'non-elites and top-down history'. Also, it discussed how is the revolution in 1963 was a turning point in Zanzibar's history. These two recent works focus on the migrations and the identity of Omani people who returned from Zanzibar after the revolution. In Omani society, they were seen as Zanzibari rather than Omanis. This thesis presents how Omanis behave in Zanzibar society with their culture and identity in the nineteenth century in terms of lending and borrowing money.

### ***Nisba* and genealogy in the transactions:**

Bissell's emphasis on the flexibility of identity echoes Fair's work on social mobility. This provides context for analysing the transactions, but it also makes clear how problematic the evidence of the transactions itself may be. As will be discussed at more length in chapter one, the individuals named in the transaction register were almost all identified through a *nisba*: a name that located them as part of a larger group, which came at the end of a succession of personal names relating to the person named, their father (whether biological or social), and sometimes their grandfather. The *nisba* itself was usually composed of the Arabic article 'al' combined with a second word. Mohamed bin Abdullah bin Mohamed Al Shaqsi was thus identified: a man named Mohamed, whose father was Abdullah and grandfather was Mohamed – all of whom belonged to the Al Shaqsi 'clan' of Omanis. The *nisba* provides the means to

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<sup>34</sup> Bissell. *Urban Design, Chaos, and Colonial Power in Zanzibar*, pp. 44-46.

<sup>35</sup> Mathews Nathaniel, *Zanzibar was a country: Exile and citizenship between East Africa and the Gulf*, (Berkeley: University of California, 2024).

<sup>36</sup> Judith Marshall. '*(Im)Mobility in a Sea of Migration: Race, Mobilities, and Transnational Families in Zanzibar and Oman, 1856-2019.*' PhD Thesis., (Michigan State University, 2021).

identify patterns in the credit and debt process – who was borrowing from whom? Did specific groups of individuals have an advantage in borrowing, and were the lenders enabled to strengthen relationships that were related to a specific *nisba*?

Yet the *nisba* are also problematic – because of the flexibility and mobility mentioned. Zanzibar's population were diverse, and identity was entangled with power, raising the question of who was giving *nisbas* to these people. While some work emphasizes the role of British colonial rule in classifying the population by origins - Indians, Arabs, and Africans - categorical divisions were not simply invented by Europeans. As will be seen in the transactions, several individuals – perhaps of South Asian origin – were listed in the transactions with the *nisba* written as Al Hindi or Al Banyani. The former seems to have been used of Muslims, the latter of non-Muslims; although these groups may have had internal diversity, the use of this *nisba* in the register was a way to collectively position them within Zanzibar society. We do not know whether these individuals themselves chose to use those *nisba*, or whether it was a decision of the scribe – but in either case, it reflects a desire to fit people into categories.

Another complexity of defining people by their *nisba* can be seen in the defining term 'Swahili', which sometimes appeared in the transaction registers. As will be discussed in chapter one, this too raises questions about who was deciding the use of these terms – questions that cannot readily be answered.

*Nisbas* emphasised shared culture and categorised people into a hierarchy, with some *nisbas* at the top and others at the bottom: they offered a window on patterns of transactions, yet they themselves were part of the negotiation of identity in a cosmopolitan and unequal society.

### **Women as creditors and debtors in the transactions:**

The older literature on Zanzibar had little to say about women, Omani or otherwise. Travellers' accounts from the nineteenth century give glimpses of women's life, elite and otherwise: Richard Burton described both a sister of Sayyid Said bin Sultan and the public work of poor women.<sup>37</sup> For high-status women, the ideal was to avoid public appearance and to be well-covered if they did have to appear in public. Women were largely absent from the political histories of Coupland and Bennet. Since Cooper, work has showed much more attention to

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<sup>37</sup> Richard Francis Burton, *Zanzibar: City, Island and the coast*. (London, Tinsley brothers; 1872), v.1, p. 290.

gender – and particularly to a sense of women as actors in their own right, playing a social role in a divided society.<sup>38</sup> Dress and clothing styles were used to show social status, and people in Zanzibar classified some types of clothes by status. Laura Fair argues that dress and fashion are used as markers of class, status, and ethnicity.<sup>39</sup> She showed how women and men tried to change their place in that hierarchy, partly by accepting it and adapting their dress and behaviour, but also by taking advantage of the flexibility of some categories of identity – becoming ‘Swahili’, and later Hadimu or Shirazi.<sup>40</sup> While Fair primarily focuses on the twentieth century, she also suggests that in the nineteenth century, dressing like an Omani was seen as a route to status.<sup>41</sup>

The more recent work on transaction registers has also noted this, showing that women with Arab *nisbas* participated in business in Zanzibar, such as the ivory trade. McDow argued that Arab women played a role as ‘the middleman’ in the ivory trade with an Indian merchant, for example.<sup>42</sup> Fahad Bishara has shown that women sometimes pledged their own properties in various regions as a guarantee for loans secured from Indian merchants.<sup>43</sup> As this thesis will show, women not only participated in business relations, but also played a vital role in business and networks with other merchants. They worked in business, and they had their own *shambas*, houses, and lands. They seem to have had their business networks with other merchants, whether they were Arabs, Asians, or Africans. This study offers some examples of women who participated in credit and debt in Zanzibar in the nineteenth century.

## **Cosmopolitanism**

The East African coast was a centre point of connections and the exchange of goods, which reflected diverse cultures; the commercial vitality of coastal regions attracted seasonal and permanent migrations, which influenced the exchange of ideas, cultures, and products as well. Generally, Zanzibar was marked by a multi-ethnic population whose ancestors’ – recent, or more distant – lived in many places.<sup>44</sup> Burton’s account of Zanzibar’s population suggested

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<sup>38</sup> Cooper, *Plantation Slavery on the East Coast of Africa*, p.227.

<sup>39</sup> Fair, *Pastimes and politics: culture, community, and identity in post-abolition urban Zanzibar, 1890-1945*, pp. 64-67.

<sup>40</sup> Fair, *Pastimes and politics*, pp. 64-67.

<sup>41</sup> Fair, *Pastimes and politics*, pp. 64-67.

<sup>42</sup> McDow, ‘Arabs and Africans: Commerce and kinship from Oman to the East African interior, c. 1820–1900’, PhD thesis, (Yale University, 2008), pp. 159-160.

<sup>43</sup> Fahad Ahmad Bishara, ‘A Sea of Debt: Histories of Commerce and Obligation in the Indian Ocean, c. 1850–1940’, PhD diss., (Duke University, 2012), pp. 186–187.

<sup>44</sup> Paola Ivanov, ‘Cosmopolitanism or exclusion? Negotiating identity in the expressive culture of contemporary Zanzibar’, In Abdul Sheriff and Engseng Ho, *The Indian Ocean: Oceanic Connections and the Creation of New Societies*. (Hurst & Company, 2014), p.209.

that both it grew overall in the nineteenth century and that it was subject to seasonal fluctuations as people came and went:

In 1835, Dr Ruschenberger estimated the census of Zanzibar at 12,000 souls, of whom two third were slaves. In 1844 Dr Krapf proposed 100,000 as the population of the island, the greater number living in the capital. Captain Guillain, in 1846, gave 20,000 to 25,000, slaves included. I assumed the number, in 1857, as 25,000, which during the N.E monsoon, when a large floating population flocks in, may raise to 40,000 and even to 45,000. The consular report of 1849 asserts it to be about 60,000.<sup>45</sup>

Zanzibar's population included Gujarti and Cutchis, from western India, as well as Somalis, Malagasies, Comorians, Hadramis, Omanis, Baluchis, and Africans.<sup>46</sup> Living within a society involves people from different backgrounds developing a new identity and everyday practices, which are frequently influenced by the diverse cultural interactions and exchanges that occur within the community. Despite the diverse population and cultural interactions, it is important to recognise that some groups in Zanzibar maintained their own distinct identities while also being influenced by other communities amongst whom they lived. There were many people who lived separately – not mixing and trying to maintain their own practices – while others could interact a great deal and become more and more like one another. Overall, the diverse and multi-ethnic population in Zanzibar contributed to the development of society in terms of cultural exchange, and a sense of shared identity that goes beyond individual ethnic backgrounds. This diversity created new ways to interact with people themselves socially and economically through exported and imported goods through increased international trade.

Cosmopolitanism refers to a society characterised by diversity, where many groups coexist while maintaining their individual identities. A diverse population – as seen by the numbers in Zanzibar – could live as separate groups, interacting only in a specific way and not sharing their cultural ideas. Merchants from South Asia – of various religions – were encouraged to come to Zanzibar. They were central to the economy; because of the credit they supplied, which led to the great rise in trade in the nineteenth century. However, these merchants from South Asia were in a number of ways socially distinct: mostly, they did not marry locally, and their dress and behaviour were distinctive comparing with other groups in the society. Cosmopolitanism involved the maintenance of social difference: and people learning to work

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<sup>45</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.81.

<sup>46</sup> Gilbert, Erik, et al. 'Zanzibar: Imperialism, Proto-Globalization, and a Nineteenth Century Indian Ocean Boom Town.' In *Globalization and the City* (2013), p. 126.

and live with difference – as Walker characterised cosmopolitanism as “the ability of people to negotiate, with varying degrees of effectiveness, between and across different cultures with which they may or may not be familiar”.<sup>47</sup> This was particularly true of the small European community - which involved traders, diplomats and later missionaries - who kept themselves very much a part and separate.

This cosmopolitanism shaped a system that made the region, as a whole, economically and politically dependent. From a business point of view, the growth of Indian commercial relations with East Africa enabled Indian merchants to serve international capitalism as resident traders in Africa. Furthermore, there was a mutual desire on the part of Omani authority and Indian merchants to integrate Indians into Zanzibar’s economic life as ‘indigenised class’.<sup>48</sup> Indian traders enjoyed opportunities such as using the Sultan’s flag, paying low import taxes, and trading on the Mrima coast.<sup>49</sup> The Zanzibar government offered religious tolerance and removed some of the restrictions on Indian trade to expand foreign business. As Vander Biesen wrote, “people always live in an organised culture that is influenced by external elements”.<sup>50</sup> This external influence came from the flourishing of trade and business in Zanzibar and the expanding migration especially by Omani Arabs when Sayyid Said made Zanzibar his second capital.

Socially, most Hindus traders were visitors and stayed in Zanzibar for a short period, as Burton described the natives in Zanzibar, including Indians, as said:

The Bhattia at Zanzibar is a visitor, not a colonist; he begins life before his teens and after an expatriation of 9 to 12 years, he goes home to become a householder. The great change of life effected; he curtails the time of residence to half... Not a Hindu woman is found upon the Island; all the Banyans leave their wives at home.<sup>51</sup>

On the other hand, Abdul Sheriff described Indian traders in Zanzibar as “the Indians, who tended to be associated with trade, were not a homogeneous merchant class, and were in the process of transition from seasonal merchants into an indigenised community”.<sup>52</sup> He noted that

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<sup>47</sup> Iain Walker, *Hadramis, Shimalis and Muwalladin: Negotiating Cosmopolitan Identities between the Swahili Coast and Southern Yemen*, *Journal of Eastern African Studies*, 2:1, (2008), pp. 44-59.

<sup>48</sup> Abdul Sheriff, *Slaves, spices, and ivory in Zanzibar*, p. 87.

<sup>49</sup> Saada Wahab, *History of Indians in Zanzibar from the 1870s to 1963*, p. 27.

<sup>50</sup> Ivan Vander Biesen, ‘*Social and intercultural relations in nineteenth-century Zanzibar: Dressed identity*’, *African and Asian Studies* 8.3 (2009), pp. 309-331.

<sup>51</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p. 329.

<sup>52</sup> Abdul Sheriff, *Slaves, Spices, & Ivory in Zanzibar: Integration of an East African Commercial Empire into the World Economy, 1770-1873*. (London: James Currey; 1987), p.146.

some previous accounts like Burton and Guillaing described Banians as “they were birds of passage rather than colonists. Because of caste restrictions they could not bring their families to reproduce themselves in East Africa. There was no single woman on the island as late as 1857”.<sup>53</sup> By the 1870s, Abdul Sheriff argues that the Muslim Indian population was becoming more settled. This could be due to the religious freedom offered by Sultan, and this was clear from the increased numbers of South Asian population in Zanzibar from 1840s to 1870s, for example:

By the 1870s there were nearly 700 females in a population of over 2,000 Khojas organised in 500 households. A similar pattern applied to the smaller Bohora community which numbered about 300, and there were 250 Sunni Muslims... by the mid-1870s most of the Khojas were locally born and permanent settlers.<sup>54</sup>

It is clear that the number of families increased as well as the number of women. Indians who came earlier to Zanzibar - for commercial purposes - stayed as visitors for short time. However, in the second half of the nineteenth century there was an established, resident, Indian community in Zanzibar.

The commercial significance of Zanzibar attracted merchants from Europe and the United States, resulting in the signing ‘Treaty of Amity and Commerce’ in 1833.<sup>55</sup> This treaty provided Americans with the position of ‘most favoured nation’ and permitted unrestricted commerce in all ports controlled by Sultan.<sup>56</sup> Burton noted the names of agents and people who work in Consulate – British, American, French, Germans – and had houses in Zanzibar to supervised trading vessels. Burton’s description of how people deal with them as: ‘European are, as a rule, courteously treated by the Arabs at Zanzibar; this, however, is not always the case on the Coast. They are allowed to fly flags; every merchant has staff upon his roof, and there is a display of bunting motley as in the Brazil’.<sup>57</sup>

Different religions were clearly seen in Zanzibar, with some groups continuing to practice their own beliefs. As seen above, a number of Indians and European traders and agents lived in Zanzibar for a period of time, and they remained distinct social groups socially. Sebastian Prange’s work on the Muslim trading community in medieval Malabar, on the Indian coast,

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<sup>53</sup> Abdul Sheriff, *Slaves, Spices, & Ivory in Zanzibar*, p.147.

<sup>54</sup> Abdul Sheriff, *Slaves, Spices, & Ivory in Zanzibar*, p.147.

<sup>55</sup> Wahab, *History of Indians in Zanzibar from the 1870s to 1963*, pp.80-81.

<sup>56</sup> Wahab, *History of Indians in Zanzibar from the 1870s to 1963*, pp.80-81.

<sup>57</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p. 321.

provides an interesting comparative study – though in a context where Muslim merchants were living in a non-Muslim society. Pragnes’ emphasis is on the productive nature of these commercial relationships – socially and culturally, they produce new forms. He does not use the term ‘cosmopolitan’, but he does emphasis cultural productivity, rather than hierarchy and difference.<sup>58</sup> This is similar to the situation of merchants who came to Zanzibar for commercial purposes. In a way of living together in Zanzibar’s society; Muslims and non-Muslims; and the Muslim themselves were from multi-sects of Islam – Ibadhi, Sunni and Shia, they had interactions and business relations in a cosmopolitan place.

Indians were part of society, but their influence was more focused on trade and business. Guillaing asserts that the Indians, namely the Hindu and Banyan communities, have distinct traditions and religious beliefs compared to the others in Zanzibar, and ‘they live apart, not engaging in any intimate relations of family ties with the local people, and not having any permanent residence’. <sup>59</sup>

### **Zanzibar as a cosmopolitan city in the nineteenth century:**

The term cosmopolitanism has come to be widely used of Zanzibari society in both nineteenth and twentieth centuries. It is often used in a very positive way – an extreme example being Allen Fromherz’s book *From Muscat to Zanzibar: Sayyid Said bin Sultan’s cosmopolitan Empire*. Fromherz’s account emphasised inclusion:

Sayyid Said had nearly perfected the model: fostering tolerance and trade, providing security, and encouraging relationships among different religious groups and ethnicities, while not meddling directly in most internal affairs.<sup>60</sup>

Fromherz also described the rule of Sayyid Said in Zanzibar as a creative form that drew on multiple cultures:

Sayyid Said ruled in Zanzibar using governance neither typically Western nor colonialist, nor wholly tied to the constraints of traditional, local forms of trade and rule. He not only created a cosmopolitan market in Zanzibar but also attempted to keep

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<sup>58</sup> Sebastian Prange, *Monsoon Islam: Trade and faith on the Medieval Malabar coast*, (United Kingdom: Cambridge University Press; 2018), pp.2-25.

<sup>59</sup> Guillaing, *Documents sur l’histoire, la geographie et le commerce de l’Afrique Orientale*, p.80.

<sup>60</sup> Allen Fromherz, *From Muscat to Zanzibar: Sayyid Said bin Sultan’s cosmopolitan Empire*, (Sultan Qaboos Cultural Centre: Washington, 2016), p. 17.



up with world historical changes and the shift in power to European merchants. Instead of setting out to destroy the trading system of the Swahili patrician merchant house, Sayyid Said created 'special institutional arrangements' between rising Western traders, existing Swahili African merchants, Omani Ibadis and Banyans of India.<sup>61</sup>

More widely the term cosmopolitanism has been used in a way that moves beyond a matter of intellectual ethos to suggest a vision of global political awareness that is produced and supported by the institutional structure.<sup>62</sup> Cosmopolitanism has been described as a unique and alternative approach to realising the modern global society that serves how individuals perceive the world, practice their culture, and create their identities.<sup>63</sup> International trade provided a fundamental basis for cosmopolitanism because merchants and social groups took advantage of the culture in a globalised society.<sup>64</sup> So, cosmopolitanism may be defined as 'a cultural disposition involving an intellectual and aesthetic stance of "openness" towards people, places, and experiences from different cultures, especially those from different "nations"'.<sup>65</sup> Cosmopolitanism in East Africa must be understood in the context of maritime activities during the nineteenth century, including a variety of cultures along the coast. The term cosmopolitanism has been used as to evoke connection with the global world and openness across the culture.<sup>66</sup> The direct connection with merchants from different cultures provided a distinct way of daily coastal life as well as an understanding of the economy and political aspects. In the late nineteenth century, Zanzibar was a crowded centre of cultural diversity. In terms of positive definition of cosmopolitanism, this can be seen in celebrating different religious festivals for Arabs, and Indians in the city. The Hindu community celebrated Diwali with fireworks, while Muslims from Arabs and Africans had a large celebration in *Eid El fiter*, after Ramadan, and *Eid Hajj*, for each festival of different groups, people gathering in the same city.<sup>67</sup>

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<sup>61</sup> Fromherz, *From Muscat to Zanzibar*, p. 19.

<sup>62</sup> Pheng Cheah, 'Cosmopolitanism'. *Theory, Culture & Society*, 23,2 (2006), pp. 486–496.

<sup>63</sup> Vincenzo Cicchelli, Sylvie Octobre and Viviane Riegel, 'Introduction: how Aesthetic Cosmopolitanism is our global world', in Vincenzo Cicchelli, Sylvie Octobre and Viviane Riegel (eds) *Aesthetic Cosmopolitanism and global culture*. (Leiden: Brill, 2019), pp. 1-24.

<sup>64</sup> Cicchelli, Octobre, Riegel 'Introduction', pp. 2-3.

<sup>65</sup> Bronislaw Szerszynski and John Urry, 'Cultures of cosmopolitanism'. *The Sociological Review*. 50, 4 (2002), pp.455-81 at p.468.

<sup>66</sup> Kai Kresse, 'Interrogating "Cosmopolitanism" in an Indian Ocean Setting: Thinking Through Mombasa on the Swahili Coast', in Derryl Maclean and Sikeena Karmali Ahmed (eds.), *Cosmopolitanisms in Muslim Contexts: Perspectives from the Past*. (Edinburgh: Edinburgh University Press; 2012), pp. 31-50.

<sup>67</sup> William Cunningham Bissell. *Urban Design, Chaos, and Colonial Power in Zanzibar* (Indiana University Press, 2010), pp.54-56.

As reported in the previous accounts the diversity of the multi-ethnic population living in Zanzibar contributed to the development of society in terms of cultural exchange, and a sense of shared identity. Cosmopolitanism could be defined in several positive terms such as ‘modernity’, ‘adaptivity’ or ‘globalization’ – as will be discussed in the concluding chapter. Abdul Sheriff in his introduction of the book edited with Engseng Ho, *The Indian Ocean: Oceanic Connecting and Creation of New Societies*, argued how societies around the Indian Ocean were shaped by ‘transcultural’ experience. He said that “They were in essence a heterogeneous society in a constant process of homogenisation. Despite all the ethnic, social and cultural differences that are apparent in a maritime society such as the Swahili, they make sense only in combination and not when disaggregated. Such societies located at the confluence of the continental and maritime environments are necessarily complex and cosmopolitan.”<sup>68</sup> This quote seems as it emphasises diversity and cultural interaction, but on the other hand, it also suggests that diversity was always being replaced by uniformity.

On the other hand, there is a quite different approach from some scholars of ‘cosmopolitanism’ as a model. These critics emphasise that the society of Zanzibar was an unequal and hierarchical community, Wint, for example, argues that the term cosmopolitanism may hide that inequality.<sup>69</sup> The works of Glassman and Walker point to this different vision of cosmopolitanism – one that emphasises difference as well as openness, which produced inequality. In the context of Zanzibar, they argue, cosmopolitanism could be understood as involving ideas about a hierarchy of cultural practices in which Omanis and Arabs were dominant. Moreover, this can be seen clearly in gendered terms, particularly in the arguments about whom women can marry. Glassman noted that Zanzibar’s Arabs rely when marrying and choosing a partner on ‘*Kafaa*’.<sup>70</sup> This means women married only at their rank or above so that patrilineal Arab families would not lose children to families of a ‘lesser’ level.<sup>71</sup> The marriage criteria of Arabs are complicated in choosing the suitable man for their daughters depending on genealogy, wealth and work. Glassman suggests that these concepts of creole hybridity and cosmopolitanism should not be used as tools, but rather as topics of analysis.<sup>72</sup>

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<sup>68</sup> Abdul Sheriff, and Engseng Ho (eds.) *The Indian Ocean: Oceanic Connections and the Creation of New Societies*. (London: Hurst & Company; 2014), p.30.

<sup>69</sup> Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World*, ‘Introduction’.

<sup>70</sup> Jonathon Glassman. ‘Creole nationalists and the search for nativist authenticity in twentieth century Zanzibar: the limits of cosmopolitanism’, *The Journal of African History*, 55, 2. (2014), pp.229-247.

<sup>71</sup> Glassman. ‘Creole nationalists and the search for nativist authenticity’, pp. 235-238.

<sup>72</sup> Glassman. ‘Creole nationalists and the search for nativist authenticity’, p.233.

These different approaches have been played out in the study of dress. Clothing – the import of cloth, and decisions about what kind of clothes to wear and how to wear them, have been central to multiple studies of nineteenth and twentieth centuries Zanzibar. Nineteenth-century observers classified people in terms of identity and status by their clothing: Burton, the French geographer Guillain, and others all described the men's and women's clothing styles, and how some materials and fabrics distinguished people by categories of identity which were also categories of status. Fair's work, by contrast, has identified 'dressing up' as a key strategy for social advancement – a way for people to overcome low status.<sup>73</sup> Yet Glassman's work has argued that such strategies of advancement in themselves entrenched social hierarchy.<sup>74</sup>

A similar debate can be seen over credit. The credit and debt process involved diverse people from different backgrounds, such as Arabs, Africans Indians, and slaves. McDow argues that debt enabled individuals from various classes to borrow money and make a business, both men and women, which created opportunity for all people in society. People from different statuses and backgrounds contributed to the commercial activities: this was a cosmopolitan commercial culture.<sup>75</sup> The literature since the 1980s has tended to argue that racial and ethnic categories are socially produced, rather than fundamental. Yet while some have taken that as a starting point to look at how credit, law, or consumption link people together across a region of which Zanzibar is part, others, such as Glassman, have been concerned to ask how they are linked to power and inequality.

The financial cosmopolitanism of Zanzibar was influenced also by non-Omani Arabs, especially Shafi'i Sunni Muslims from Hadhramaut, and the Comoros. They were part of Zanzibar's commercial networks, but from the selected transactions, these *nisabas* appeared in relatively few transactions as moneylenders and borrowers. This may partly reflect the relative size of these groups – though it seems that at least seasonally, non-Omani Arabs were a significant presence. It more likely reveals the central importance of landownership as the enabler of credit: Omani Arabs had taken control of most of Zanzibar's best agricultural and urban land, and so they were the largest borrowers.

This thesis will build on this rich and diverse literature. It will seek in particular to advance the understanding of the nature of the Omani community in living with others and how people

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<sup>73</sup> Laura Fair, 'Dressing up: clothing class and gender in post-abolition Zanzibar', *The journal of African History*, 39,1 (1998), pp.63-94.

<sup>74</sup> Jonathon Glassman, *Feasts and Riot: Revelry, Rebellion, and Popular Consciousness on the Swahili Coast, 1856-1888*. (Portsmouth: N.H.: Heinemann, 1995), pp.157-159.

<sup>75</sup> McDow, *Buying Time: Debt and Mobility in the Western Indian Ocean*, pp. 11-13.

made decisions about what sort of business to do, whom to borrow from or lend to, and whom to create business partnerships with - and how those decisions relate to their sense of community. This research will draw insights into the realisation that identity is socially produced, and on the sense of Zanzibar as a component of the Indian Ocean world. But it also informed by the concern with inequality and to look at the group who were dominant in this hierarchy – the Omanis, asking what the transaction register reveals about borrowing, lending and the Omani community. Valerie Hofmann recently summarized the debate over Zanzibar in simple terms:

Should the Omani Sultanate on the Swahili coast be seen as a colonial project, or was the Sultanate a haven of racial, ethnic and religious equality, where Omanis were so well integrated into Swahili society over the course of generations that they were no longer alien to it. <sup>76</sup>

This thesis is a contribution to this debate that will see how Omanis involved in Swahili community in terms of lending and borrowing money.

### **Zanzibar and the debt:**

Zanzibar in the nineteenth century was a crucial hub of trade and credit networks, as seen earlier. That was not distinctive – settlements across what Pedro Machado called the ‘Ocean of trade’ had long been tied together by commerce and debt. Zanzibar was of many nodes on the ‘sea of debt’. Yet by the late nineteenth century it distinctive because of the combination of very particular circumstances. Economically, the island was both a trade hub and a centre of primary production: caravans to the interior were financed and prepared in Zanzibar; cloves and coconut products were grown on Zanzibar for export. Politically, Zanzibar was ruled by Omanis but increasingly under British influence – and from 1890, a formal protectorate. Planters and caravan traders belonged to a group that was politically and culturally dominated but increasingly constrained – notably by the protection that the British consul offered to Indian entrepreneurs who were both financiers.

That combination of circumstances made Zanzibar – and its economy of credit – unlike the other plantation islands of the Indian Ocean or the entrepôts of the Gulf and India. The island’s labour needs were diverse: for clearing and planting land and picking crops; for long-distance

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<sup>76</sup> Valerie J. Hofman, ‘Religion, Ethnicity and Identity in the Zanzibar Sultanate’, In Stéphane Pradines et al. *Muslim Cultures of the Indian Ocean: Diversity and Pluralism, Past and Present*. Edited by Stéphane Pradines and Farouk Topan, 1st ed., (Edinburgh: Edinburgh University Press; 2023), p.73.

portage; for servicing a rapidly growing urban population. Slavery was integral to meeting those needs, and the growth of a population of enslaved people was a central feature of nineteenth century Zanzibar.<sup>77</sup> Yet by no means all this labour was performed by slaves – workers had to be bought, or paid; they had to be fed. Credit paid the up-front costs of commercial and agricultural enterprises whose rewards were unpredictable and prone to long delay. Land and housing on Zanzibar – increasingly desirable as both plantation agriculture and commerce grew – provided collateral, making this credit economy possible.

Omani Arabs, who had come to control much of Zanzibar's best agricultural land and urban space, benefited especially from access to that credit. The increasing indebtedness of Zanzibar's Omani community has been a theme of much literature. But here too Zanzibar was distinctive. Zanzibar's rapid development, and the absence of any formal system of land titling, meant that non-Omanis too might have some claim to own a house or a plot of land, and be able to turn property into money. As this thesis will show, slaves, former slaves and members of other communities could and did also borrow – using property as collateral. Zanzibar's Omanis were lenders, as well as borrowers – in relationships that may have reflected relationships of clientship rather than calculations of money return. Omani Arab culture was both dominant and offered an uncertain inclusivity – non-Omanis could adopt the dress, diet and some of the behaviour associated with Omanis as they sought higher status. Zanzibari society was distinctive, tied together by debt, as well as divided by it: this was a deeply unequal cosmopolitan economy of credit.

Politics also complicated the consequences of debt. The possibility that indebted Omanis might lose their land to Indian lenders has been a constant concern.<sup>78</sup> But it seems that default on a debt did not routinely mean that borrowers lost their property. This was partly because politically powerful debtors could default, or bully Indian lenders to whom they owed money – though British protection increasingly set limits to that. It seems also to have been because many lenders preferred intermittent repayment to the challenges managing plantations in the context of a prolonged and difficult transition from reliance on enslaved labour. Meanwhile, behind the debts registered in the records lay other relationships that gave lenders, who were

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<sup>77</sup> Robert W Harms, Bernard K Freamon, David W Blight, David W. Blight, Robert Harms, and Bernard K. Freamon. *Indian Ocean Slavery in the Age of Abolition*. 1st ed. (New Haven: Yale University Press, 2013), pp. 6-8.

<sup>78</sup> Sebastian Zbik, "The Separation of Oman and Zanzibar after 1856: British Imperial Policy, Two Arab States and their Elites". PhD thesis, Warsaw University (2024), pp. 21-22.

also merchants, favourable terms for crop purchase. Omani borrowers might become chronically indebted – but the time ‘bought’ with debt on Zanzibar could be indefinite.

### **Sources and methodology:**

The earlier literature, including works by Coupland, Gray, Bennet and others, used mostly English-language sources written by Europeans (often British), observers, or travellers. The more recent literature also uses these materials, but it has also made use of rich resources in the Zanzibar archives – the transactions registered at the British consul’s office in Zanzibar. These have been important to McDow, Bishara, and Wint, but have mostly been used qualitatively – though Wint added some quantitative analysis. There are other registers in Zanzibar Archive written in Gujarati, but the selected data for this thesis are the ‘Arabic registers’. The samples were collected by choosing three files of Arabic registers which involved more than three hundred deeds in each file all between 1888 to 1897. For these kind of transaction files, there were several which are damaged and fragile which cannot be read, so I chose three files; AM 2/3, AM 2/10, and AM 5/1. Analysis of these transactions involved translating them from Arabic to English and then entering them into an Access database, organized by multiple fields. These fields included the transaction number, the name (s) of debtors; the names of creditors (recording the first, second and third names with the *nisba*), gender of debtor and creditor, amount of money borrowed (which was entered in the register in various currencies, but standardized to rupees for the database), date of deed and date of registration, the type of property involved in the transactions, the actual nature of the transactions; the location of the property, the duration until the repayment, the name of the *katib* (writer), the names of witnesses, and further information about precise location of the property (where this was given).

Quantitative history provides a methodical approach to study socio-economic changes and find patterns over time in several aspects of trade, migration, slaves as laborers and others. As Johan Fourie argues, not all events can be quantified; however, it is also true that quantitative evidence supports in understanding the qualitative.<sup>79</sup> In writing a socio-economic history of Omanis in Zanzibar in the nineteenth century, this research will develop the previous literature through quantitative data based on the analysis of this collection of records of one thousand transactions. In chapters two, three, and part of chapter four, I pay particular attention to

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<sup>79</sup> Fourie, Johan. ‘Quantitative History and Uncharted People Johan Fourie.’ In Johan Fourie (eds), *Quantitative History and Uncharted People*. (United Kingdom: Bloomsbury Publishing Plc, 2023), p.7.

moneylenders and borrowers, the role of women in borrowing and lending as well as men, and the credit relation according to social status.

Presenting the value of these transactions in a way that allows quantitative comparison has been challenging. Multiple currencies were used in nineteenth-century Zanzibar, reflecting the multiple circuits of exchange around the Indian Ocean, the Red Sea and the Gulf: silver *qirsh*, ‘the dollar’ (usually, but not always, the Maria Theresa thaler) rupees, rial and baisa. Processes of currency conversion were complex and indirect, resulting in fluctuating exchange rates throughout the Indian Ocean trade network. That mean, of course, that any standardization. Catherine Eagleton’s work, which explains how the rupee came be the dominant currency of the region by the 1890s, suggested that “100 thalers in Zanzibar was worth between 213 and 220 rupees in Bombay”.<sup>80</sup> In this thesis, I have used the rough midpoint, of 217 rupees to 100 thaler, as the basis for conversion that allows comparison of the value of transactions in the 1880s and 1890s.

These records offer a unique insight into the type of relations between creditors and debtors, and cover transactions of multiple types and sizes involving a substantial range of actors. The deeds, written in Arabic, demonstrate the Islamic legal system. Using these materials, this research will reexamine the social and economic history of Omani society in late nineteenth century Zanzibar: asking whether this was a distinct and dominant ‘planter aristocracy’ or just one part of a cosmopolitan society in which boundaries were being blurred by commerce, credit and shared ideas of the law? This was a cosmopolitanism and, in some ways, inclusive society, but an unequal one. Commercial change offered some ways to overcome inequality; but in this economy, where credit was so important, ownership of land and houses gave access to credit. That meant the wealthier Omanis, who were the major property owners, remained socially dominant. The number of mortgages based on the figures of the report on slavery and slavery trade were registered at the British Consulate at the offices of the Zanzibar Government as follows: “Zanzibar 2,350 mortgage, representing a value of 2,903,304 rupees; Pemba 946 mortgage, representing a value of 1,764,453 rupees.”<sup>81</sup> This demonstrates that the sample is a significant proportion by illustrating the credit and debt of Omanis and other groups in Zanzibar.

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<sup>80</sup> Eagleton, Catherine, and Karin Pallaver. ‘How and Why Did the Rupee Become the Currency of Zanzibar and East Africa?’ In *Monetary Transitions*, Switzerland: Springer International Publishing AG, 2022, pp. 211–37.

<sup>81</sup> Donald Mackenzie, *Report on slavery and the slave trade in Zanzibar, Pemba, and the Mainland of the British Protectorates of East Africa*, (London: British and foreign anti-slavery society; 1895), p. 20.

The research involves two kinds of questions, which shape the following chapters. The first set of questions can be answered directly through analysis of the transactions in the database. They are along the lines of: Who was borrowing from, or lending to, whom? How did patterns of lending and borrowing relate to the *nisba*? Who were the most prominent Omani individuals and families doing business in Zanzibar? What was the most popular type of deeds? What do the deeds reveal about shared space: who was living with whom? Where did most Omanis live? Were they living separately or within other groups? How many deeds involved loans or sales between slave owners and slaves? How many transactions involved women, as creditors or debtors? These questions will be answered in two chapters about moneylenders and borrowers.

The second kind of questions are addressed by drawing on this quantitative data together with the archival and travellers' sources noted above and other secondary sources. Some of these questions are about trust: some of the deeds involved mortgages, with property offered as security for loans – others were entirely based on trust. What made a lender trust someone and lend them money in return for no more than a paper of declaration? Was the reputation of this person affected in society if he did not return borrowed money? Other questions related to the aims of those who lent or borrowed money. Were they simply seeking to increase wealth in money terms? Did Omanis borrow money for merchandise or to buy slaves or lands or *shambas*? Running through these questions is a consistent theme: how were transactions linked to ideas of patronage and social status?

These questions offer a way to reflect on those differing perspectives on the Omani community on the East African coast. Were they, as Abdul Sheriff implies, minor figures in the growth of a world economy, becoming steadily more dominated by others? Were they creative co-producers of global consumer culture, as Prestholdt suggests; part of a distinctive, shared, Indian Ocean culture? Or were they simply a political, social, and economic elite who wanted to keep their position in Zanzibar?

### **Chapter outlines:**

This thesis focuses on the socio-economic history of Omanis in Zanzibar from the mid to the end of the nineteenth century. Through analysis of the sample from the transactions, it will present the patterns of borrowing and lending money between Omanis and other ethnic groups in Zanzibar. Chapter one introduces in detail the source of the data, which is the central point of the study, and defines some Islamic terms and definitions that will be repeated in the



subsequent chapters. It explains the organization of the transaction registers and the main information that each of these transactions includes. It explores the significance of the term *nisba*, which appears in the registers as a key way to identify individuals. Also, it discusses some Islamic terms of type of sale repeated in the transactions, such as *khyar* sale and *rahan* and the implication of using these terms.

Subsequent chapters use the transaction data to find social and business patterns between Omanis and non-Omanis in Zanzibar by focusing on the creditors and debtors. Chapters Two and Three will analyse these patterns in terms of who was lending to whom, and who was borrowing from whom. These chapters analyse patterns in the *nisbas* registered by both creditors and debtors. Previous literature has highlighted the role of ‘Indian financiers’ who provided the credit that funded these changes in Zanzibar.<sup>82</sup> These chapters both confirm and elaborate on those arguments; showing that Omanis borrowed money from Indian Muslims and Banyans – but also that there were many Omanis lending money to other Omanis and to people whose *nisba* suggested that they were not Arabs, but Swahili and slaves or former slaves.

Most of the creditors and debtors in the first chapters are men; the fourth chapter will explore the role of women in lending and borrowing. The accounts of Zanzibar written in the nineteenth century and subsequent historical accounts suggest that Omani women were secluded and avoided public appearance. This chapter argues that the business contribution of women was dependent on their social status. This chapter will show how high-status might be compatible with lending and borrowing money; and will also show that lower-status women could borrow - maybe for business, or maybe to try and obtain the material goods associated with a higher status? This chapter will include statistical analysis based on the sample from the transactions for women who participated as debtors, creditors, buyers, and sellers of properties.

Using a sample of transactions, chapter five will analyse the kinds of properties involved as security in these transactions, and how Omani developed and invested in those properties. It will show some of the residence patterns as well as the business relationships by asking: did Omanis occupy distinct areas or reside with other communities? The chapter will also show

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<sup>82</sup> Abdul Sheriff, *Slaves, Spices and Ivory in Zanzibar: Integration of an East African Commercial Empire into the World Economy, 1770-1873*, p.156. & Cooper, *Plantation Slavery*, p.32; Bishara, *A Sea of Debt: Law and Economic Life in the Western Indian Ocean, 1780-1950*, p.53.

how several types of properties and movable collateral appeared in the transactions, from houses to *shambas* (planted land), to different types of boats and even daggers.

The last chapter returns to the question of cosmopolitanism as a way of understanding late nineteenth-century Zanzibar and reconsiders different thoughts and approaches to cosmopolitanism in Zanzibar. While some accounts have described Zanzibar in terms of ‘openness’, ‘adaptivity’, ‘modernity’ and ‘globalization’ all terms which have been linked to the international trade. Yet other accounts have described Zanzibar as a society marked by hierarchy and inequality. Analysing the transactions revealed an inequality in the quantity of money borrowed or lent to them, as well as the number of transactions, which indicates that a greater number of Omanis were lenders and borrowers than other ethnicities. In Zanzibar, cosmopolitanism is also noticed in specific social patterns, including clothes, marriage and festivals, which demonstrate inequality and diversity.

## Chapter One

### Islamic law in transactions: names and laws in mortgages and pledges of property

The transactions registers contain the details of thousands of transactions. As the following chapters will show, there was a great deal of variation in the scale of these transactions – in terms of value – and the kinds of property they involved. Yet despite the variations in these transactions, they always had one common feature: the acknowledgment – *iqrar* – which recorded specific information about the debtor and creditor. Returning to the earlier example of a transaction by Mohamed bin Abdullah Al Shaqsi, the entry started with the registered number of the transaction and the year – registered no 1324 of 1887. This was followed by the contract, according to which Mohamed borrowed 62,669 rupees from Keswji bin Jairam Al Banyani. Then Mohamed provided a detailed description of his properties that were involved as security in the transaction, including the location and the names of neighbors, as describing location of these houses and plantation land – (which was called *shamba*, using the Swahili term). The entry concluded with the names of transaction’s writer and witnesses, along with the date of registration.

This chapter is designed to introduce the source of the data that is central to the thesis and explain – and problematize – some terms and ideas that will be repeated in the further chapters. The approach here follows the work of Bishara and others, seeing borrowing and lending as central aspects of social relationships and business networks – and as a way of understanding social relationships between individuals in Zanzibar. Bishara demonstrates how credit instruments tied together a broad network of merchant-creditors, caravan leaders, plantation owners, and labourers.<sup>83</sup> These ‘webs of obligation’ were social relationships that were firmly established by a common and understood language of credit and debt. Those webs intersected with familial, clan and religious networks in coastal East Africa.<sup>84</sup> The chapter is divided into three sections. First, it explains the forms and organisation of the transaction registers, which provide the main source of primary evidence for the analysis in this thesis. Second, the chapter discusses the significance of the term *nisba*, which appears in the registers as a key way to identify individuals through their membership in larger communities. The chapter explores

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<sup>83</sup> Bishara. *A Sea of Debt*, p. 186.

<sup>84</sup> Bishara, *A Sea of Debt*, p.186.

what a *nisba* was, how people were identified by their *nisba* and what the *nisba* might reveal about lending and borrowing patterns. Finally, it will discuss the actually varied forms of transactions – developing Bishara’s point that behind the English term ‘mortgage’ lay multiple kinds of borrowing and lending, which need to be understood in terms of changing practices in finance and what was understood as acceptable practice for Muslims.<sup>85</sup>

### **The organisation of the transaction paper:**

In the 1840s, the French naval officer Charles Guillain noted the perils of lending money in Zanzibar:

[the borrower] gives you, as security for payment, a magnificent property and a no less magnificent reputation as an honest man, but when the deadline arrives, another creditor presents himself with a mortgage which absorbs the pledge.<sup>86</sup>

That was the context for the subsequent creation of the transaction registers kept at the British Consulate, which are now in the Zanzibar National Archive. These registers demonstrate an encounter between Islamic finance and an expanding imperial legal system in the nineteenth century, as Bishara has argued.<sup>87</sup> The British consul kept the transaction register for decades, from the mid-nineteenth century to the mid-twentieth century. McDow has noted that the registers became increasingly popular with Indian merchants who were British subjects, because registration enabled them to take disputes to the consular court – rather than to the *qadi* courts, where they might stand less chance of winning cases; Bishara suggests that both the Sultan and British Consul insisted that, from 1865, any case that might end up in court had to be registered.<sup>88</sup>

But the registers also recorded many transactions that did not involve Indians. It contained thousands of entries. Some involved outright sales – but overwhelmingly, these were records of credit and debt. Each entry in the register stated the names of debtor and creditor – and did so in a way that identified them as part of a family and community and defined their status, as will be explained in the discussion of *nisba*.<sup>89</sup> The transactions also recorded the date of the actual transaction involved, according to the Islamic calendar, in A.H., and the registration

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<sup>85</sup> Bishara, *A Sea of Debt*, pp.177-186.

<sup>86</sup> Charles Guillain, *Documents sur l’histoire, la géographie et le commerce de l’Afrique Orientale* (Paris: A Bertrand, 1856-57) (vol II, part 1), pp. 117-118.

<sup>87</sup> Bishara, *A Sea of Debt*, pp. 126-127.

<sup>88</sup> McDow, *Buying Time*, pp.173-175; Bishara, *A Sea of Debt*, p.128.

<sup>89</sup> McDow, *Buying Time*, pp.19-20.

date, which was usually written using the Gregorian calendar, A.D. The registration was often later – sometimes much later – than the actual transaction. The entry included the amount of money in Indian rupees, silver *qirsh*, or Maria Theresa Dollars. Where, as in most cases – the loan involved some kind of property, the details of this also appeared in the register. In the absence of any systematic mapping of land and housing, the location of properties was described using common local place names and, sometimes, relationships to the properties of other named individuals. Moreover, most of these entries in the registers included the names of one or two witnesses, as well as the person who had actually written the entry. The transaction register was a written record, inscribing the names of places and people: it was also the product of a performative moment, bringing the parties, witnesses, and scribe to affirm those details.

However, the registers have some limitations. Multiple details are omitted. The registers did not record the exact area of the lands or farms that the debtor secured for the moneylender; in the great majority of cases, transactions involving cultivated land almost always simply described the land as a *shamba*. Much of this land would have been planted with trees – clove or coconut – but the register usually did not describe exactly the type of trees or how many trees were included in the secured property, though a few included sentences such as “the farm and the coconut trees and clove trees”. Transactions involving houses often did not make it clear whether they involved just the house, or any adjoining land. Most of all, the register does not reveal the motives of lenders or borrowers – these have to be deduced from other information, and extrapolation from the basic information provided. In some cases, other, invisible, deals may have lain behind, the transaction recorded in the register: for example, an expectation that the borrowers would sell their crops to lenders, as will be noted below.

### **Why did people borrow or lend?**

In the nineteenth-century, the economic and social revolved around credit and debt. There were multiple reasons for lending money to others and borrowing, which illustrates the way credit and debt run through society. This section will try to explain what people did with borrowed money - and why people lent money.

Some people borrowed because they wanted to invest in trade – that is, because they needed a capital. McDow gave an example of a contract involving Juma bin Salim al Bakri al Nizwi (whose name, as will be explained below, linked him to a particular kin group and a town in

Oman).<sup>90</sup> Juma was known as Juma *Merikani* because he worked in importing *merikani* – American-made textiles. Ladha Damji, who lent the money to Juma, was a Hindu trader, who also worked as the tax-collecting agent for Sultan Majid bin Said Sultan. Juma committed to delivering ten thousand five hundred pounds of ivory to Zanzibar in two years from the registration date.<sup>91</sup> This case presented one of multiple ways and reasons for borrowing money to do business in Zanzibar. Obtaining the ivory would be a complex business: it involved hiring a caravan of porters who would travel inland to buy, or hunt for, the ivory; they would have to carry supplies and goods that they could trade along the way. The return on all that spending would not come until the ivory could be brought back to the coast – which would take many months. Juma himself evidently did not have the capital needed to pay for all this up-front: so, like other traders, he had to borrow from Ladha.<sup>92</sup> Some caravan traders were very successful: for example Tippu Tip, who borrowed from Indian financiers and continued his father's business.<sup>93</sup> Tippu Tip at first had no properties, but he invested money by borrowing and trading in slaves and ivory: Cooper reports that Tippu Tip's property was worth £50,000 at the end of the century.<sup>94</sup>

Borrowing was not just for long-distance trade, however. The decades from the 1820s saw substantial investment, mostly by Omanis, in Zanzibar (and the neighboring island of Pemba): with the emphasis first on the planting of clove trees, but also with the development of extensive coconut plantations – and the purchase of enslaved people to work on these plantations. Hamerton, the British Consul, remarked this shift to plantation agriculture in 1844: 'the people are growing rich and able to buy more slaves to cultivate clove, the chief article now cultivated, and from which considerable profit is derived in a few years'.<sup>95</sup> Much of the land itself may have been seized; but planting and developing it cost money and land became key to social status. Omanis in Zanzibar increasingly became, in Cooper's term, a 'landed aristocracy'; some *shambas* had more than 10,000 clove trees; some landowners had multiple *shambas*.<sup>96</sup> Some borrowed to develop plantations; but others borrowed when this investment went wrong. Clove prices fell dramatically in the later 1840s; they rose again in the 1870s and

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<sup>90</sup> McDow, *Buying Time*, p.1.

<sup>91</sup> McDow, *Buying Time*, pp.1-2.

<sup>92</sup> Cooper, *Plantation Slavery*, p.42.

<sup>93</sup> Cooper, *Plantation Slavery*, pp. 42, 67-68.

<sup>94</sup> Cooper, *Plantation Slavery*, pp. 67-68.

<sup>95</sup> Hamerton to Aberdeen, 2 January 1884, FO 54/6, cited in Cooper, *Plantation Slavery*, pp.55-56.

<sup>96</sup> Cooper, *Plantation Slavery*, p.68.

then fell back again.<sup>97</sup> Lifestyles changed as a result – in times of low prices, plantation owners tended to live more on their land and spent relatively little time in the towns.<sup>98</sup> But still they needed money, to maintain their plantations and patterns of consumption that involved at least some imported goods. A British observer in 1873 noted that Omanis could adapt their lifestyles to reduced income but also, they still needed to borrow:

Their time is for the most part passed at their '*shambas*,' estates in the country, where they live a life of indolent ease, surrounded by slaves, borrowing money with facilities from Indian traders if their estates are flourishing, doing without it if the estate is in difficulties . . . The Arab seems never to lose his power of living content and respected on the most frugal supply of the base necessities of life.<sup>99</sup>

Bishara also points out that Omanis borrowed money from Indian merchants to support a particular lifestyle, such as wearing specific types of textiles, or importing goods for their houses.<sup>100</sup>

Borrowing for consumption was not necessarily disreputable. Bishara discusses the links between credit, debt and consumption in the writings of the famous Omani jurist Al Khalili. Al Khalili identified two types of borrowers. Wealthy debtors could borrow as much debt as they wanted to support power and social status in society.<sup>101</sup> These debtors tried to return money to keep their reputation in society. Lower-class debtors also had the right to borrow money, but sometimes used this money to entertain visitors or live above their means.<sup>102</sup>

Several studies have shown the reasons why people lent money in Zanzibar in the nineteenth century. McDow showed that some lenders wanted to earn interest legally. They tried to avoid the Islamic prohibition on usury by registering two separate transactions, one for money borrowed and the other for rental property, with exact details of the due date of returning money, as shown in images (3), (4) and (5).<sup>103</sup> The interest – which came in the form of rent – was agreed upon between the creditor and debtor. Some lenders wanted also, or instead, to

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<sup>97</sup> Cooper, *Plantation Slavery*, p.137.

<sup>98</sup> Cooper, *Plantation Slavery*, p.73.

<sup>99</sup> Sir Bartle Frere, 'Memorandum on the Position and Authority of the Sultan of Zanzibar', Incl. Frere to Granville, 7 May 1873, p. 112, in Cooper, *Plantation Slavery*, p. 74.

<sup>100</sup> Bishara, *A Sea of Debt*, pp.177-179.

<sup>101</sup> Bishara, 'Paper Routes: Inscribing Islamic Law Across the Nineteenth-Century Western Indian Ocean', *Law and history review* 32, 4, (2014), pp. 797–820; Al-Khalili, *Ajwibat Al-Muhaqqiq Al-Khalili*, 4: 261-265.

<sup>102</sup> Bishara, 'Paper Routes', pp. 797–820.

<sup>103</sup> McDow, *Buying Time*, pp.13.

enable commerce that would produce a profit for them in other ways.<sup>104</sup> In the case of Juma bin Salim and Ladha Damji, Ladha lent money to Juma on the condition that the ivory would be delivered to him at a fixed price – allowing him to sell it on at much higher price.<sup>105</sup> Tippu Tip's success in the ivory and caravan trade, brought similar benefits to his principal creditor, Tharia Topan.<sup>106</sup>

Lending could also be used to secure preferential terms of trade in plantation crops – in a second transaction, hidden behind the one recorded in the register, as William Fitzgerald, a British agriculturist, noted of Pemba in the early 1890s:

Most of the land is mortgaged to Indian traders, who could foreclose at any time, if they saw it was to their interest to do so. By the present system of advances the *shamba* owner is compelled to sell his crop at low rates to the Banyan who lends him the money, the lowest rate of interest charged being 20 per cent. That is, twelve dollars for every ten dollars advanced. Very often the Arab owner is unable to repay his advances at the end of the year owing to short crops, and then the money that has to be again borrowed is added to the former debt and interest, and thus the *shamba* owner gradually becomes hopelessly involved and quite in the hands of the Banyan.<sup>107</sup>

Lending money involved some social reasons such as *heshima* – that is, 'honour' – and reputation in the society. People who lent money – especially Omani Arabs – sought to be seen as powerful individuals. As McMahon points out of Omanis on Pemba, the quality of *heshima* rested partly on the ability to inspire fear but could also come through generosity to dependents.<sup>108</sup> The transactions register include numbers of transactions involving small amounts of money, for some Omanis or Swahili or enslaved people, which might have been motivated by a concern with reputation and honor in the society as much as a search for profit.

In short, there were several reasons for credit and debt in the nineteenth century, which benefitted both the borrower and moneylender in different ways. Borrowers borrowed to invest in trade such as ivory; to invest in land and slaves; but also, to maintain status and behave like

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<sup>104</sup> McDow, *Buying Time*, p.1; Bishara, 'Paper Routes', pp. 797–820.

<sup>105</sup> McDow, *Buying Time*, p.1.

<sup>106</sup> Cooper, *Plantation Slavery*, pp. 141–142.

<sup>107</sup> W. A. Fitzgerald, *Travels in the Coastlands of British East Africa and the Islands of Zanzibar and Pemba* (London: Chapman and Hall; 1898), p. 611.

<sup>108</sup> Elisabeth McMahon, *Slavery and Emancipation in Islamic East Africa: from honor to respectability*. (Cambridge: Cambridge University Press; 2013), pp.17–18.



high-class people. Lenders might lend to earn interest, to enable commerce which produced profit or for social reasons such as *heshima* and reputation.

### ***Nisba* and genealogy:**

The *nisba* was presented everywhere in the transaction registers. The name of almost every individual in the register appeared with a *nisba*, a term which located them as part of a larger group. In the registers – as in other uses – the *nisba* was usually used at the end of the name and was a word beginning with the Arabic article ‘al’, which was combined with a second word: al Barwani, al Harthi, al Kindi. Sometimes the *nisba* was grammatically gendered in the registers, with the suffix-i for a male – for example, al Barwani – and -ieh for female – for example, al Barwanieh.

The *nisba* is a challenge for analysis. It offers a way to look for patterns in this commercial economy of saving and borrowing – who was borrowing from whom? Was it easier for certain groups of people to borrow, and was giving of credit facilitated by relationships that were apparent through *nisba*? The following chapters will use *nisba*, alongside gender, in exactly that way – as evidence of social relationships amongst groups in Zanzibar. For this purpose, the *nisba* provides a crucial piece of information about how those involved in transactions were identified and were willing to identify themselves. We cannot see from the register who initiated the decision to identify a particular person by a particular *nisba*, but we can see that in the performative moment of inscription, everyone present accepted the identification.

Yet on the other hand, the implication of *nisba* – the claim to a definitive, inherited identity – conceals a significant degree of flexibility, perhaps even contest, over the use of *nisbas*. The registers themselves may sometimes have been part of that contest, rather than simply a record of an unquestioned and unchanging pattern of identity. The *nisba* is so ubiquitous as to appear almost natural, unquestionable – but its use reflected a very specific set of circumstances, shaped both by Zanzibar’s long involvement in Muslim Indian Ocean commercial culture and in the political, economic and cultural changes that had produced what Glassman sees as an increasing ‘Arabocentrism’ in the late nineteenth-century Zanzibar.<sup>109</sup>

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<sup>109</sup> Jonathon Glassman, *War of Words, War of Stones: Racial Thought and Violence in Colonial Zanzibar*. 1st ed., (Indiana University Press, 2011), pp.30-31.

Sara Bowen de Savant and Helena de Felipe have argued that ‘ideas about kinship and descent . . . shape communal and national identities’ in Arab society; *nisba* are integral to that.<sup>110</sup> From the early centuries, genealogy took an important part in Arab thinking about society and status: “nobility is genealogy. The noble is any one people shares kinship with the noble in every other people”.<sup>111</sup> During the early Abbasid era, Muslim scholars established the field of genealogy and developed a genealogical system to clarify the connections between Arab tribes and the history of humanity.<sup>112</sup> In seeking to identify “who’s who”, the genealogical knowledge presented in a form that linked the past and present: a person was identified by a membership in a group that was inherited patrilineally, as they had the *nisba* of their father, who had that of their father, and so on.

But *nisba*, while expressing genealogy, also complicated it. As Savant and de Felipe note, *nisba* ‘indicates a person’s affiliation, such as to a lineage, a group, a place or a profession’.<sup>113</sup> *Nisba* highlighted genealogy but also could involve other kinds of identity, and its use reflected Omani precedent and influence and local circumstances in Zanzibar.

The *nisba* has been seen as a key element in Omani society – so much so that it can be seen as a necessary element in citizenship.<sup>114</sup> But the ambiguity of the term can be seen with reference to the perceived role of ‘tribes’ as the basis for understanding Omani society.<sup>115</sup> The ‘tribe’ is understood as a group of people which acts together and possesses a common territorial base, nominal kinship ties and a corporate existence.<sup>116</sup> A group considered to be a ‘tribe’ might have its own *nisba*: Al Harthi and Al Hinawi have been seen as the main contending ‘tribes’ of eighteenth and nineteenth century Oman. Yet those tribes could also contain multiple other *nisbas*: according to Al Mughairi’s history, the large *nisbas* in Oman society sometimes have smaller *nisbas* within them, or breaking off from them.<sup>117</sup> Al Ryiami could be a *nisba*, used by

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<sup>110</sup> Sarah Bowen Savant, Helena de Felipe, ‘Introduction’, p.1, in Sarah Bowen Savant, Helena de Felipe (eds), *Genealogy and Knowledge in Muslim Societies: Understanding the Past*. 1st ed. (Edinburgh: Edinburgh University Press; 2014), Introduction; also Al Ameer Shekib Arsalan, *History of Ibn Khaldun*, (Hindawi Institute, United Kingdom, 2011), p.23.

<sup>111</sup> Ibn Qutayba, *Fadl al-Arab wa-l-ltanbih ala ulumiha*, ed. W. M. Khalis, (Abu Dhabi: al-Majma al-Thaqafi, 1998), p. 35.

<sup>112</sup> Sarah Bowen Savant, Helena de Felipe. *Genealogy and Knowledge in Muslim Societies: Understanding the Past*. 1st ed. (Edinburgh: Edinburgh University Press; 2014), Introduction.

<sup>113</sup> Savant and de Felipe, ‘Introduction’, p. 2.

<sup>114</sup> Nathaniel Mathews, ‘East African birth and Omani ethnic descent: a social history of Omani citizenship 1970-1990’, Pomeps Studies 44 *Racial Formations in Africa and the Middle East: A Transregional Approach* (2021): 115-20.

<sup>115</sup> J. R. L. Carter. *Tribes in Oman*. (London: Peninsular Publishing, 1982), p.5.

<sup>116</sup> Uzi Rabi, *The Emergence of States in a Tribal Society: Oman under Sa’id bin Taymur, 1932-1970* (Brighton: Sussex Academic Press, 2006), p. 2.

<sup>117</sup> Al- Mughairi, *Juhaynat Al Akhba fi Tarikh Zanjibar*, p. 77.

multiplicity of descent groups that either joined the Bani Ryiam or became their followers because of the leadership they received from the Al Nabhani sheikhs.<sup>118</sup>

Some of the early Omani migrants to Zanzibar used the *nisba* of Al Harthi; by the later nineteenth century other *nisbas* such as Al Barwani, Al Khanjari, Al Ghaithi, Al Summeri and others were seen as part of the Al Harthi.<sup>119</sup> Carter used the phrase ‘community group’ to express the numerous varieties of descent groups in Oman that stay connected with each other through business relationships, political and economic cooperation.<sup>120</sup> Peterson, writing of northern Oman, has noted that some communities have continued to exist outside the framework of tribal identity established by *nisba* – but that there is a degree of marginality to that existence, and that other communities have taken on *nisba* to integrate.<sup>121</sup>

The use of *nisba* in Omani society came together in Zanzibar with a longer history of group identification in Indian Ocean East Africa. The use of *nisba* in this was not unknown: in the Kilwa Chronicle (originally composed in the sixteenth century CE, though the extant version may reflect later editing) there was some use of *nisba* to identity the ruling lineage, with its claims to origins in the Gulf. The use of *nisba* was clearly linked with the spread of Islam. Glassman has argued that Islam was a central element in how people on the coast defined themselves in relation to others.<sup>122</sup> Islam influenced their self-perception, their common religious beliefs, and their distinctiveness from the inland regions.<sup>123</sup> But it is not clear that this shared Muslim Indian Ocean culture involved the use of *nisba* as a norm; Portuguese accounts from the sixteenth and seventeenth centuries sometimes included *nisba* when naming individuals, and sometimes did not. Documents from the earlier nineteenth century suggest that the use of the *nisba* was by no means uniform: in the Mombasa Chronicle, probably written around 1800, *nisbas* were used in an apparently selective way: Muslim coastal notables (such as Mwinyi Ahmed bin Kubai) were not described with *nisbas*, but Omanis were.<sup>124</sup>

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<sup>118</sup> Carter, *Tribes in Oman*, p.114.

<sup>119</sup> Rabi, Uzi, ‘The Sultanate of Oman: Between Tribalism and National Unity’, in Uzi Rabi (ed.), *Tribes and States in a Changing Middle East* (Oxford Academic, 2016), p.80.

<sup>120</sup> Carter, *Tribes in Oman*, pp.16–17.

<sup>121</sup> J. E. Peterson, ‘Oman’s diverse society: Northern Oman’, p. 45. *Middle East Journal* 58, no. 1 (2004), pp. 32–51.

<sup>122</sup> Jonathon Glassman, *War of Words, War of Stones: Racial Thought and Violence in Colonial Zanzibar*. (Bloomington: Indiana University Press; 2011), p.24.

<sup>123</sup> Glassman, *War of Words*, p.24.

<sup>124</sup> Anna R Coppola, ‘Swahili oral traditions and chronicles’, in Stephanie Wynne-Jones and Adria LaViolette (eds), *The Swahili World* (Routledge, 2017), pp. 147-55; for the Mombasa Chronicle see ‘Anonymous: a history of Mombasa’, in G S P Freeman-Grenville (ed.), *The East African Coast: Select Documents from the First to the Earlier Nineteenth Century* (Oxford: Clarendon Press; 1962), pp. 213-19.

If the nineteenth century did see an increase in the use of *nisba* in Zanzibar, and elsewhere on the coast, this may have been connected to the wider process of change identified by multiple authors, including Constantin, Pouwels and Glassman. Omani rule and the increasing power and control of the Al Busaidi dynasty in the towns of the East African coast created new cultural norms, in which status was linked to Omani dress and behaviour and to a certain lifestyle of landownership and commerce.<sup>125</sup> The prestige and honour of a master, whether he was an Arab or a native, was enhanced by a large number of slaves, and a master's prestige was enhanced by the perception of his slaves as superior to common slaves.<sup>126</sup> Investing commercial profits in lands and slaves, Omani established their status as a landed aristocracy and shaped the culture of the Sultanate.<sup>127</sup> As Pouwels has put it, this was linked to the rise of *ustaarabu* to replace *ungwana* as the standard of civilization, to the primacy of being and behaving like an Arab – which might involve giving the appearance of wealth where there was none.<sup>128</sup>

As Constantin put it, while coastal society was diverse, the political and cultural dominance of Omani Arabs in the nineteenth century led subordinate groups to seek 'Arabisation'.<sup>129</sup> In this context, the lack of a *nisba* might lead to stigmatisation, as Trimingham noted.<sup>130</sup> So, people might reframe a local identity through turning a coastal place name into a *nisba*: such as Al Mombassi or Al Tumbatu: or adopt an exotic *nisba* such as Al Shirazi to enhance their social status.<sup>131</sup> But they might also pursue what Stockreiter calls the 'trend in adopting and creating Arab *nisbas*': people wanted to identify themselves not just with any *nisba*, but with a specifically Arab – and Omani – one because this was a tool of social integration, or even advancement.<sup>132</sup> Glassman suggests that in this increasingly 'Arabized' society, the use of a distinctively Omani *nisba* was a particular claim to status.<sup>133</sup> While *nisba* was apparently about patriline, and/or place, it was also a reflection of political and economic structure. Using a *nisba*

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<sup>125</sup> Glassman, *War of Words*, pp. 30-31.

<sup>126</sup> Glassman, *War of Words*, pp.35-36.

<sup>127</sup> Glassman, *War of Words*, pp.31-34.

<sup>128</sup> R. Pouwels, *Horn and Crescent: Cultural change and Traditional Islam on the East African Coast, 800-1900* (Cambridge: Cambridge University Press, 1987), pp.181-182.

<sup>129</sup> François Constantin, 'Social Stratification on the Swahili Coast: From Race to Class?' *Africa* 59, no. 2 (1989), pp.145–160.

<sup>130</sup> John S. Trimingham, *Islam in East Africa*. (Oxford: Clarendon Press; 1964), pp.144, 147.

<sup>131</sup> Elke Stockreiter, *Islamic law, gender, and social change in post-abolition Zanzibar*, (Cambridge University Press; 2015), p. 223.

<sup>132</sup> Stockreiter, *Islamic law, gender, and social change in post-abolition Zanzibar*, p. 223.

<sup>133</sup> Glassman, *War of Words*, p. 39.

placed people within a framework that was ‘Arabocentric’. Which *nisba* they used could help to define their position in that framework.<sup>134</sup>

In the nineteenth-century Zanzibar, *nisba* could underwrite, or exist alongside, other forms of communal identity. European observers routinely categorised the population by another logic of origins: Indians, Arabs, and Africans.<sup>135</sup> But as Glassman has noted, those categorical divisions were not entirely created by Europeans: they emerged in the nineteenth century, laying the foundation of modern Zanzibar’s major ethnic divisions.<sup>136</sup> In the registers, many individuals – presumably of South Asian origin – appear as Al Hindi or Al Banyani. The former seems to have been used of Muslims, the latter of non-Muslims; these groups might otherwise have been internally diverse, but the use of this *nisba* in the register was part of a collective situating in Zanzibari society which was a feature of this developing nineteenth-century commercial economy.

The potential complexity of the *nisba*, and its role in both identifying an individual and situating them in a hierarchy, can be seen through the term Swahili, which has been the subject of much academic – and political – debate – and could become a *nisba*. Carol Eastman noted the potential multiple references of that word:

A Swahili ... in the more confined sense of the word, is a descendant of one of the original Arab or Persian-Arab settlers on the East African Coast. In the broader sense of the word, it includes all who speak a common language, Swahili.<sup>137</sup>

Eastman suggested that no one had Swahili as their primary identity. That was a contentious argument and reflected the time in which she was writing – after independence from European rule, when ‘national’ identities were being emphasised.<sup>138</sup> But it does seem that before the late nineteenth-century, while the term ‘Swahili’ was widely used, this tended to be an outsiders’ term to describe a coastal population who were Muslim but were not seen as Arab. There was no ‘Swahili’ political identity; and in defining themselves people referred rather to more local identities, which blurred genealogy and place.<sup>139</sup> These provide the basis for the *nisbas* that

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<sup>134</sup> Glassman, *War of Words*, pp.39-40.

<sup>135</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, pp.312-313; Guillaing, *Documents sur l’histoire, la géographie et le commerce de l’Afrique orientale*, pp. 77-82; W.H. Ingrams, *Zanzibar: Its History and its People*, pp. 20-30.

<sup>136</sup> Glassman, *War of Words*, pp.31-34.

<sup>137</sup> Carol M. Eastman, ‘Who Are the Waswahili?’ *Africa*, 41:3 (1971), pp.228–236.

<sup>138</sup> Carol M. Eastman, ‘Who Are the Waswahili?’, pp.228–236.

<sup>139</sup> Glassman, *War of Words*, p.25.

appear in earlier nineteenth century sources: Al Battawi for someone from Pate, for example. To be Swahili was to be from the coast, but not Omani – but it was not itself used as a *nisba*.<sup>140</sup>

In the late nineteenth century and early twentieth century, however, there was a boom in the number of people calling themselves ‘Swahili’ – and being called Swahili by others. The enslaved population of the coast and islands grew very quickly from the 1830s to 1890s; then the legal status of slavery was abolished. Tens of thousands of former slaves had to negotiate a new place in society. Self-identification offered a way to navigate the issue of status, especially around the end of slavery: how could people who had been slaves, or whose parents had been slaves, claim a higher status? Using a *nisba* of any kind could be part of that: and the registers contain many examples of the use of place names as *nisba*. Those could be specific: Al Tumbatu, for example, linked an individual to the island of Tumbatu. Some were more general: Al Murimi simply evoked a connection to long stretch of coast known as the Mrima (roughly, the coast of modern Tanzania). But calling themselves Swahili – or using the *nisba* al Swahili - could also be a way to blur servile status, in Zanzibar and elsewhere on the coast.<sup>141</sup> In the early twentieth century, Arabs’ *nisba* became more used in Zanzibar society. Stockreiter offered example of individual named Amur bin Mshirazi and Mwarabu Al Swahili, which literally means ‘the Arab Swahili’.<sup>142</sup>

The consequence of that was, in the end, to devalue the term Swahili, as Laura Fair has pointed out:

In the nineteenth century, being Swahili implied that one was a freeborn Muslim originating from one of the many urban trade centres along the East African coast. As thousands of former slaves began to redefined themselves as Swahili, however, the meaning of being Swahili began to change. By the time of World War I in Zanzibar, being referred to as Swahili no longer implied freeborn heritage but rather the precise opposite.<sup>143</sup>

In this context – where identities were being remade, and where people were seeking to redefine their status – *nisba* were doing multiple kinds of work in the register. This was, on one level, a straightforward matter of precise identification: it helped identify an individual so that there

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<sup>140</sup> John Middleton, *The World of the Swahili: An African mercantile civilization*. (New Haven: Yale University Press; 1992), p.1.

<sup>141</sup> Willis, *Mombasa, the Swahili and the Making of the Mijikenda*, pp. 109-11.

<sup>142</sup> Stockreiter, *Islamic law, gender, and social change in post-abolition Zanzibar*, p. 223.

<sup>143</sup> Laura Fair, *Pastimes and Politics: Culture Community and Identity in Post-Abolition Urban Zanzibar, 1890-1945*. (Athens: Ohio University Press, 2001), pp. 50-51.

could be no doubt over who had borrowed. Yet it could also be a statement about individual aspiration: the very use of a *nisba* asserted a claim to membership of a coastal community. It could also be a statement that made claims about the linkages between groups – some individuals gave two *nisbas*, implying a connection between the two: Al Khanjari Al Harthi, for example. Sometimes individual claims seem to have been involved making such connections: one individual was identified as Al Murimi Al Maskari, bringing a claim to ‘coastal’ origins together with a specifically Omani *nisba*. And *nisba* also did something collective: it evoked some shared cultural ideas, that reassured both lender and borrower that they could trust one another. The *nisba* was an enabling element of this culture of credit and debt.

Certain *nisba* associated with Omani Arab origin were very common in the transactions. An example is al Harthi *nisba* – one of the most common *nisbas* of Oman. According to Al Mughairi’s account there were several sub-*nisba* of Al Harthi whose members migrated to Zanzibar during the time of Sayyid Said bin Sultan and became involved in commerce there, such as Al Barwani, Al Summri, Al Khanjari, Al Muharrami, Al Rishaidi, Al Marhubi, Al Mamari, Al Doghaishi.<sup>144</sup> Al Harthi members were soon well known for their involvement in business in Zanzibar and close relations with the Omani Sultans, A French account from the 1820s noted the presence of al Harthi and suggested that they were a political unit: ‘the Sultan’, it said, ‘is often supported by Arabs of high standing who live in this island and are called al Harthi; they always take part in the violent actions of the government’.<sup>145</sup>

Yet alongside those apparently Omani *nisba*, people named in the registers used a number of other *nisbas* – as the following chapters will show. Many of these linked people to places on the coast; some, like Al Kindi, might be usefully ambiguous, hinting both at Omani and coastal identity. While the great majority of individuals named in the registers were identified by a *nisba*, there were a few who were not. Almost all of these were explicitly identified as slaves, or as freed slaves; where someone was identified in that way the name of their master (including *nisba*) was often given. It seems that anyone who could – even people who might previously have been enslaved, or were the children of formerly enslaved people – took a *nisba*. That some enslaved people appeared in the registers without a *nisba* may have been by their own choice – but it may also have reflected the way that the inscription of names in the register was

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<sup>144</sup> Al- Mughairi, *Juhaynat Al Akhba fi Tarikh Zanjibar*, p. 77.

<sup>145</sup> Captain P. Dallons, ‘Zanzibar in 1804’, in Freeman-Greville, *The East African coast*, p.199

constrained by the presence of witnesses and the scribe: some kinds of self-identification might not be accepted by this audience.

In a small number of cases, the names of people in the registers included an unusual *nisba*: al Inglizi: ‘English’. The implications of this are not clear: perhaps it meant someone who had a document from the consul stating that they were free; perhaps it meant someone employed by the consulate; perhaps it meant somebody employed by or associated with the Universities’ Mission to Central Africa, which had a base on Zanzibar, with its own land and building – and a community of freed slaves.<sup>146</sup> Whatever the detail, identification as al Inglizi situated an individual as somehow linked to, or even protected by, the power that lay behind the very existence of the registers – but it also acknowledged their involvement in a commercial culture that was Muslim and idealized Arab identity.

To conclude by returning to the question: what did *nisbas* do? They evoked a shared culture as the basis of trust, but they also categorized people in a hierarchy of identity in which Omanis were at the top (politically and culturally, if not economically) and slaves were at the bottom. They made lending and borrowing possible, but may also have defined the possibilities, shaping how much could be borrowed, by whom and from whom, and what the terms would be? Yet at the same time the inscription of transactions in the registers may itself have been part of the negotiation of identity: a way of creating a fixed and visible record of identity in a society that was cosmopolitan but deeply unequal and divided.

### **Islamic law terms and the nature of deeds:**

Contracts between two parties contained three common systems frequently repeated in the data selected from the Zanzibar Archive: *khyar* sale and rent, also called *bai’ al khyar*; *rahan* and *kafalah*. Bishara argues that these terms provided a ‘lexicon of economic life’ – a shared set of principles which made possible the development of this commercial culture.<sup>147</sup> Every transaction involving credit specified which of these terms applied, in a way that suggests that they offered a suite of options from which the parties to the transaction were choosing. Each of these arrangements could apparently imply distinct rights in properties for creditors and debtors – but the exact nature of these rights seems to have been to some extent in flux. Bishara argues that the writings of the Omani jurist al-Khalili endorsed the use of *khyar* in new ways

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<sup>146</sup> M. Liebst, ‘African workers and the Universities’ Mission to Central Africa in Zanzibar, 1864-1900’. *Journal of Eastern African studies*. 8 (2014), pp.366–381.

<sup>147</sup> Bishara, ‘Paper Routes’.



from the mid- nineteenth century, enabling this commercial economy.<sup>148</sup> This section will explain the implications of these terms, drawing on secondary literature and Ibadi legal texts to set out the context in which those decisions about transaction type were being made.

There were two practical considerations that shaped these decisions. One concerned the property rights of the borrower, who sought to ensure that they would not lose their property so long as they repaid the debt.<sup>149</sup> The second concerned the lender's motivation for providing the loan: was the aim to secure a money return on amount loaned, or was the aim to secure some other kind of reward for providing the money? For most of those involved in these transactions, that consideration was linked to ethical and legal hazards. To charge or pay interest on a money loan was – mostly – seen as a violation of Islamic law, making transactions potentially invalid for Muslims. For British Indian subjects, owning or dealing in enslaved people was – at least in theory – a criminal offence; and so, managing a plantation that relied on enslaved labour was impracticable. Some did take possession of land when debts were not repaid: passing through one plantation on Zanzibar, Fitzgerald noted that 'The present owner is an Indian merchant (Banyan), whose father obtained it by foreclosing the mortgage of the original Arab proprietor'.<sup>150</sup> But this seems to have been rare: despite the evident wide extent of indebtedness among landowners in the 1890s, every other plantation owner mentioned by Fitzgerald was an Arab. The transactions recorded in the Zanzibar register were all made in the constant shadow of those risks.

The basic idea of *khyar* sale is not necessarily linked to long-term credit. *Shariah* requires sellers to disclose any defect in the goods they sell, and both buyers and sellers should check the condition of property in a transaction.<sup>151</sup> *Khyar* sales can themselves take different forms: *khyar al-shart*, or condition sale, identifies that the parties have the option to rescind the sale within specified days. Either party can cancel the contract as long as the parties do not leave the place of contract, which is referred to as *khyar al-majlis*. The parties may also agree that the contract will be terminated if payment is not made within three days. This is known as a payment option, *khyar al-naqad*.<sup>152</sup> Hollian Wint, following McDow's analysis, argues that in the late nineteenth century in Zanzibar, what was called *bai al khyar* might best be translated into English as 'optional sale': a transaction in which the seller retained the right to buy back

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<sup>148</sup> Bishara, 'Paper Routes'.

<sup>149</sup> Ahmed, Abu Al Wafa, *Ahkam Al Qanon Al Tejari*, v.2, p.448.

<sup>150</sup> Fitzgerald, *Travels in the Coastlands*, p. 521.

<sup>151</sup> Ahmed, Abu Al Wafa, *Ahkam Al Qanon Al Tejari*, v.2, pp.13-14.

<sup>152</sup> Muhammed Ayub, *Understanding Islamic Finance*, (John Wiley & Sons Ltd, England; 2015), pp.150-151.

the property within a specified period.<sup>153</sup> Modern texts on Islamic finance give a similar definition: Ayub describes the term *Bai' al khyar* as 'sale with an option of one party to rescind the contract within a specific time'.<sup>154</sup> British observers at the time called these 'time' sales - because of this right of the seller to buy back the property at the same price. The seller could in some cases rent the property back from the pledgee (the lender); but the lender could also benefit in other ways, as Fitzgerald noted in Pemba. Bishara mentions an 'assignment of yield', suggesting that the crop itself, not just the right to buy it, might be involved.<sup>155</sup> Bishara's work has foregrounded the importance of the flexibility of *khyar* in these transactions, calling it 'a contractual form that economic actors everywhere could mobilize but also continually reshape'.<sup>156</sup>

*Khyar* sale case illustrated how, in Bishara's words, the contract worked as a metonym of Islamic law and business: revealing what Islamic legal categories and business practices can do in the global economy.<sup>157</sup> But *khyar* existed alongside other forms of transaction, which might also be negotiable. Bishara's work has also suggested that from the 1890s onwards, lenders preferred to secure their loans against urban property because they could take physical possession of this and rent it out. The rents that landlords could charge provided a more stable source of income than trade in produce, so that urban property offered greater potential than plantations, even in the good years.<sup>158</sup>

As will be shown below, some of those transactions were called *rahan*. Asutay has defined the term *rahan* as "an agreement or contract under which an asset is charged in order to guarantee a debt in case of the debtor's failure or default in payment".<sup>159</sup> Muhammad Saleem explained the *rahan* as being fundamentally about the security of a loan. The borrower pledges property in return for the loan; if the debtor is unable or refuses to pay the debt, the creditor recovers the debt or collects it from the pledge. The lender/creditor holds the pledged property as a trust.<sup>160</sup>

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<sup>153</sup> Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World, c.1860-1940*, p. 72.

<sup>154</sup> Muhammed Ayub, *Understanding Islamic Finance*, (John Wiley & Sons Ltd, England, 2015), p. 486.

<sup>155</sup> Bishara, *A Sea of Debt*, p.135.

<sup>156</sup> Bishara, 'Paper Routes', p. 811

<sup>157</sup> Bishara, *A Sea of Debt*, p.170-171.

<sup>158</sup> Bishara, *A Sea of Debt*, pp.170-171.

<sup>159</sup> Mehmet Asutay, *Islamic Finance: Principles, Institutions and Development* (Trade and Finance, (winter) 2015), pp. 4-26.

<sup>160</sup> Muhammad Yusuf Saleem, 'Pledge, Mortgage, or Pawn (al-Rahn)' in *Islamic Commercial Law*, (Singapore: John Wiley & Sons, Incorporated, 2013), pp. 123-128.

In contrast to *khyar*, *rahan* does not involve sale – the property remains the property of the borrower unless and until they default.<sup>161</sup>

That, however, raised the question of who would have use of the property while it was pledged. Wint described the *rahan* as ‘enjoyment mortgages’ in Zanzibar in the mid-nineteenth century; that meant that the lender took possession of the property for the period of the loan.<sup>162</sup> Bishara calls *rahan* ‘a pledge of land as security against the loan’. He argues that the debtor gave the creditor permission to access the pledged property in case of default, though only for a limited period of time, but does not specify whether the creditor had use of the property.<sup>163</sup> Bishara’s discussion does not explain that the creditor took the property. McDow’s argument about *rahan* was much more specific: he suggested that the cases of *rahan* in the Zanzibar register were specifically *rahan maqbudh*, which gave the creditor the right to use the property for the period of the loan: as in the case of *bay khyar* the debtor might rent the property back from the creditor.<sup>164</sup> The specification of these transactions as *rahan maqbudh* has to be seen in the context of Ibadhi legal tradition, in which *rahan* was an authentication and form of surety, not an investment or profit contract; this was a trust arrangement in which the creditor could sell the property in case of the failure to return the money.<sup>165</sup> From the Ibadhi point of view, *rahan maqbudh* meant that the creditor took possession of the property but was not allowed to benefit by renting it back to the debtor, since that would be usury or *riba*. Shaikh Khamis Al Shaqsi argued that *rahan maqbudh* means the mortgage has taken possession of the property, which is in the creditor’s hand.<sup>166</sup> Where the transaction was not specified as *maqbudh*, the creditor did not take possession and the *rahan* was a trust between two parties.<sup>167</sup> That suggests that the *rahan maqbudh* was preferable for the lender, since use of the property gave them effective

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<sup>161</sup> Muhammad Yusuf Saleem, ‘Pledge, Mortgage, or Pawn (al-Rahn)’, pp. 123-128.

<sup>162</sup> Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World, c.1860-1940*, pp. 98-99.

<sup>163</sup> Bishara, *A sea of Debt*, p.84.

<sup>164</sup> McDow, *Buying Time*, p.13.

<sup>165</sup> Said bin Hamed Al Harthi, *Nataij Al-Aqwal Min Maarej Al-Amal Wa Nathr Al-Kalam*, (Muscat: Al-Dhamri library); Ahmed, Abu Al Wafa, ‘Ahkam Al Qanon Al Tejari’, *Provisions of commercial law*, v.2. (Sultanate of Oman: Ministry of Endowment and religious affairs, 2017), pp. 452; Issa bin Saleh Al Harthi, *Khulasat Al-Wasail Fi Tartib Al-Masail*, (Muscat: Ministry of National Heritage and Culture, 2016), p. 342.

<sup>166</sup> Shaikh Khamis bin Said Al Shaqsi Al-Rustaqi was considered as an outstanding scholar in the seventeenth century and contributed to the unity of Oman by choosing, with other scholars, Imam Nasser bin Murshid Al Yarubi the founder of Yarubi State. For more information see: Sarahan bin Said Al Izkawi, *Kashf Al-Ghumma Al-Game Li-Akhbar Al-Ommah*, v.3, (Sultanate of Oman: Ministry of National Heritage and Culture, 2013), pp.215-216.

<sup>167</sup> Khamis bin Said Al Shaqsi, *Manhaj Al-Talibin wa Balagh Al-Raghibin*, v.14, (Muscat: Muscat Library, 2016), p. 314.

priority over any rival claimants to it: in *rahan maqbudh* the pledged property is in the hands of the creditor, but in a trust, it is in the grip of the debtor.<sup>168</sup>

That leaves open the question of the why either party might choose *rahan* over *khyar*, or the other way around. Wint does offer a potential explanation for that: pointing to a case involving the attempted sale of an enslaved person who had been part of the property involved in a *rahan maqbudh* transaction, she suggests that the key difference was that because *bay khyar* was actually a transfer of ownership, it made it easier for the creditor to sell on all or part of the property involved: property pledged as *rahan*, by contrast, was still legally owned by the debtor.<sup>169</sup> If the debtor failed to repay in the specified time, or refused to repay, the creditor had the right to ask a *qadi* to transfer the ownership of the secured property to them – but the property was not automatically theirs, as it would be in the case of *khyar*.<sup>170</sup> Because of this, Wint argues, *rahan* was more common within a community or family, and was also the preferred form for the ‘non-elite’.<sup>171</sup> If there was any potential question over the ownership of property, it was easier to pledge it under *rahan* than to ‘sell’ it through *khyar* – so that, for example, poor people with houses in Zanzibar town who wished to borrow money would likely seek to do this under *rahan*, not *khyar*.<sup>172</sup>

The figure (1) below illustrates that the debtor borrows money from the creditor and pledges his property, such as land, house or farm (*shamba*). The creditor keeps the pledge as a security until the debtor returns the money.

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<sup>168</sup> Ahmed, Abu Al Wafa, *Ahkam Al Qanon Al Tejari*, p. 462.

<sup>169</sup> Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World*, p.139.

<sup>170</sup> Ahmed, Abu Al Wafa, *Ahkam Al Qanon Al Tejari*, pp.448-449.

<sup>171</sup> Wint, *Credible Relations*, p. 145

<sup>172</sup> Wint, *Credible Relations*, p. 211

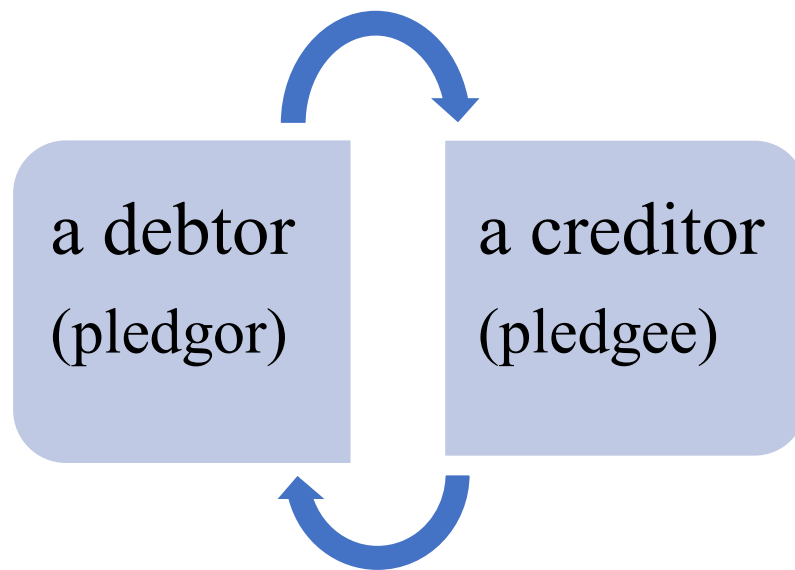


Chart (1) *rahan* between creditor and debtor.

Alongside these terms *khyar* and *rahan*, the term *kafalah* (guarantee) was also used in the registers. *Kafalah* is a term relevant to Islamic banking operations, but implying no charges or profit relating to these contracts.<sup>173</sup> In terms of meaning, *kafalah* can carry multiple implications, such as junctions, joining, combination, and responsibility.<sup>174</sup> *Kafalah* is usually presented in traditional literature as an act of fraternity in a social rather than commercial context; Muslims were encouraged to stand up and vouch for other Muslims.<sup>175</sup> In financial contexts, *kafalah* could be an alternative to the use of property as a security for a loan. Legally, the *kafil*, ‘guarantor’ was a third party, who themselves provided surety for the debt – they would be responsible for paying it if the borrower failed to do so.<sup>176</sup> As Asutay puts it, *kafalah* is ‘a personal guarantee for a contract granted by one party (guarantor) in favour of a creditor, guaranteeing the debt of a debtor’.<sup>177</sup> *Kafalah* means that a property pledge was not required – though the registers do not reveal whether this was because borrowers in these cases lacked

<sup>173</sup> Muhammed Ayub, *Understanding Islamic Finance*, (John Wiley & Sons Ltd, England, 2015), p.125.

<sup>174</sup> Muhammad Yusuf Saleem. ‘Guarantee (al-Kafalah)’ in *Islamic Commercial Law*, (Singapore: John Wiley & Sons, Incorporated, 2013), pp. 129–136.

<sup>175</sup> Hussein Kureshi, and Mohsin Hayat. ‘Kafalah’ In *Contracts and Deals in Islamic Finance*, (Singapore: John Wiley & Sons, Incorporated, 2015), pp. 145–149.

<sup>176</sup> Muhammed Ayub, *Understanding Islamic Finance*, p.490.

<sup>177</sup> Mehmet Asutay, *Islamic Finance*, pp. 4-26.

property, or if there were other reasons. *Kafalah* involves certain criteria for the guarantor; Islamic jurists have agreed on the requirement that the guarantors must have the legal capacity to enter freely into contracts regarding his property and be free from restrictions on the conclusion of contracts. These two conditions exclude children, the insane and slaves from the role of guarantor.<sup>178</sup> In the Zanzibar registers, the guarantor's name is written in a separate transaction with a new deed number, the registry date and the signature of the guarantor.

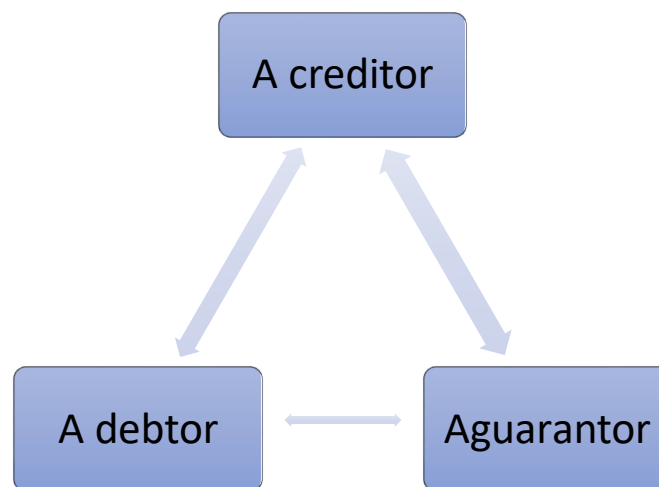


Chart (2) *Kafalah* system between the three parties.

Chart (2) above presents the general process of *kafalah*, described in short as the creditor lends money to the debtor. A guarantor agrees to repay the money if the debtor fails; the creditor can claim his debt from a debtor or guarantor.

*Rahan maqbudh* also raised issues of unexpected damage to the property, which placed responsibility on the creditor as well as creating risks for the debtor. Ibadi scholars offered opinions on what would happen if the property were damaged during the agreement period, before repayment. If the property were damaged, and the cost of the damage were equal to the debt, this meant that the debt was ended, and the creditor had in effect been repaid. If the property were wholly ruined and the former value was more than the value of the debt, then

<sup>178</sup> Abdulqadir Ibrahim Abikan, 'Contract of Kafala (Guarantee) in Islamic Finance: Extending the frontiers of Islamic Law'. *Journal of Shariah Law Research* (Volume 2, No. 2, 2017), pp. 157-178.

the debt was ended and the debt was considered repaid. Finally, if the property were ruined and its previous value was less than the debt, then the property value would be subtracted from the debt, with the debtor still liable to repay the balance.<sup>179</sup>

There were also potential issues over inheritance: what would happen if either party died before the end of the repayment period? Some jurists argued that the *rahan* contract would then become invalid and the money should be repaid.<sup>180</sup> In short, there were several opinions from different Ibadi scholars related to the rights and duties between creditors and debtors who choose to secure their transactions by *rahan* or pledges.

### ***Khyar* sale and rent and *rahan* in the selected data:**

In the sample of data overall of one thousand transactions selected, the most common kind of transaction appearing in the data was *khyar* sale and rent. This appeared in more than three hundred transactions. Then, *rahan* properties appeared in two hundred and eighty-three transactions. Lastly, the *khyar* sale of properties – without any specified rent – appeared in one hundred and eighty-six transactions. That again raises the question: why would parties choose *rahan* over *khyar* sale, or vice versa? Do the choices made here support the argument made by Wint?

Two examples from the selected data involve the same debtor and creditor illustrate this. They were registered in the same month - but the loan was secured in different ways for each transaction. On 23 August 1886, Abdulrahman bin Sadik bin Omar Al Hamadani borrowed 955 rupees from Ismail bin Jiblongi Al Hindi. He pledged his house as *rahan* with an agreement to repay the money after twelve months. Abdulrahman again borrowed approximately 2,604 rupees from Ismail on 27 August 1886. This transaction was secured by selling a *shamba* with *khyar* sale and rent with forty-three rupees for the repayment time after four years. These two obligations were registered within one week for an Omani Arab trader who borrowed twice from a Muslim Indian merchant; each of these transactions involved different types of properties secured and different natures of deeds. The first transaction made no mention of any financial return to the lender; the second specified such a return: the rental amount of the *shamba* would be approximately 173 rupees from the registration date to the repayment time. Images (1) and (2) present the original contract between these two parties. These transactions potentially support Bishara's argument, which focusses on the returns to lenders: Indian

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<sup>179</sup> Mohamed Qadri Basha, *Murshid Al Hairan fi Marefat Ahwal Al-Insan*, (Egypt: Al Miri press, 1891), p.149.

<sup>180</sup> Mohamed Qadri Basha, *Murshid Al Hairan*, p.149.

creditors would be more willing to take an urban house – which they could occupy, or rent to others, as *rahan*; but would likely prefer a cash income for agricultural land, which they did not wish to make of themselves.

There are differences in the time period of these transactions: the date of repayment of the money was a longer period for *khyar* sale and rent compared with *rahan*. That does confirm a wider pattern. The subsequent chapters detail this at more length, but in summary, in the transactions in the sample, *khyar* sale and rent and *khyar* sale were mostly applied in farms and *shambas*, while the *rahan* was common in houses. Chart (3) below presents approximately the highest numbers of properties for each type of deed.

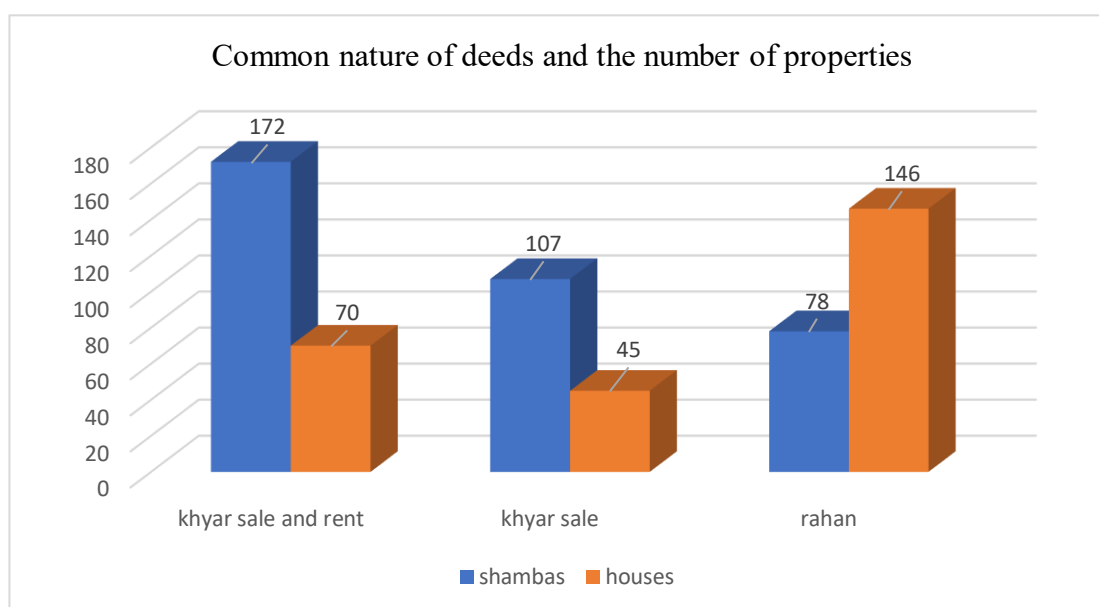


Chart (3) common nature of deeds and the highest number of properties.

Moreover, the specified period for repayment money in the obligations in *rahan*, was most commonly from six months to one year in all types of deeds. However, the transactions which secured properties by *khyar* sale and rent included longer periods of repayment time. For example, there were five transactions – from the overall sample of transactions – of this type in which the due date for the end of the agreement was ten years. Also, there were some examples of transactions for six years, five years and two years. Broadly, transactions involving credit for *shambas* were by *khyar* sale and rent, whereas those involving credit for houses were by *rahan*.



Some examples from the selected data show the range of periods which might be involved. The shortest agreement period for *khyar* sale and rent was three months; the longest was for ten years. On 17 October 1896 an Omani merchant called Issa bin Omar bin Saleh Al Mazrui borrowed 17,360 rupees from Jofal bin Tukersi Al Banyani as shown in the image (3). He secured this transaction by selling his *shamba* to Jofal bin Tukersi by *Khyar* sale and rent, with a specific rent of 1,736 rupees annually. These debtor and creditor agreed that the repayment would be after ten years from the registration date. This means that the creditor would benefit from approximately 17,360 rupees from the borrowers during the ten years which was the same amount of the capital: a return of one hundred per cent over ten years. However, there is another example in the register's sample for a similarly long period - ten years - where the creditor's return was more than one hundred per cent. On 5 September 1888, Khalfan bin Nasser bin Said – who did not identify himself with any *nisba* – borrowed 6,510 rupees from Khalfan bin Lalji Al Banyani as shown in image (4). He secured this transaction by selling two *shambas* to Khalfan bin Lalji by *khyar* sale and rent, with a specific rent of 732 rupees annually. The debtor would repay 7,323 rupees in ten years which means the rent exceeded the capital by 813 rupees.

There were other examples of properties secured for as long as five years: twenty-three transactions in the selected data were for this period. On 15 March 1886, Salim bin Sulaiman bin Amer Al Masrori borrowed 6,944 rupees from Khatoo Jairam Al Banyani as shown in image (5). He secured this transaction by selling his *shamba* by *khyar* sale for five years. He rented back the *shamba* for 1,388 rupees annually. This meant that the debtor would repay the rental amount for the next five years as the same amount of the money borrowed, and the moneylender will benefit from the borrowing money by doubling amount from rent and capital. Another example of transaction which secured a property for five years shown in the case of Al Shareef Abu Baker bin Abdullah Al Shatri who borrowed 69,440 rupees from Kimdas bin Jairam Al Banyani, registered on 15 January 1887. He secured this transaction by selling six *shambas* by *khyar* sale for five years as shown in image (6). Al Shareef Abu Baker rented back these six *shambas* for 6,249 annually. This means that the creditor would be paid approximately 31,248 rupees by the borrower during five years; a little less than half of the original capital.

By contrast, Maryam bint Obaid bin Mubarak, a freed slave, borrowed forty-eight rupees from Darwish bin Hussain bin Mohamed Al Baghdadi on 18 December 1896. She sold her *shamba* by *khyar* sale and rented it back for seven rupees monthly. She promised to return the money in three months. This transaction shows that this woman borrowed a small amount of money for a short time, but she paid interest to the creditor of approximately twenty-one rupees: which

would be equivalent to an annual interest rate of almost two hundred per cent. This example complicates Wint's suggestion that *rahan* was the preferred option for poor borrowers. *Rahan* clearly was used by some wealthier borrowers: on 29 May 1886, Kimji Jairam, a Banyan trader, lent Al Shaikh Salim bin Said Al Harthi 39,060 rupees. Al Shaikh Salim secured all his properties by *rahan* to Kimji for six years, and promised that he would repay the debt in annual instalments of 6,510 rupees. Similarly, on 9 December 1886, Kimji lent another Omani, Mohamed bin Ahmed bin Saif Al Busaidi, 20,832 rupees. Mohamed pledged his house as *rahan* for six years and would repay 1,302 rupees annually; in the sixth year he would repay 14,322 rupees. In these two cases the Banyan merchant lent two Omanis a high amount of money; in both transactions, they secured the properties by *rahan*. The loan to Mohamed bin Ahmed fits with Bishara's argument on *rahan* and urban property; that to Al Shaikh Salim – involving *rahan* on *shambas* – does not.

An example of *khyar* sale also complicates the suggestion that *rahan* was the preferred option within communities: Abdullah bin Raheen bin Mubarak Al Ryiami borrowed one thousand eight hundred and forty-four and a half rupees from Hamid bin Issa Al Ryiami. He sold his *shamba* by *khyar* sale and promised to return the money in fifteen years. This agreement between two Omani Arab parties from the same *nisba* did not specify any benefits for the moneylender during the period – but Hamid bin Issa would likely have had use of the *shamba*.

This set of examples shows that the pattern suggested by some authors; of *rahan* for urban properties, or of the poor preferring *rahan* – are not entirely in line with the data. That raises the possibility that there is may also be other patterns to this borrowing and lending.

## **Conclusion:**

To conclude, this chapter gave an introduction to some terms and a description of the transactions registers that will be used as a key material of further chapters. Some of these transactions involved outright sales – but overwhelmingly, these were records of credit and debt. In the nineteenth century, there were multiple ways for debtors and creditors to secure transactions that involved lending and borrowing money. Each type involved rights and duties for the two parties; these were to some degree open to negotiation and change: Zanzibar was part of an Indian Ocean commercial culture in which people drew on a long history of Muslim

jurisprudence but also sought to change the way in which long-standing terms were understood. The transactions registers that record these arrangements offer evidence to help understand the role of identity in shaping these negotiations and possibilities – because almost every individual involved was named in a way that located them in terms of community – through a *nisba*.

The use of this evidence is complicated, however, because in the late nineteenth and early twentieth century people – especially those who had been or were enslaved – were taking on new identities, and in some cases new *nisbas*, to renegotiate status. The registers were not passive records of identity – they could be part of this renegotiation, evidence of how people used names, as well as money, to assert status. Yet, as the following chapters show, it is possible to use these registers to explore social patterns between communities and between merchants, large landowners, and the poor. The next two chapters will analyse the transactions data in terms of moneylending and borrowing, and the social and business relations between creditors and debtors. These chapters will try to place Omanis – who lived in Zanzibar in the nineteenth century – within the context of credit and debt networks and the patterns of loaning and borrowing money between groups identified in the registers by their *nisba*.



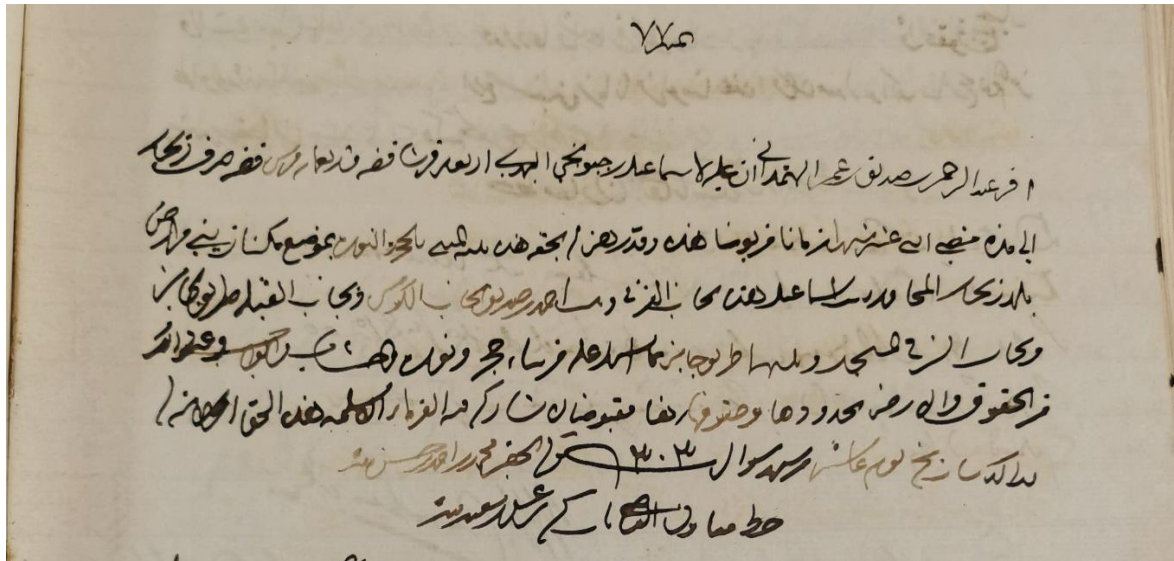


Image (2) The transaction between Abdulrahamn Al Hamdani and Ismail Al Hindi which secured a loan by *rahan* of a house for twelve months.













## Chapter Two

### Lending money in Zanzibar, 1885-1897: Omani creditors in context

#### Introduction

Credit was essential to commerce and existence in Zanzibar particularly during the late nineteenth century, as shown by the literature. Using the data from the transaction registers, this chapter focuses on creditors – the people who were lending money in late nineteenth century Zanzibar – and places Omanis within the context of these credit networks. This chapter identifies the patterns of loaning money between groups identified in the register by their *nisba*, such as Arabs, Indian Muslims, Banyans and Swahili. It also looks at particular individuals. This chapter shows the importance of Indians as creditors; but also shows that Omanis played a significant role in lending money to other Omanis, Swahilis, and slaves.

Previous literature, and the comments of observers at the time, have suggested significant nineteenth-century change in Zanzibar's Omani community – as noted in the introduction. Omani political power in Zanzibar dated from the eighteenth century when they competed politically and commercially with the Portuguese. Arab – primarily Omani – migrations increased during the Al Busaid reign, especially when Sayyid Said transferred the seat of authority from Muscat to Zanzibar in 1832.<sup>181</sup> This was followed by significant Omani migration, linked to developing commercial opportunities – in the caravan trade and then, from the 1840s, in plantation agriculture.<sup>182</sup> The same literature has highlighted the crucial role of 'Indian financiers' who provided the credit that funded these changes.<sup>183</sup>

This chapter both confirms and elaborates those arguments; showing that Omanis borrowed money from Indian Muslims and Banyans – but also that there were many Omanis lending money to other Omanis and to people whose *nisba* suggested that they were not Arabs, but Swahili and people who were or had been enslaved. The transactions show that not all Omanis were wealthy enough to borrow or lend a large amounts of money, as several transactions

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<sup>181</sup> Said bin Ali Al-Mughairi, *Juḥaynat Al Akhbar fi Tarikh Zanjibar* (4th ed). (Muscat: Ministry of Heritage and Culture; 2001), p. 238.

<sup>182</sup> Cooper, *Plantation Slavery*, p.68.

<sup>183</sup> Abdul Sheriff, *Slaves, Spices and Ivory in Zanzibar: Integration of an East African Commercial Empire into the World Economy, 1770-1873* (Boydell & Brewer, 1987), p.156; Cooper, *Plantation Slavery*, p.32; Bishara, *A Sea of Debt*, p.53.

involved small loans. Also, Omanis themselves were divided by their *nisbas*. Some individuals were richer than others, perhaps because of their earlier arrival to Zanzibar and having begun their business before others.

One way of understanding East Africa's social history during the nineteenth century from the previous literature emphasises on the increasing political dominance of what Bennett called 'the Arab state of Zanzibar'.<sup>184</sup> Other work has emphasised the growing social and cultural dominance of Omanis in the negotiations of status and identity among the Africans, Swahili, freed slaves on the Swahili coast which were associated with political and commercial change.<sup>185</sup> These negotiations – and the political and commercial context – shaped both the transactions recorded, and the ways in which they appeared in the register.

There is no completely reliable population estimate for Zanzibar and Pemba c.1890. However, the Administration Report of the British Officer resident at Zanzibar, includes the estimates number of Indians earlier in 1870s which were approximately 3,657.<sup>186</sup> Bennett gave an estimated population in Zanzibar by 1880s as said:

During Baghash's reign, Zanzibar's population grew from 60,000 and 120,000 by the 1880s, with the islands ranged between 200,000 and 300,000... while the Arab population was difficult to estimate, with a resident European community of 100 officials, missionaries and traders.<sup>187</sup>

In contrast, Baumann in his account provided a limited number of population figures for Zanzibar: the *Watumbatu* were not more than 1000, the biggest part of the population consisted of slaves and their numbers were probably 80,000, and there were approximately 200 Europeans on the island of Zanzibar.<sup>188</sup>

From these accounts, there is no exact population figures for Omani Arabs compared with earlier migrations during the reign of Sayyid Said. Also, both of these accounts suggest the limited number of Europeans in Zanzibar.

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<sup>184</sup> Bennett. *A History of the Arab State of Zanzibar*. pp. 54.

<sup>185</sup> Jonathon Glassman, *Feasts and Riot: Revelry, Rebellion, and Popular Consciousness on the Swahili Coast, 1856-1888* (Portsmouth: Heinemann; 1995), pp.1-25.

<sup>186</sup> Recent correspondence, *The slave trade*, (London; Harrison and sons, 1871), p.12.

<sup>187</sup> Bennett. *A History of the Arab State of Zanzibar*, p. 15.

<sup>188</sup> Baumann, Oscar. *Der Sansibar-Archipel. Ergebnisse einer mit Unterstützung des Vereins für Erdkunde zu Leipzig 1895/96 ausgeführten Forschungsreise. Die Insel Sansibar und ihre kleineren Nachbarinseln - mit 1 Original-Kt. der Insel und 1 Pl. (der Stadt Sansibar. Leipzig, 1897)*, pp. 20, 21, 27.

### **Omani business in Zanzibar as traders, planters and caravan leaders:**

For centuries, Omani Arabs played various roles in East Africa's trade. In the seventeenth century, Muscat became the capital of Oman and raised its position politically and economically; and merchants took advantage of the strategic position of Muscat and reached many ports for trading purposes.<sup>189</sup> Al Busaid authority was well known as 'a merchant-maritime' power, and by the early nineteenth century, Omani were active mariners in the Indian Ocean.<sup>190</sup> In the nineteenth century, they were drawn into other roles: as merchants and investors, experts in plantation, and leaders of caravans to the interior of Africa.

In the nineteenth century, when the commercial network expanded in Zanzibar; Sayyid Said was a merchant prince, and he was involved in the trade personally.<sup>191</sup> Omanis began to invest their money in the agricultural sector in Zanzibar. By 1800, the French Indian Ocean Island colonies were producing cloves for commercial purposes, and in 1813 Ile de France was exporting 20,000 pounds of cloves annually.<sup>192</sup> In 1819, Albrand saw 'several clove trees' in Zanzibar and suggested that the first clove trees were brought to Zanzibar from Reunion by two Frenchmen seven years earlier.<sup>193</sup> In contrast, there are several Arabic sources which report that an Omani Arab named Saleh bin Haramil Al Abri gave Sayyid Said clove trees as a gift from the island of Reunion.<sup>194</sup> Whether the clove trees were introduced to Zanzibar by Arabs or Frenchmen, Sayyid Said regarded clove trees, which took around six or seven years to be productive, as a priority investment.<sup>195</sup> Sayyid Said realized the value of clove trees and encouraged Omani Arabs to expand cultivations of the trees.<sup>196</sup> Also, he encouraged people from the interior of Oman – who had agricultural experience of date palms – to migrate to Zanzibar and invest their money and skills in clove plantations. Land use, and ownership, changed dramatically as a result. By the middle of the nineteenth century, most of Zanzibar's most productive land, on the north and west of the island, was owned by Omanis. The process which led to this is unclear – perhaps this land had previously been unoccupied, or perhaps it had been taken from its previous Swahili occupants.<sup>197</sup> According to Cooper, Zanzibar's

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<sup>189</sup> Calvin H. Allen, 'The State of Muscat in the Gulf and East Africa 1785-1829' *Al Wathiqah*, vol.17, no. 34, (1998), pp.72-94.

<sup>190</sup> Cooper, *Plantation Slavery*, p.31.

<sup>191</sup> R.L. Pouwels, *Horn and Crescent: Cultural Change and Traditional Islam on the East African coast, 800-1900* (Cambridge: Cambridge University Press, 1987), p.114.

<sup>192</sup> Cooper, *Plantation Slavery*, p.50.

<sup>193</sup> Cooper, *Plantation Slavery*, p.50.

<sup>194</sup> Abdulla Saleh Al Farsi, *Al Busaid, the Ruler of Zanzibar* (Zanzibar, 1942), p.144.

<sup>195</sup> Cooper, *Plantation Slavery*, p.50.

<sup>196</sup> Bennett, *A History of the Arab State of Zanzibar* (London: Methuen; 1978), pp.24-25.

<sup>197</sup> Gray, *History of Zanzibar from the Middle Ages to 1856* (Oxford University Press: London, 1962), p.167.

cloves dominated international spice markets by 1872.<sup>198</sup> Cooper argued that Omani merchants benefited particularly from the new policies of Sayyid Said as he expanded his dominance and control of Zanzibar.<sup>199</sup> These changes shaped the patterns of lending discussed below, which reflect the growth and transformation of the Omani community in Zanzibar.

The cultivation of cloves – which has particular seasonal burdens – requires substantial amounts of labour. That was provided by enslaved people, almost all brought from the mainland, and Zanzibar's slave population grew enormously. Sayyid Said himself had more than six thousand slaves on one plantation.<sup>200</sup> But as Cooper has argued, slaves on Zanzibar's plantations were not seen simply as labour, but as evidence of the status of their owners – *heshima*, or honour, was related to owning slaves.<sup>201</sup> This ensured a particular kind of relations between the masters and their slaves and affected how they dealt with them. The social bonds between slaves and masters were important because these slaves worked in multiple roles – as house servants, ship captain for merchants, and workers in plantations. This chapter will also look for lending patterns that involve slaves and freed slaves.

### **Overview: who lent money?**

The transactions involved creditors whose *nisbas* indicated that they came from different – backgrounds. Chart (1) and table (1) show that most lenders in the sample of transactions had *nisbas* which identified them as Arabs or people from South Asia – Muslim Indians and Banyans, in the sample. There were also other groups such as Swahilis, slaves and freed slave lenders – although there were relatively few of these.

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<sup>198</sup> Cooper, *Plantation Slavery*, p.47.

<sup>199</sup> Cooper, *Plantation Slavery*, p.32.

<sup>200</sup> Cooper, *Plantation Slavery*, p.51.

<sup>201</sup> Cooper, *Plantation Slavery*, pp. 78-79.

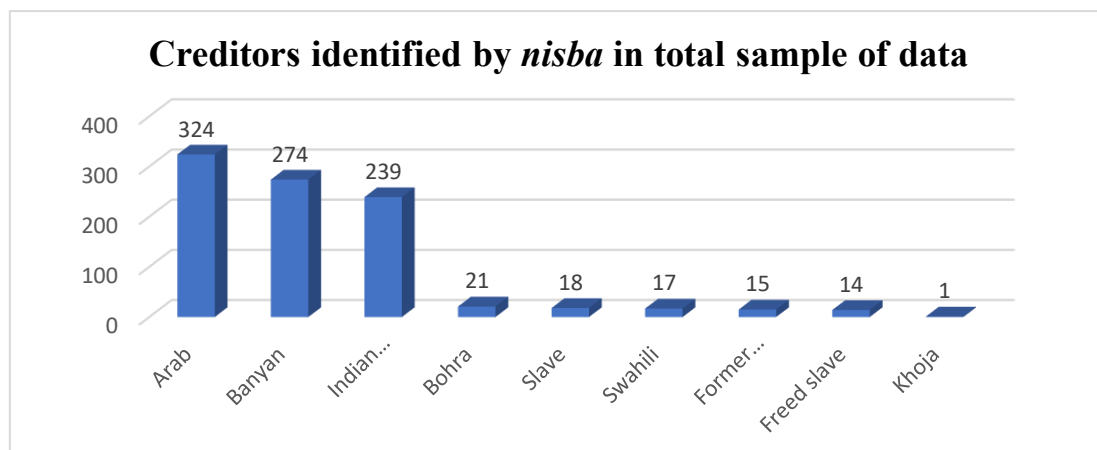


Chart (1) Creditors identified by *nisba* in total sample of data.

Moneylenders	Approximately number of transactions
Arab	324
Banyan	274
Indian Muslim	239
Bohra	21
Slave	18
Swahili	17
Former slave 'Englishman'	15
Freed Slave	14
Khoja	1

Table (1) Moneylenders with the numbers of transactions in total sample of data.

As shown in table (1), the single largest group of moneylenders were - at least according to their *nisbas* – Arabs. The number of Arab creditors was approximately three-hundred and twenty-four, whereas the number of Banyan creditors was two-hundred and seventy-four. The number of Indian Muslim moneylenders – that is, people whose *nisba* was given as ‘al Hindi’ – was two-hundred and thirty-nine, and there were twenty-one creditors who were specifically identified as Bohra. Swahili and slave creditors were relatively few; the category *al-Ingilizi* – Englishmen – seems like to have been former slaves with freedom papers from the

Consulate.<sup>202</sup> *Al Inglizi* people will be included in the category of ‘former slave’ in this chapter and the following chapters. There were similar numbers of Swahili and slaves in the sample, eighteen creditors. A possible implication for the predominance of Arabs is that – as the literature suggests – the Arab political authority was linked to commercial predominance.

### **Arab creditors with selected cases of Al Marhubi, Al Ryiami and Al Barwani *nisbas*:**

The transactions used here were from three main files collected from Zanzibar National Archive, all included transactions of different groups in the society. However, we should note that most of the transactions which involved Arabs’ names as moneylenders were registered in the year 1893 and come from a file titled ‘Arabic deeds registration book’.<sup>203</sup> This file includes more than three-hundred transactions, in many of which the creditors were Arabs, whereas other files involved Arabs, Banyans, Indian Muslims and others. The main file of ‘AM 2’ titled as ‘General Deeds Registrations of Consulate Office’ and categorized to twenty-three files includes deeds for sales, registration, agreement contracts, wills and waqf, and deeds of mortgages. In this file – AM 2 – there is a file of deeds of sales and mortgages written in Urdu which apparently relates to transactions between Indians. Unfortunately, it is not clear how the British Consulate categorised transactions or whether this was done consistently.

The pie chart below provides a count of the most popular *nisba* of Omanis in these transactions. Al Marhubi, Al Barwani, and Al Ghaithi are sub-*nisba* from the *nisba* of Al Harthi, each of which was – by some accounts – associated with a particular residential area in Zanzibar.<sup>204</sup> It can be seen in the chart that people with Al Harthi *nisba*, or its sub-groups, and particularly the Al Marhubi were the largest group of Arab lenders in the sample in terms of number of registered transactions. They were followed by the Al Ryiami and Al Shehri; other *nisbas* were Al Busaidi, Al Marjebi, Al Manthri, Al Mamari which were approximately twenty-two per cent from the total common Arab creditors.

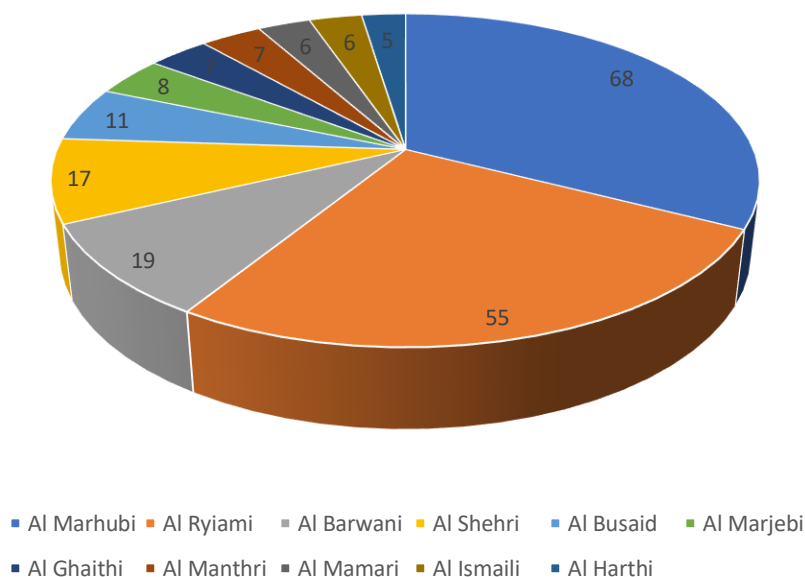
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<sup>202</sup> Michelle Liebst, ‘African workers and the Universities’ Mission to Central Africa in Zanzibar, 1864 –1900’, *Journal of Eastern African Studies*, 8:3, (2014), pp.366-381.

<sup>203</sup> Zanzibar National Archive, AM2/10/1893.

<sup>204</sup> Al- Mughairi, *Juhaynat Al Akhbar fi Tarikh Zanjibar*, p. 77.

### Count of Creditor's *Nisba* (Family) in Arab creditors



Pie chart (2) Count of Arab lenders divided by their *nisba*.

### Borrowers from Arab creditors.

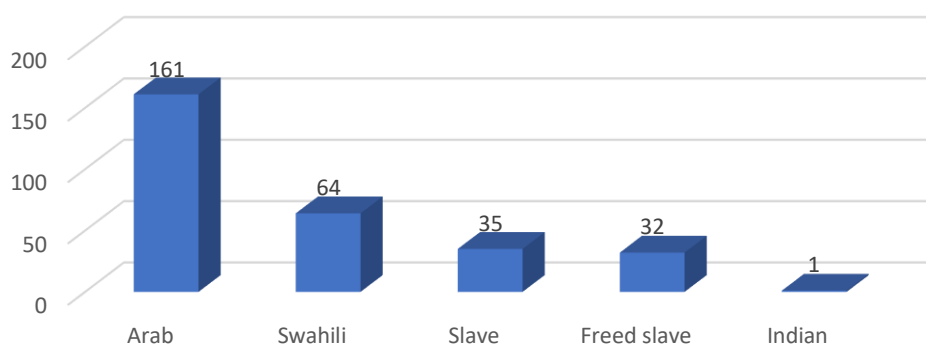


Chart (3) Borrowers from Arab creditors.

The chart (3) illustrates that most Arab creditors in the sample lent money to Arabs; this accounted for more than one hundred and sixty transactions, approximately sixty-three per cent of loans made by Arabs. However, it also shows that Arab creditors lent money to people with *nisbas* which suggested that they were enslaved or formerly enslaved, and to Swahili. There were around sixty-four deeds between Arabs creditors and Swahili borrowers, and thirty-five deeds between Arab creditors and slaves; and there were thirty-two deeds between Arabs and debtors who were identified as freed slaves. Also, there were some deeds between Arabs and

debtors whose *nisbas* suggested that they were not Arabs but were also not originally from the East African coast: Al Balushi, Al Ajmi and Al Zadjali.

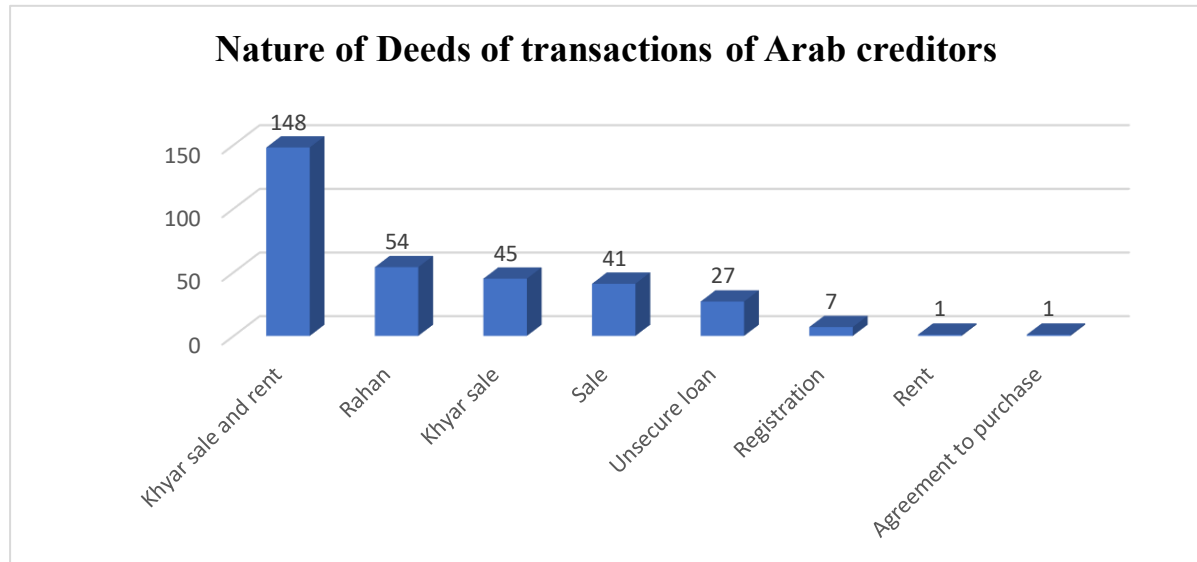


Chart (4) Nature of deeds of the transactions of Arab creditors

Chart (4) shows the most popular nature of deeds in these transactions. It was common to apply *Khyar* sale and rent through mortgage and there were more than one hundred and forty-five transactions with this type of mortgage. However, other types of transactions were also common such as *rahan*; there were also a smaller number of transactions which involved sale or registration of properties to the creditors. The registration of property involved transfer of the ownership of the property and registering it from the debtor to the creditor's name. The above chart also illustrates that there was a minority of transactions which were unsecured loans. These did not involve any property as security: in these cases, it seems that the lenders trusted the borrowers and the record of transactions was their only claim to repayment. There were twenty-seven transactions without any properties that appeared with Arab creditors. In twenty-two of those transactions the borrowers were also Arabs. The total amount of money in these unsecured transactions was approximately 12,837 rupees, Arabs borrowers accounted for a total of 10,969 rupees. A small amount of money was borrowed on an unsecured basis by Swahili, former slaves, and slaves. Most of these transactions stipulated the due date of repaying the money to the creditors. It is arguable that assumptions about shared cultural values between Arabs enabled them to give others money without security, evidencing Fahad Bishara's argument that shared ideas about law were the central to commercial networks in



Indian Ocean trade.<sup>205</sup> This illustrates why some creditors trusted the debtors by signing the register with no properties secured until the repayment time.

The types of property commonly involved in transactions with Arab lenders are shown in the chart (5). The most common properties used for security were *shambas* (farms or plantations), which appeared in one-hundred and forty-two. These farms were located in different parts of Zanzibar Island, such as Unguja Ukuu, Shangani, Mwera, and others. Also, there were several farms on Pemba - Green Island, as Arabs called it, whose precise locations are not specified. The second common property used as security was houses, numbered around eighty-five houses. Most of these houses were in Zanzibar town in different quarters, such as Ng'ambo, Malindi, Fuoni, and others. This suggests the fundamental importance of property – especially agricultural land – to this whole lending system. Chapter five will analyse in detail the kinds of property involved as security in these transactions and discuss their locations.

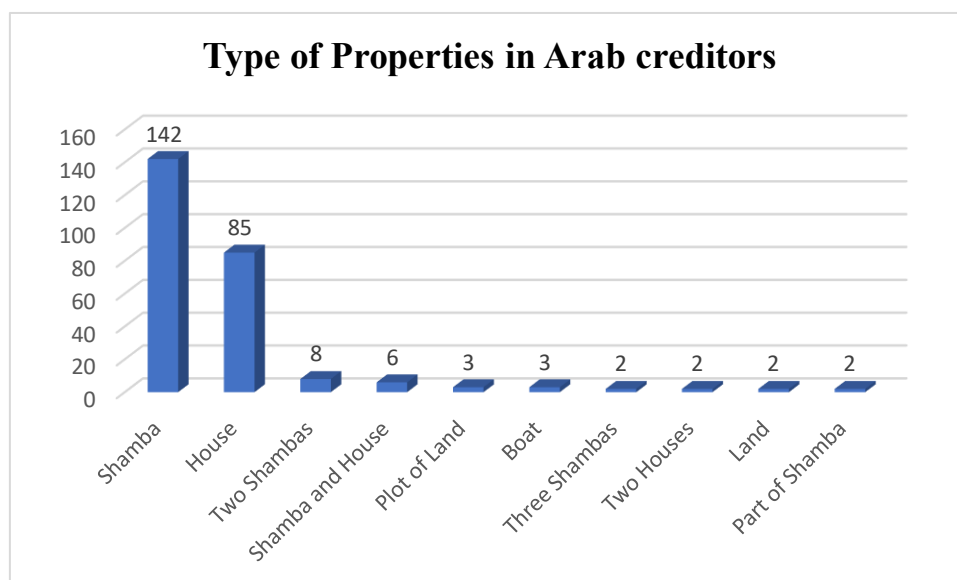


Chart (5) Type of properties in the Arab creditors' transactions

#### **Selected Arab moneylenders' families: Al Marhubi, Al Ryiami, Al Barwani and Al Busaid as a case study:**

While several Arab *nisba* appeared in this selected data, the most four commonly repeated *nisba* as creditors were Al Marhubi, Al Ryiami, Al Barwani and Al Busaid. Compared to other Omani Arab *nisbas*, these three *nisbas* were involved in a greater number of transactions

<sup>205</sup> Bishara, *A Sea of Debt*, pp. 59-60.

registered in Zanzibar. Significantly, a small number of individuals seem to have been responsible for many of these transactions. The next sections explain the main features of each group and the pattern of lending money to others.

### 1. Al Marhubi creditors:

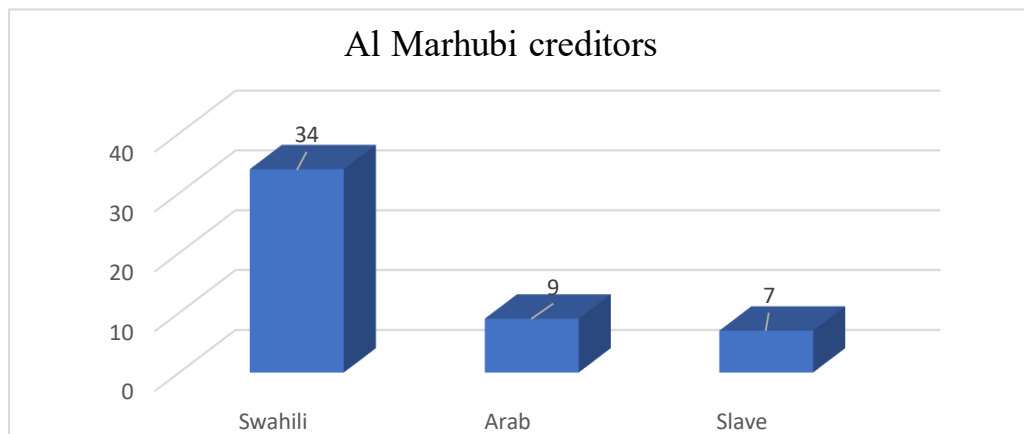


Chart (6) The debtors of Al Marhubi creditors and number of transactions.

Lending by those with the Al Marhubi *nisba* was particularly associated with three individuals, two of whom seem to have been a brother and a sister: Mohamed bin Abdullah bin Mohamed Al Marhubi, Abdullah bin Said bin Salim Al Marhubi and Muza bint Said bin Salim Al Marhubi. Many of these loans were to Swahili, and there were equal numbers of loans to other Arabs and to slaves. There were primarily small loans, the largest sum involved being two hundred and seventy rupees. Altogether, men were the lenders in forty-three of the transactions involving Al Marhubi creditors. Only one woman – was a lender – Muza bint Said, involved in twenty-five transactions.

Also, as can be seen in the table below, there were more than thirty Swahili debtors who borrowed a total of 2,008 rupees from Al Marhubi. By contrast there were only nine Arab borrowers, the total amount involved being 1,742 rupees with an average of one hundred and ninety-three. Clearly, individual Arabs borrowed more money from these Omani lenders than Swahili and slaves. This may have reflected a pattern of trust amongst those who identified as Arabs, as well as the availability of security for loans in the shape of property. Overall, the pattern of lending here was that of multiple small loans, many of which went to people who were not identified as Arabs.

Debtors group	Number of deeds	Total amount	Percentage of the total numbers	Average
Swahili	34	2080.935 Rupees	49.5%	61.2
Arabs	9	1742.01 Rupees	41%	193.5
Slaves	7	379.75 Rupees	9%	54.25
<b>Total</b>	50	4202.695 Rupees	-	84.05

**Table (2) Al Marhubi creditors and total amount of money with different groups of debtors.**

## **2. Al Ryiami creditors:**

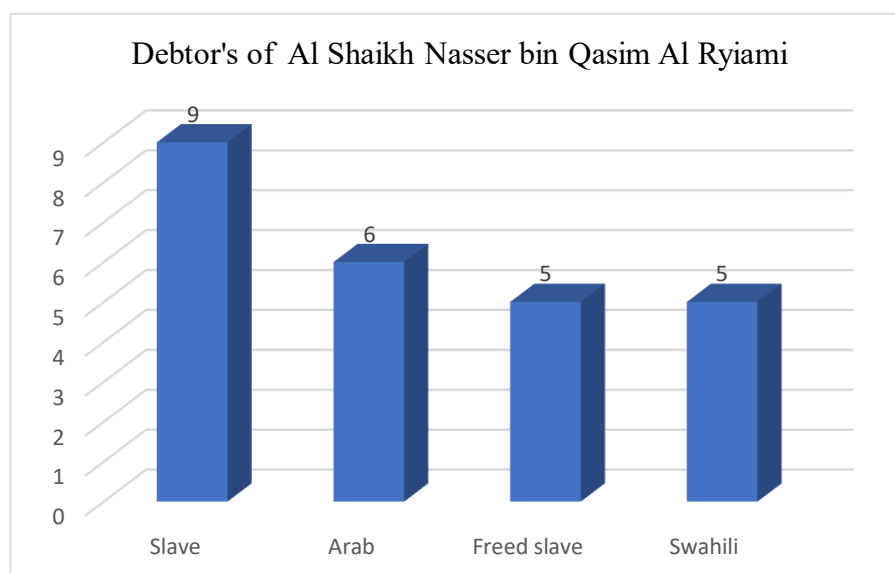
By contrast, lenders identified by the Al Ryiami *nisba* lent much larger sums on average and were much more likely to lend to Arabs. While the loans involved were all larger on average than those provided by Al Marhubi lenders, there is a similar profile: Arab lenders borrowed larger sums than those identified as Swahili or slaves/ freed slaves. The Al Ryiami family was one of the largest groups who migrated to East Africa and played a crucial role in politics and economics.<sup>206</sup> Al Ryiami was the second most common Arab *nisba* among creditors after Al Marhubi, in terms of the number of transactions: fifty-five transactions involving nine individual creditor appeared in the sample. They lent money to Arabs, Swahili, slaves and freed slaves with a total value of approximately 68,434 rupees, giving an average loan of 1,244.

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<sup>206</sup> Nasser bin Abdullah Al-Riyami, *Zanzibar Personalities and Events 1828-1972* (Dar Al Hikma, London, 2009), pp.235-239.

Debtor's group	Number of deeds	Total of money	Percentage of the total numbers	Average
Arab	25	61,304.67 rupees	89%	2452.18
Slaves	12	980.84 rupees	1%	81.7
Swahili	9	4,023.18 rupees	5%	447.02
Freed slaves	5	218.085 rupees	0.3%	43.617
Former slave	2	199.91 rupees	0.2%	99.95
Balushi	1	1519 rupees	2%	1519
No <i>nisba</i>	1	188.79 rupees	0.2%	188.79
<b>Total</b>	<b>55</b>	<b>68,434.475 rupees</b>	<b>-</b>	<b>1244</b>

**Table (3) Al Ryiami creditors and the amount of money lent to different groups.**



**Chart (7) Debtors of Al Shaikh Nasser bin Qasim Al Ryiami**

Again, a few individuals dominated in the sample. Two individual Al Ryiami moneylenders lent more money than other creditors of the same *nisba*; from their names, they were cousins, sharing a paternal grandfather. Both were identified in the register with the honorific title Al Shaikh, suggesting their social status. Al Shaikh Nasser bin Qasim bin Nasser Al Ryiami was involved in twenty-six transactions; Al Shaikh Masoud bin Saif bin Nasser Al Ryiami was involved in eighteen transactions. Al Shaikh Nasser bin Qasim registered these transactions from May 1894 to April 1897, and he lent approximately 3,488 rupees. His debtors were Arabs, Swahili, slaves and freed slaves in proportions that reflect those shown in the chart above. Twenty-four of these transactions involved *shamba* properties; twenty of them were registered

as *khyar* sale and rent and four of them as *khyar* sale. More than twenty transactions were registered with a due date for repayment of the loan of one year, and the others were between two, three or four years.

Al Shaikh Masoud bin Saif bin Nasser Al Ryiami was the second most common among the Al Ryiami lenders in the sample. He was born in Zanzibar in 1833. According to another source, his father and grandfather were among the Arabs who migrated to Zanzibar before the authority of Sayyid Said – suggesting perhaps, the economic and social advantage that accrued to these early settlers, who likely would have been in a position to acquire land in the first decades of the nineteenth century.<sup>207</sup> Al Shaikh Masoud inherited money from his father, enabling him to buy houses and farms in Zanzibar and Pemba. From 1893 to 1897, he registered eighteen transactions, fifteen of which were for Arab debtors. The total amount of money lent by Al Shaikh Masoud Al Ryiami was approximately 61,222 rupees, and the average was 3,401. Eight of Al Shaikh Masoud's transactions involved properties located in Pemba; the other six involved properties located in Zanzibar.

Twelve transactions of these transactions involved a *shamba*, or more than one *shamba*, and one house. The nature of the deeds were four transactions with *khyar* sale and rent, ten transactions with *rahan*, and one transaction with *khyar* sale. Moreover, there were three cases loans not secured on property; all of them involved Arab lenders and borrowers. Of these unsecured transactions, one involved Al Shaikh Mohamed bin Khamis Al Mughairi, who borrowed 2,410 rupees from Al Shaikh Masoud Al Ryiami. This deed was registered in April 1893, and the debtor promised to return the money in one year. A second case was between Said bin Rashid Al Maskari who borrowed 944 rupees from the same creditor. This transaction was also registered in April 1893, and the debtor promised to repay the money in six months. The last case of these transactions with no properties was between Abdullah bin Jabir Al Rujaibi and Al Shaikh Masoud Al Ryiami. This was the largest of these unsecured loans, involving 4,978 rupees. This transaction was registered in May 1893, and the debtor wrote he would return the money in ten months and a half. All these three cases involved two to four witnesses, two of them from Al Ryiami *nisba*. It is unclear if there was any closer kinship between the creditor and the witnesses. We should note that Al Shaikh Masoud bin Saif Al Ryiami continued to be a very wealthy individual: he passed away on 1<sup>st</sup> of January 1914, and

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<sup>207</sup> Al-Riyami, *Zanzibar Personalities and Events*, pp. 464-466.

he left approximately eight hundred thousand rupees of houses and farms, and as well as three hundred thousand rupees in cash.<sup>208</sup>

### 3. Al Barwani creditors:

Al Barwani family was a sub-*nisba* from Al Harthi. Members of this group migrated to Zanzibar in the seventeenth century and established themselves as merchants and settlers.<sup>209</sup> As with the Al Riyami, some members of this group seem to have particularly benefited from the expansion of the Omani presence in the early nineteenth century and established successful businesses and settlements in different towns. Al Barwani was the third most common *nisba* for Arab creditors with nineteen transactions registered from March 1893 to April 1897; one individual accounted for a majority of these. As Al Riyami, Al Barwani lenders lent primarily to other Arabs (sixteen out of the nineteenth transactions). Again, as with the Al Riyami, the main Al Barwani lender was identified in the register with the honorific term Al Shaikh, suggesting his high social status. This man, Al Shaikh Amer bin Mohamed Al Barwani was involved in eleven transactions, all – loans to Arabs. These accounted for great majority of the amount of money lent by Al Barwani more than 68,000 of the total of approximately 69,576 rupees.

Debtor's group	Number of deeds	Total of money	Percentage of the total numbers	Average
Arab	16	68,762.96 rupees	98.8%	4,297.685
Freed slaves	2	759.5 rupees	1%	379.79
Swahili	1	54.25 rupees	0.077%	54.25
Total	19	69,576.71	-	1,577.24

**Table (4) Al Barwani creditors with number of deeds and total amount of money.**

Al Shaikh Amer bin Mohamed Al Barwani was the largest Al Barwani creditor. All of his transactions were with Arabs – four female debtors and seven male debtors. The total amount of money by Al Shaikh Amer Al Barwani was approximately 47,718 rupees, with an average of 4,338. The types of properties were either *khyar* sale and rent or *khyar* sale. While most of these properties were located in Zanzibar, there was one case registered in May 1893 between

<sup>208</sup> Al-Riyami, *Zanzibar Personalities and Events*, pp. 464-466.

<sup>209</sup> Al- Mughairi, *Juhaynat Al Akhba fi Tarikh Zanzibar*, p.77.

Al Shaikh Amer Al Barwani and Salim bin Hamed Al Bahri, who borrowed 282 rupees and sold his house located in Oman, Ibra, to Al Shaikh Amer Al Barwani.

The evidence from the sample shows that Omanis were active creditors in Zanzibar, and that, while most lending by Omani Arabs went to other Omanis, Omanis also lent to Swahili and slaves. In terms of numbers of transactions, people with the Al Marhubi *nisba* were the most active lenders, but lent small amounts; people identified with the Al Barwani *nisba* were the largest Arab providers of credit.

There were two examples, in the selected data, of lenders who were also borrowers – both involving Al Marhubi and Al Barwani. Mohamed bin Abdullah bin Mohamed Al Marhubi was one of the most active lenders, borrowed 10,850 rupees from Al Shaikh Amer bin Mohamed bin Salam Al Barwani, registered on 31 July 1896. He sold his house with *khyar* sale and promised to return the money in five years. Abdullah bin Said bin Salim Al Marhubi, was also a moneylender of Al Marhubi *nisba*. Abdullah borrowed 2,995 rupees from Abdullah bin Mohamed bin Masoud Al Barwani, registered on 23 May 1893. He sold his *shamba* with *khyar* sale and he rented this *shamba* with 217 rupees annually and promised to return the loan in three years. These two examples from two files suggest that some of the smaller loans provided to Swahili and slave borrowers were based on this money narrowed by Al Marhubi from other Omanis.

#### **4. Al Busaid creditors:**

Members of the Al Busaidi *nisba* played active role in politics of Oman and Zanzibar especially in the nineteenth century. In terms of transactions, the sample contained thirteen transactions involving Al Busaidi creditors or buyers; six of them with sale properties transactions and six with lending money, and one transaction with no property secured. All of Al Busaid individuals was identified with the term ‘Sayyid’ or ‘Sayyidah’, suggesting their status in the society. There are five transactions of Al Busaid members lent to Arabs and only one to Al Ajmi with a total of 30,422 rupees and an average of 5070.

Sayyid Barghash bin Said bin Sultan Al Busaid is a notable example to show that the family members also participate in lending money. He was the largest money lender among the Al Busaid creditors. He lent 15,190 rupees to Abdullah bin Gabir bin Abdullah Al Rujaibi registered on 23 August 1886. Abdullah bin Gabir secured this transaction by *rahan* his *shamba* in Pemba and promised to return the money in three years. The second highest money lent by an Al Busaidi was by Sayyid Hamed bin Thwaini bin Said Al Busaid who lent 10,850 rupees

to Sulaiman bin Said bin Sulaiman Al Mawali on 13 May 1893. Sulaiman bin Said sold all his properties like *shamba* and house – located in Pemba – with *khyar* sale and he rented them back for three years. The rental amount was approximately 608 rupees annually.

Al Busaid women were also involved in lending money to others. Two transactions out of six are for women and they lent small amounts compared with the above-mentioned cases. Sayyida Muza bint Hamed bin Salim Al Busaid lent 2,170 rupees to Mohamed bin Said bin Majid Al Mamari on 15 July 1893. He sold his *shamba* with *khyar* and promised to return the money in two years. The second woman who lent money from Al Busaid was Mia bint Said bin Sultan Al Busaid. She lent 651 rupees to Ammar bin Mohamed Al Ajmi on 23 May 1893. He sold his house on N'gambo and a *sanbook* boat with *khyar* and promised to return the money in six months. He rented back these properties with 130 rupees annually.

These examples of Al Busaid creditors point out that some members of the Al Busaidi took part in lending money in Zanzibar with other Omanis. Men and women of Al Busaid were active in lending and borrowing money, as will be analyzed in next chapter.

### **The Indian Muslim community in Zanzibar: financiers and businessmen:**

In the eighteenth century, a number of merchants from India had migrated to Zanzibar, at least temporarily, for business purposes. In later decades, these merchants came with their families and settled in Zanzibar.<sup>210</sup> This Indian merchant population increased gradually; as Wahab has explained, it was divided into groups, for example, 'Khoja Ismailis, Bohra, Memons and Kumhars'.<sup>211</sup> Those categories are invisible in the transactions register, which instead uses just two nisbas for merchants of South Asian origin. Muslims are categorized as 'Al Hindi', those who are not Muslim as 'Al Banyani'. This term, like Vania Bhatia (as others called them) means 'trader'. In Zanzibar, they have also been known as Kutchi – that is, people from Kachchh.<sup>212</sup> According to Bhacker several Banyans participated in trade between Muscat and India and established business firms.<sup>213</sup> 'Banyan' traders followed Sayyid Said from Muscat to Zanzibar and expanded their commercial networks. In Cooper's words, they were the 'bankers

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<sup>210</sup> Chhaya Goswami, *The Call of the Sea: Kachchhi Traders in Muscat and Zanzibar, c. 1800–1880* (New Delhi: Orient Blackswan, 2011), pp.136-137.

<sup>211</sup> Wahab, *The History of Indians in Zanzibar from the 1870s to 1963* (Universität Verlag Göttingen; 2022), p.26.

<sup>212</sup> Burton, *Zanzibar: City, Island, and Coast* (Cambridge University Press, 2011), p.327.

<sup>213</sup> Bhacker, *Trade and Empire in Muscat and Zanzibar: The Roots of British Domination* (Taylor and Francis, 2002), pp.132-133.



of Arabia', and they helped finance the Sayyid's business projects.<sup>214</sup> Sayyid Said also farmed out the collection of customs revenue to members of this community. Jairam Shivji was customs master for many years and was followed in 1876 by Tharia Topan.<sup>215</sup> Jairam Shivji was born in 1792 in Mundra, the port of Kachchh.<sup>216</sup> He drew on his contacts and experience to build his own trading activities and prosperity in Zanzibar, alongside his role as a tax collector. He aided new Kachchh businessmen who arrived at Zanzibar until they started their own firms.<sup>217</sup> Tharia Topan was an Ismaili merchant who established himself in Zanzibar by buying up cloves when prices slumped and then resold them. Tharia made more than \$1000 in the first season and more than \$4000 in the second season and invested in his clove plantation and import business. When he died in 1891, he was probably the wealthiest man in East Africa.<sup>218</sup> These are two examples of the most famous and wealthiest Indians in Zanzibar.

Through the nineteenth century, Indians and their firms received support and assistance from Zanzibar's rulers, and the legal system underpinned the mortgage arrangements and the ways in which the debtors could repay the money to the moneylenders. According to Fahad Bishara the *iqrar*, 'arrangement', meant that, debtors recognized their commitment, according to a shared set of ideas about the law between them.<sup>219</sup> Al Khalili's book collection of *fatwas* provides a comprehensive discussion of the obligations and legal life in Indian Ocean and notes that when a person acknowledges something in writing, 'it is *thabit* upon him'. The word *thabit* implied multiple meanings such as 'fixed', 'established' and 'enduring' all at once. According to Al Khalili, this meant that 'he will guarantee the meaning of *iqrar* whether he wrote it himself or not.'<sup>220</sup> Fahad Bishara has argued that debt - recording in this way - not only binds people together but it also 'lent those obligations a sense of durability'.<sup>221</sup> Al Khalili claims that individuals had the right to borrow money for things other than basic needs, and he highlighted that the debtor was expected to fulfil his financial obligation, whether his creditor was a local, foreign, Muslim or any nationality of creditors.<sup>222</sup>

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<sup>214</sup> Cooper, *Plantation Slavery*, p.32.

<sup>215</sup> Cooper, *Plantation Slavery*, p.140.

<sup>216</sup> Goswami, *The Call of the Sea*, p.191; Bishara, *A Sea of Debt*, pp. 69-73.

<sup>217</sup> Goswami. *The Call of the Sea*, p.217.

<sup>218</sup> Cooper, *Plantation Slavery*, p.140.

<sup>219</sup> Bishara, *A Sea of Debt*, pp.62-63.

<sup>220</sup> Sa'id bin Khalfan Al- Khalili, *Ajwibat Al- Mu haqqiq Al- Khalili*, vol. 4 (Muscat: Maktabat Al Jil Al Waed, 2013), pp. 261-265.

<sup>221</sup> Bishara, *A Sea of Debt*, pp.62-63.

<sup>222</sup> Bishara, *A Sea of Debt*, pp.61-62.

Wahab, in line with some other literature, has argued that this shared understanding of commitments and debt led to the transfer of property from Arabs to Indians. Some people did not pay their debts, and creditors sometimes preferred to seize property rather than wait to repaid so that by the end of the nineteenth century several Indians became landowners as well as merchants because of the large amount of debt from Arabs and Swahili.<sup>223</sup> But debt did not always lead to the loss of property; it could instead be linked to other business arrangements, as when merchants provided goods in advance to Arabs or Swahili caravan leaders travelling inland. When the caravan returned, the loan was paid off with the condition that the products be sold through the creditors.<sup>224</sup>

### 1- Banyan Creditors:

After Arabs, the second largest group in this selected sample of moneylenders in Zanzibar - in terms of number of transactions – were those described as Banyans. Banyans lent mostly to Arabs. There were more than one hundred and sixty Arab borrowers from Banyans in the sample. Thirty Swahili and nineteen enslaved or formerly enslaved people also borrowed from Banyans.

<b>Debtor's nationality</b>	<b>Numbers of deeds</b>	<b>Amount of money</b>	<b>Percentage of the total numbers</b>	<b>Average</b>
<b>Arab</b>	164	647,020.705 rupees	98.03%	3945.24
<b>Swahili</b>	30	4,824.6075 rupees	0.73%	160.82
<b>Slave</b>	19	8,048.73 rupees	1.22%	423.61
<b>Indian</b>	1	108.5 rupees	0.02%	108.5
<b>Total number</b>	214	660,002.542 rupees	-	3084.12

**Table (5) Banyan creditors with the number of deeds and amount of money.**

<sup>223</sup> Wahab, *The History of Indians in Zanzibar*, p.29.

<sup>224</sup> Cooper, *Plantation Slavery*, p.42.

As shown in the table above, Banyans were lending money to Arabs, Swahili, slaves and Indians; lending to Arabs and Indians involved larger amounts than that to others. The evidence from these data showed the total amount of money lent by Banyans was six hundred and sixty thousand rupees with an average of one hundred and sixty-five thousand which suggested the largest amount of money came from Banyans. Arabs borrowed more than six hundred and forty-seven thousand rupees from Banyan creditors.

These transactions were divided fairly equally between *Khyar* sale and rent, *rahan* and *khyar*: as figure eight shows. Sale was relatively uncommon, and there were no unsecured loans.

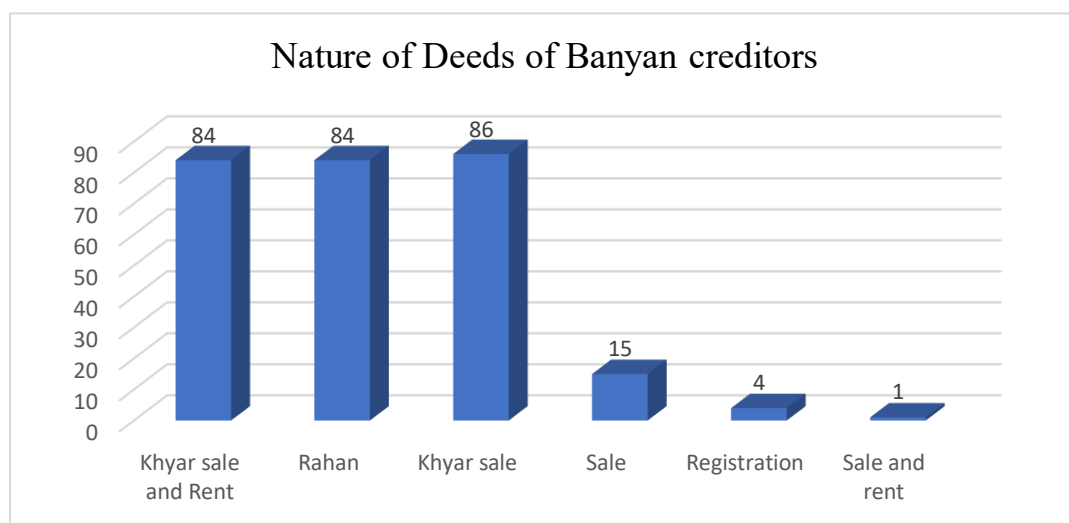


Chart (8) Banyan creditors and the nature of terms for loans.

As with loans made by Arab creditors, the most common properties involved in these transactions were *shambas*. As shown below, there was a variety of properties, some of these transactions involved two or three *shambas* and two or three houses, depending on the scale of the loan. The two largest loans each involved eight *shambas*. Saleem bin Salom bin Said Al Mamari borrowed 3,689 rupees from Sewji Al Banyani in a transaction registered on 1<sup>st</sup> February 1888. All these eight *shambas* were *khyar* sale and due in one year. Salim bin Said bin Omar Al Harthi, who borrowed 11,935 rupees from Laxmidas Laddah Al Banyani in a transaction registered on 30 November 1886. Salim sold eight *shambas* to Laxmidas Laddah by *khyar* sale and rent, promising to return the money in three years.

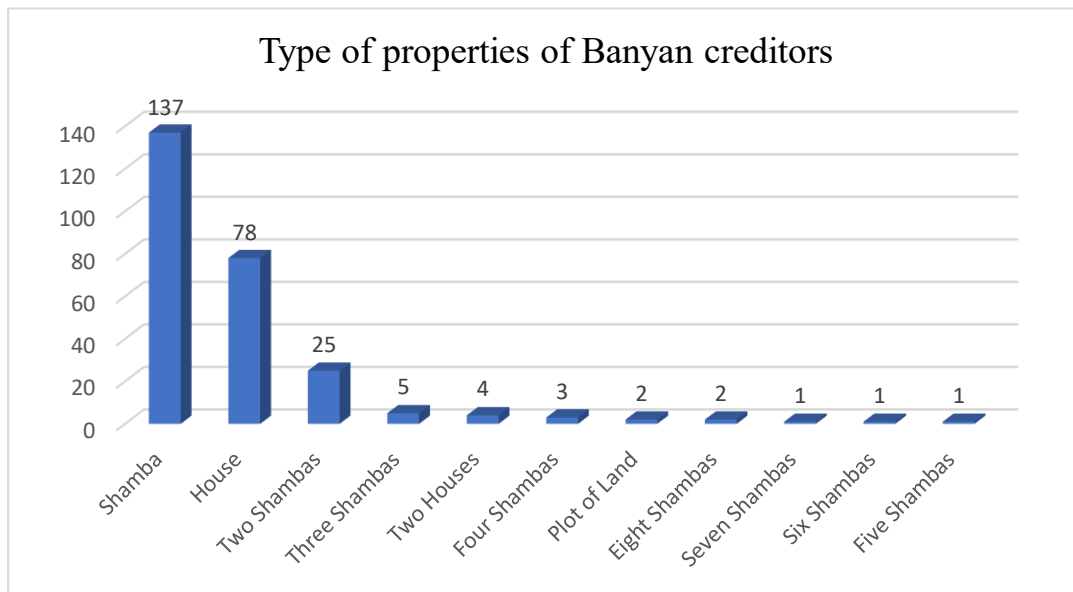


Chart (9) Type of properties of Banyan creditors

### **Banyan moneylenders and relations with debtors:**

The transactions reflect the presence of a large Banyan community settled in Zanzibar and involved in multiple commercial relationships. The two hundred and seventy-four transactions in which creditors were identified as ‘Al Banyani’ involved more than seventy individual creditors. The name Jairam frequently appears among creditors: it features in more than ninety transactions. The most commonly occurring name is that of Khatoo Jairam, who lent to more than sixty people registered from October 1885 to April 1897. Forty of these transactions took place between 1888 in Khatoo Jairam with a total amount of 60,020 rupees. Between 1896 and 1897, Khatoo Jairam lent 12,240 rupees to twenty-five people. Most of his debtors were Arabs, but there were also Swahili, slaves and freed slaves as the table below shows. Arab borrowers were more than fifty four percent of the total debtors and they borrowed far more than any other debtors. These transactions included *khyar* sale type for more than thirty-eight deeds and twenty-five properties in *khyar* sale and rent. Most of these transactions related to *shambas* owned by Arabs.

Debtor's Nationality	Number of deeds	Total amount of money lent to debtors	Percentage of the total numbers	average
Arab	35	57,708.98 rupees	79.9%	1648.82
Swahili	9	726.95 rupees	1%	80.7
Slaves	7	6713.98 rupees	9%	959.14
Freed slaves	8	6361.35 rupees	8.8%	795.16
Indian	1	108.5 rupees	0.15%	108.5
Balushi	1	427.49 rupees	0.59%	427.49
Shirazi	2	292.95 rupees	0.4%	146.47
Total	63	72,177.45 rupees	-	1145.67

**Table (6) Khatoo Jairam and number of deeds with a total amount of money for different debtors.**

In April 1887, one of the Arab debtors called Abdullah bin Salam bin Masoud Al Shaqsi borrowed ten thousand and eight hundred and fifty rupees from Khatoo Jairam. He sold his two houses with *khyar* sale and rent and was supposed to return the money in two years. Abdullah bin Salam rented these houses back from Khatoo for 1,030 rupees. A second example was between Salim bin Sulaiman bin Amer Al Masrori who borrowed 6,944 rupees from Khatoo Jairam, in March 1886. Salim promised to return the money in five years, and he secured his obligation by selling his *shamba* with *khyar* sale; he rented this *shamba* back from Khatoo Jairam, though the entry in the register did not specify the cost of the rental. Hamed bin Said bin Hamed Al Mewali borrowed 6,510 rupees from Khatoo Jairam in April 1887. Hamed wrote that he would repay the money in ten years and gave his *shamba* to Khatoo Jairam as *khyar* sale and rent. These three examples accounted for the large amount of money within Khatoo Jairam transactions. It is noted that all of the debtors were Omani Arabs, but it is unclear what sort of business they intended to do with this money.

One more interesting example is Mohamed bin Ahmed, who was identified in the register as a freed slave of Sayyid Said bin Sultan Al Busaidi. He borrowed 434 rupees from Khatoo Jairam, with the transaction registered on 30 June 1896. He gave him four *shambas* as *khyar* sale and rent, promising to return the money in one year. He rented these *shambas* back for the year for one hundred and eight rupees: giving the lender a 25% return on their capital. In the same way,

a freed slave of Sayyid Said bin Sultan Al Busaidi (Mohamed bin Mohamed bin Juma) borrowed 2,191 rupees from the same creditor, the transaction being registered on the same day of the above deed. He gave him two *shambas* as *khyar* sale and rent and he promised to repay the money in three years. He rented these *shambas* for 219 rupees – a significantly lower rate of annual return.

Rustum Nirsi is the second frequent name that appeared in transactions with the *nisba* of Banyani. He had thirty-one transactions registered between April 1896 and January 1897 with a total amount of 12,557 rupees and an average value of four hundred and five. Rustum Nirsi lent to Arabs, Swahili, freed slaves and to two people whose *nisba* was given as Al Ajmi. There were fifteen Arab debtors with a total amount of approximately eight thousand and five hundred and forty-one rupees. Freed slaves borrowed 2,244 rupees in nine transactions. The two people whose *nisba* was given as Al Ajmi borrowed 824 rupees. The table below presents the number of deeds and total money borrowed from the same creditor.

Debtors	Number of deeds	Total amount of money borrowed	Percentage of the total numbers	Average
Arab	15	8541 rupees	68%	569.4
Freed slaves	9	2244 rupees	17%	249
Al Ajmi	2	824 rupees	6.5%	412
Swahili	3	568 rupees	4.5%	189.3
slaves	2	380 rupees	3%	190
<b>Total</b>	31	12,557 rupees	-	405.06

**Table (7) Rustum Nirasi with the number of deeds and a total amount of money for debtors.**

Rustum Nirsi's lending was secured equally with *shambas* and houses, and mostly took the form of *rahan* or *khyar* sale, as table 8 shows; with *khyar* sale and rent for some of the *shambas*. *Rahan* was more common for houses than farms.

	House	<i>Shamba</i> (farm)
<i>Rahan</i>	11	2
<i>Khyar</i> sale	4	9
<i>Khyar</i> sale and rent	-	4

**Table (8) Rustum Nirsi deeds with the number of type of properties.**

**‘Jairam’ creditors:**

Jairam Shivji, the most famous Banyan trader in Zanzibar, had six deeds registered between January and May 1887. Yet these related to transactions that had taken place between 1837 to 1865. Four of these deeds were sales of houses or *shambas*. Other transactions were loans: one was *rahan* for one hundred and ninety *frasla* of ivory, and one was *khyar* sale for a house and a boat due in twelve months. Burton mentioned that Jairam Shivji left Zanzibar forever before the death of Sayyid Said in 1853.<sup>225</sup> It is not clear why these transactions were registered so many years after they occurred, especially the sale transactions, but there may be a clue in the registration (between 1885 and 1887) of multiple other transactions by Jairam Shivji’s son.

Khimji Jairam Shivji registered fourteen deeds between 1885 and 1887, recording loans he made to Arabs – he may have been retrospectively pursuing some old debts to his father at the same time. All the debtors in these transactions, were Arabs. Shaikh Salim bin Said Al Harthi borrowed 39,060 rupees from Khimji Jairam on 29 May 1886. He gave him all his *shambas* (farms) and houses as *rahan* and promised to return the money in six years, and to pay 6,510 rupees annually to rent the property back. This means the lender doubled his money from the loan and rental properties. Another example is Mohamed bin Ahmed bin Saif Al Busaidi who borrowed from Khimji Jairam 20,832 rupees on 9 December 1886. He gave his house in (Kokoni) in Zanzibar as *rahan* and he paid 1,302 rupees annually and he agreed to repay in six years – which meant a return of around five per cent each year on the amount lent.

Laddah Damji was a Bhatia Hindu.<sup>226</sup> Jairam Shivji selected Laddah as a member of his firm and Laddah spent several years working hard reaching the central position. When Jairam left Zanzibar Island, Laddah Damji took the administration of the Jairam’s firm and collecting

<sup>225</sup> Burton, *Zanzibar: City, Island, and Coast*, p.271.

<sup>226</sup> Burton, *Zanzibar: City, Island, and Coast*, p.271.

customs. He had a strong relation with Sayyid Said which guaranteed him a prominent economic role for the future, though three years after Laddah took on this role Sayyid Said passed away.<sup>227</sup> Laddah was the head of the Jairam firm during the whole period of Sayyid Majid's rule.<sup>228</sup> Also, Laddah had a friendly relationship with the British agency in Zanzibar after the death of Hamerton.<sup>229</sup> The position of the Jairam firm changed dramatically for the worse when the firm of Tharia Topan succeeded as the custom master during Sayyid Barghash's rule.<sup>230</sup>

Laddah continued as a merchant and a moneylender even after he had lost control of customs. In the context of the selected data, Laddah appeared in seven transactions as a Banyan creditor, and his son Lakmidas had thirteen transactions. Father and son both lent money to Arabs. Laddah lent approximately 6,132 rupees registered between October 1886 and May 1888. Lakmidas lent approximately 115,116 rupees with an average of 8,855 rupees. Lakmidas also lent to twelve Arabs and one former slave, in transactions registered between May 1886 and February 1887. Some of these loans were very large: Lakmidas lent 21,971 rupees to Abdullah and Salim, sons of Mohamed Al Baymani which was registered in October 1886. They promised to repay the money in a year and gave Lakmidas their *shamba* as *rahan*.

This sample from the transaction register shows that Banyans, like Arab lenders, lent much more money to Arabs than other groups in the society, presumably reflecting the Arabs' political authority and their possession of substantial property that could be used for security, and their close commercial relations with Indians. The sample does not show any consistent correlation between the amount of money loaned, and the number of properties offered for security. While we do not know the size of the properties involved – since the descriptions do not reveal this – there is no evidence that the size of a loan was correlated to potential sale value of the property against which it was secured. It seems these transactions reflected negotiations between the debtor and the creditor which may or may not have been affected by the relationship between creditor and debtor or by other arrangements – around the use of the property or claims on crops – which were not mentioned in the register.

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<sup>227</sup> Joshua Sindey Morrison, *Cut from the Same Cloth: Salem, Zanzibar, and the Consolidation of the Indo-Atlantic World, 1790-1875* (PhD thesis, University of Virginia, 2021), p.175.

<sup>228</sup> P. Srinivasan, *Indian Traders in Zanzibar with special reference to Jairam Shewji 19<sup>th</sup> Century* (Proceedings of the Indian History Congress, 61, 2000), pp.1142–1148.

<sup>229</sup> Srinivasan, *Indian Traders in Zanzibar*, pp.1142–1148.

<sup>230</sup> Srinivasan, *Indian Traders in Zanzibar*, pp.1142–1148.



## 2. Indian Muslim Creditors:

Indian Muslims settled in many towns in Zanzibar for trade purposes. Wahab has noted that there were Indians in both sects of Islam: Sunni and Shi'i. The Shi'i community included well-known subgroups such as Bohra and Khojas, who originated from Gujarat and travelled to Zanzibar for trade. Sunni Indians were also from Gujarat, such as Memons and Kumhars.<sup>231</sup> The Khoja were a commercial group and had a good business reputation in their homeland.<sup>232</sup> As Mehta points out, these Gujarati merchants took advantage of the economic opportunities in East Africa and their population in Zanzibar increased dramatically.<sup>233</sup> They were involved in business, both wholesale and retail. Christie mentioned in his study that the European and American merchants were in close contact with Khojas as middlemen between dealers of European and native products.<sup>234</sup>

The word Bohra originated from the Gujarati verb Vahaurau/ Vohorvu, meaning to trade'. The Bohra have been divided in two main groups, Sunni Bohra and Shi'i Bohra. Sunni Bohras were usually identified as a 'cultivating class' or peasant farmers.<sup>235</sup> However, Mehta indicates that some Sunni Bohra of south Gujarat participated in trading activities.<sup>236</sup> The second group of Bohra was Shi'i Bohras, who were often identified as the trading Bohras. In general, the Bohra specialised in the cutlery and hardware trades. They owned small and big businesses in India, Muscat and Zanzibar.<sup>237</sup>

Indian Muslims were also common moneylenders in the selected data in Zanzibar's nineteenth century, after Arabs and Banyans. There were more than two hundred and thirty-five deeds in which the creditors were defined by their *nisba* as 'al Hindi'. As shown in chart (10) below most transactions involving Indian Muslims were loans to Arabs with more than one hundred and thirty-five transactions. This illustrates that fifty-six percent of the total deeds involved Indian Muslims lending money to Arabs. The Swahili and freed slaves have nearly a similar number of transactions. Also, fourteen slaves borrowed from Indians.

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<sup>231</sup> Wahab, *The History of Indians in Zanzibar*, p.51.

<sup>232</sup> Wahab, *The History of Indians in Zanzibar*, p.52.

<sup>233</sup> Mehta, M. 'Gujarati Business Communities in East African Diaspora: Major Historical Trends', *Economic and Political Weekly*, 36 (20) (2001), pp. 1738–1747.

<sup>234</sup> James Christie, *Cholera Epidemics in East Africa: An Account of the Several Diffusions of the Disease in that Country from 1821 till 1872, With an Outline of the Geography, Ethnology and Trade Connections of the Regions Through which the Epidemics Passed*. (London: Macmillan and Co, 1876). p.336.

<sup>235</sup> Reginald E. Enthoven, *The Tribes and Castes of Bombay* (Bombay: Printed at the Government Central Press, 1920), pp. 197–200.

<sup>236</sup> Mehta, *Gujarati Business Communities in East African Diaspora*, pp.1738–1747.

<sup>237</sup> Enthoven, *The Tribes and Castes of Bombay*, p. 202.

	Banyan creditors				Indian Muslim creditors			
Debtor's group	Numbers of deeds	Amount of money	Percentage of the total numbers	Average	Numbers of deeds	Amount of money	Percentage of the total numbers	Average
Arab	164	647,020.70 rupees	95.6%	3945.24	135	244,067.3 rupees	90.9%	1807.90
Swahili	37	6,928.243 rupees	1%	187.24	23	3,165.7 rupees	1.1%	137.6
Slave	19	8,048.73 rupees	1.19%	423.61	14	4,108.62 rupees	1.53%	293.4
Freed slaves	17	6,213.085 rupees	0.9%	443.79	20	5,648.018 rupees	2.1%	282.4
Former slaves	17	7,907.67 rupees	1.1%	316.30	17	8,406.92 rupees	3.13%	494.52
Indian	1	108.5 rupees	0.016%	108.5	2	2,966 rupees	1.1%	1483
Total number	255	676,226.93 rupees	-	5,424.68	211	268,362.56 rupees	-	4,498.82

**Table (9) A comparison between transactions of Indian Muslims and Banyans with number of deeds in different debtors' group.**

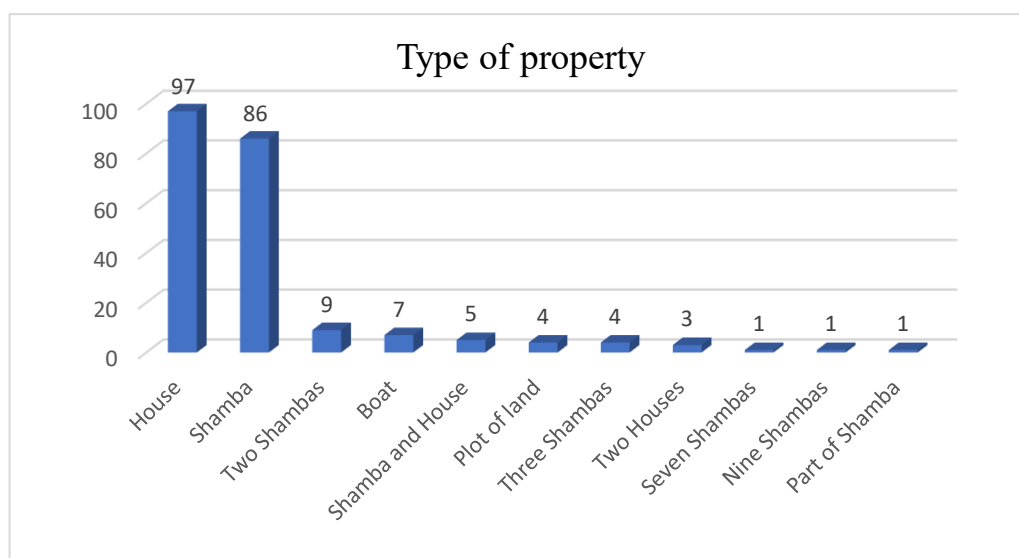
A comparison table above shows the patterns of lending money to those identified in the registers as Banyan and Indian Muslims. These divisions of debtors were based on their *nisbas*, and there were several transactions where the *nisba* was not given and the scribe wrote the first and second names only. It is clear that Banyans had more loans to all groups than Indians in terms of number of transactions and amount of money. Omani Arabs were the largest borrowers among Banyans and Indian Muslims.

Money lending by Indian Muslims was not exclusive to a small number of wealthy traders. There were more than one hundred Indian Muslim creditors in these selected transactions divided by their first and second names. For example, one Indian Muslim named Nasser Kermal was involved in twenty-four transactions registered between May 1896 and March 1897. Some of these wealthy individual creditors lent money to fourteen borrowers or less, such as Juma Kaku, Qasim Dosa, Nasser Jeta, Malwa Dosa and Abdullah Khalfan. Other moneylenders lent money to five debtors or less. Overall, there seems to be a sizeable Indian Muslim community doing business in Zanzibar and lending money to Arabs, Swahili and slaves.

Creditor's name	Number of deeds
Nasser Kermal	24
Juma Kaku	14
Qasim Dosa	13
Nasser Jeta	11
Malwa Dosa	11
Abdullah Khalfan	10
Abdullah Waljih	6
Juma Abdullah	5
Tharia Topan	3

**Table (10) The name of Indian Muslim individual creditors and the number of transactions.**

Indian Muslims very slightly preferred houses as security rather than any other properties: that there were more than ninety-five houses in the sample of transactions as against eighty-six *shambas*. Also, nine deeds included two *shambas* and seven transactions involved *rahan* boats. Chart (10) below illustrates these numbers.



**Chart (11) Type of properties accepted as security in loans from Indian Muslims.**

A comparison between chart (11) and chart (12) shows that Indian Muslims were more likely than other creditors to apply *rahan* in their transactions, particularly for houses. There were more than one hundred transactions in *rahan*, meaning that forty-five percent of transactions

were *rahan*. The second most frequent type was *khyar* sale and rent, with fifty-two transactions and presented twenty two percent from the total number. Also, there were forty-two deeds with *khyar* sale and thirty-one with sale type. The percentage of *Khyar* sale is seventeen and for outright sale is thirteen. Chart (11) illustrates this.

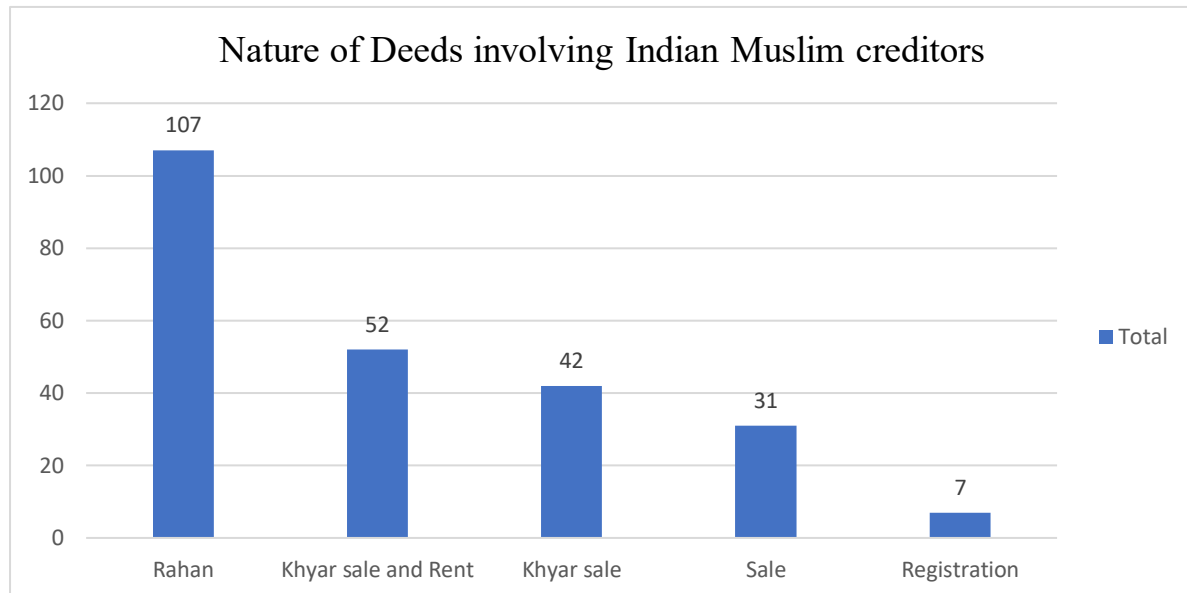


Chart (12) Nature of deeds involving Indian Muslim creditors.

### **Business relations between Indian Muslim creditors and debtors:**

Different notable examples of business relations exist between Indian Muslim creditors and debtors. An Indian Muslim creditor, who appeared in twenty-four transactions in the selected data, was Nasser Kermal. From May 1896 to March 1897, Nasser Kermal registered transactions lending a total amount of 21,251 rupees with an average of 885 rupees. From these transactions, there were more than sixteen transactions between Nasser Kermal and Arab debtors, totalling 13,882 rupees. Eight transactions were with enslaved or formerly enslaved people with a total amount of 7,368 rupees. Seventeen debtors were men and seven women. The single largest borrower from Nasser bin Kermal, a freed slave named Farid Mhasin in a transaction registered in March 1897. Nasser Kermal lent him 3,487 rupees; Farid promised to repay in one year and gave his house as *rahan*. By contrast, the lowest amount of money borrowed from Nasser went to an enslaved person named Faraj Waleed, in August 1896. He borrowed 110 rupees and promised to repay the amount of money in six months. During this period, he gave his house as *rahan* to the creditor. From above, it is seen that Nasser Kermal played an active business role in Zanzibar and lent money to a variety of people.

Debtors Name	Creditor Name	Registration date	Amount of money	repayment	Type of properties	Nature of deeds
Farid Mhasin (a freed slave)	Nasser Kermal	March 1897	3487 rupees	Due in 1 year	House	<i>Rahan</i>
Faraj Waleed (a slave)	Nasser Kermal	August 1896	110 rupees	Due in 6 months	House	<i>Rahan</i>

**Table (11) Two examples of lending money by Nasser Kermal to a freed slave and a slave.**

The second most common Indian Muslim creditor in the selected data is Juma Kaku, with fifteen transactions registered. The profile of his lending was distinctive – he was a small-scale lender and preferred houses as security. Between May and October 1896, Juma Kaku lent approximately 1,847 rupees; the average of these loans was 123 rupees. Most of his debtors were men, and there were similar numbers of transactions involving Swahili, slaves, freed slaves and Arabs. Debtors usually promised to *rahan* or use *khyar* sale of their own houses and *shambas*. There were eight transactions in which the debtors promised to *rahan* their properties; six of them were to *rahan* houses. Also, there were six transactions in which the debtors promised to give their properties in *khyar* sale; four of them were *khyar* sales of houses.

Qasim Dosa, by contrast, had a very different lending profile, lending much larger amounts of money – though the loans he gave in the 1890s were smaller than those he gave in the 1880s. He was one of the wealthiest Indian Muslim creditors in Zanzibar in the nineteenth century as shown in the transactions. He had thirteen transactions presented in these data from 1887 to 1897. In the transactions selected from 1887 and 1888, Qasim Dosa had five transactions between him and Arab debtors with total value of 17,636 rupees. Whereas in the transactions from 1896 to 1897, Qasim Dosa had eight transactions with different debtors – Arab, Swahili and slave – with a total value of four thousand and one hundred and one rupee.

Nasser bin Said bin Omar Al Harthi borrowed 2,170 rupees from Qasim Dosa in 28 Rabi Al Awal 1302 A.H and registered on 21 May 1888. He gave him his *shamba* in Malindi in Zanzibar as *khyar* sale and rent for two years. A year later, on 1<sup>st</sup> Jumada Al thani 1303 A.H (a transaction registered on 4 July 1888), he borrowed three thousand two hundred and fifty-five rupees from the same creditor. He gave him his house in (Mitnkoge) in Zanzibar as *khyar* sale and rent, to be repaid in two years. From this statement, Qasim Dosa lent the same debtor twice

in less than two years. It is unclear if Nasser bin Said had returned original loan or not before the Indian moneylender lent him more.

Another Indian Muslim, Nasser Jeta, lent money to Arabs, Swahili, slaves and freed slaves registered between June 1896 to April 1897; like Juma Kaku, he was a small-scale lender who mostly lent money on the security of houses. The total amount of these deeds was 804 rupees with an average value of seventy-three. All the deeds between Nasser Jeta and debtors in these selected transactions involved *rahan*, ten of them were for houses and one for a *shamba*. A notable information in these data is that some deeds included the due date to return the money whereas, other deeds were without exact dates when the borrowers would return the money. For example, a freed slave of Sayyid Barghash bin Said Al Busaid called Walid Muftah Al Mehyaoi (a name which used a term for an African ethnic group, Yao, as a *nisba*) borrowed fifty rupees from Nasser Jeta which was registered on 30 June 1896. He gave him a house in (Ng'ambo) in Zanzibar as *rahan* till he paid the money without specifying the due date. In the next year, in April 1897 the same debtor borrowed again fifty rupees from Nasser Jetta. This also gave a house in Ng'ambo – probably the same one – as *rahan*. This second transaction included the term of the loan, stating that the due date would be after six months. It is unclear whether this debtor had repaid the first loan before he borrowed again or not – perhaps the stipulation of a repayment date in the second transaction showed that the first one had not been paid? The social relations that underpinned this, and other transactions, are not clear from the register – this might have been a commercial arrangement, through which Nasser had control of a property that he could rent out or might have reflected some sort of patronage arrangement.

There were three transactions for Tharia Topan in 1886 with approximately 44,051 rupees. Cooper noted that Tharia Topan was the wealthiest man in East Africa when he died in 1891.<sup>238</sup> One of these transactions was for Aziza bint Mohamed bin Saif Al Busaidi who borrowed 2,170 rupees and promised to repay the money in two years and gave her house to Tharia as *khyar* sale and rent. The highest amount of money was borrowed by Bakhit bin Juma, who appeared in the register as 'an agent of Sarkarli' – that is, of the 'government',<sup>239</sup> registered in July 1886. Bakhit sold two houses and *shamba* with 40,145 rupees for Tharia Topan. There were few transactions registered by Tharia Topan, but they were the largest in the registers.

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<sup>238</sup> Cooper, *Plantation Slavery*, p.140.

<sup>239</sup> Sarkali: a Persian word used on the coast to mean 'government'.

### Other groups lending money in Zanzibar: Swahili, Slave, Freed slaves, and former slaves:

The last part of this chapter will discuss the lending by Swahili, slaves and freed slaves. These groups also played a role in lending money, but the amounts of money involved in these transactions were much less than those involving other creditors – Arabs, Banyans and Indian-Muslims.

A comparison between these four groups in the selected transactions presented a similar number of deeds. Slaves and former slaves seem to have registered more transactions, involving more money, than Swahili.

Creditors	Number of deeds	Total amount of money borrowed	Average
Swahili	17	1575.83 rupees	92.69
Slaves	18	4581.58 rupees	254.5
Freed slaves	14	2825.845 rupees	201.8
Former slaves (Englishmen)	15	4406.5 rupees	293.7

**Table (12) Swahili, slaves, freed slaves and former slaves involved in lending money.**

**Slave creditors:** Slaves lent money to Arabs and other slaves and bought property from them. There were twelve property purchases by slaves, involving eight houses and four *shambas*, and loans in which slaves were creditors. The total money lent by slaves was approximately (3,092.6) rupees, with an average 515 rupees. The loan transactions were secured by *rahan* houses and *shambas* or by *khyar* sale and rent. There was one case of a slave creditor between Nasser bin Hamid Al Gahdhami who borrowed one hundred rupees from Hamed bin Shwaims, a slave creditor, which was registered in December 1896. This Arab debtor gave his *shamba* located in Oman as *rahan* until he would return the money in one year.

**Former slave creditors:** Former slaves lent money to Arabs, Swahili and other freed slaves. There are five loans transactions in which former slaves were moneylenders, four of which the loans were secured with *rahan* houses and one *rahan shamba*. Eight transactions of former slaves were sale transactions; seven of these properties located in Mombasa and one in Zanzibar. These transactions included an individual name Mackenzie al Inglizi who bought these *shambas* in Mombasa. But this Mackenzie was al Inglizi, not a former slave. While in most cases al Inglizi indicated a slave background – as shown earlier in introduction that al-Inglizi means former slave – in this case it meant a British man working for the imperial British East African Company.

One more case for Al Inglizi individual called Ibrahim bin Mohamed Al Inglizi lent three borrowers: two Al Marimi and a freed slave within three months. On 29 May 1896, Meraj bin Saddik Al Marimi lent thirty-two rupees from Ibrahim Al Inglizi. Meraj *rahan* his house until he returns the money in six months. Mesika bin Soud Al Mihyaoi (a freed slave of Abu Bakr Al Hatmi) borrowed forty rupees from Ibrahim al Inglizi on 24 June 1896 and he also gave his house as *rahan* for six months. The last transaction here is Muni Mufaw bin Othman Al Marimi borrowed 160 rupees from Ibrahim Al Inglizi on 31 July 1896. He *rahan* his house for six months until he returned the money. This case shows that there were some former slaves who could be active in lending money.

**Freed slaves:** Freed slaves were involved in six transactions with a total value of 1059.84 rupees and an average of 176 rupees. They lent money to Arabs, Swahili, slaves, freed slaves and Balushi. Four of these transactions were secured by *rahan* and two involved *khyar* sale. They were divided equally between *shambas* and houses. There was one case between a Swahili debtor and freed slave creditor with a loan given on trust and no property involved. There were seven purchases by freed slaves, all involving sale of houses and *shambas* all located in Zanzibar.



### **Swahili creditors:**

There were seventeen transactions of Swahili: six of them as moneylenders and eleven transactions as buyers. Swahili moneylenders usually lent to different groups, such as Arabs, Swahili, freed slaves, slaves with similar numbers. The types of properties were three houses, and three *shambas* appeared in the deeds. Ten transactions involved Swahili individuals buying houses and one *shamba* all located in Zanzibar.

From above, Swahili, slaves, former slave and freed slaves participated in lending money with less amount than other groups in Zanzibar. However, they have sale transactions more than loans which in most of them they preferred houses to other types of properties.

### **Conclusion:**

The circulation of credit grew a great deal in Zanzibar in the nineteenth century with the changes of political authority by Omani ruler Sayyid Said bin Sultan. Using selected transactions from the registers from 1885 to 1897 this chapter has argued that Omani Arabs played a vital role within the context of credit and business. The analysis of transactions in this chapter has shown that Omani Arabs borrowed substantially from Indians, who were the major source of money in the registers. But it also shows that Omanis were very active as creditors, lending money to other Omanis and to Swahili and slaves. Creditors came from a number of different Omani *nisbas*, but people from Al Marhubi, Al Ryiami and Al Barwani were the main Omani creditors. Within those groups, some individuals were the most active creditors – among the Al Ryiami and Al Barwani, prominent men dominated lending, and lent mostly to other Omani men. Some lenders only lent large amounts of money; others were involved in lots of small-scale transactions. The Al Marhubi, for example, different from the Al Ryiami, in terms of the amount of money lent. Some of these individuals preferred to write some terms such as Sayyid or Al Shaikh before their names perhaps to identify their status and to assert their position within the community.

Between 1888 to 1897, these transactions illustrate that creditors identified as Banyan were the largest lenders in terms of the amount of money lent – almost seven hundred thousand rupees in total, while Arab creditors lent around four hundred thousand, and Indian Muslim creditors lent more than three hundred thousand.

Swahili, slaves, freed slaves and former slaves also participated in doing business with others in Zanzibar and took advantage of the opportunity to register transactions – perhaps to secure their rights, but also perhaps as a way of indicating their involvement in this commercial culture. They lent relatively little money, and seem to have been more concerned to buy property.

This chapter confirmed what Cooper has argued that Omani merchants benefited particularly from the new policies of Sayyid Said as he expanded his dominance and control of Zanzibar.<sup>240</sup> These changes shaped the patterns of lending discussed, which reflect the growth and transformation of the Omani community in Zanzibar. The significance of these findings that show us Omanis were actively involved in money lending as well as Banyans and Indian Muslims.

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<sup>240</sup> Cooper, *Plantation Slavery*, p.32.

## Chapter three:

### Borrowing money in Zanzibar 1885-1897: Omani debtors and their borrowing patterns.

#### Introduction

The previous chapter shed lights on the active role of Omanis as moneylenders in Zanzibar. This chapter will try to identify patterns of borrowing money by Omanis and other groups in the nineteenth century. It will show that in terms of *nisba*, the single largest group of borrowers were identified by Omani Arabs *nisbas*, and that they were the biggest borrowers in terms of amounts of money. But this chapter also shows that there was significant borrowing by Swahili, slaves and former slaves, and will look for patterns in borrowing by slaves and former slaves. The sample generally confirms the established view: Omanis were the main borrowers. But it especially in terms of whether they identified themselves through their relationships to masters, or former masters. The chapter also provides a more nuanced view of borrowing, by revealing borrowing by other groups, and it reveals gendered patterns: the bulk of borrowing was done by men, but there were also women borrowers. Omani traders often borrowed money from Indians, presumably using the capital for their business, plantations and caravans.<sup>241</sup>

The sample data shows a large number of transactions of Swahili, slaves and freed slaves who were taking advantage of the borrowing system. It also appeared that women contributed as borrowers with more than one hundred and forty transactions in the sample data.

#### Overview: who borrowed money?

Debt may not always mean returning what one borrowed; instead, justice meant always returning what was due to them.<sup>242</sup> Debt and mortgage contracts enabled the organization of the social and commercial relations between merchants and local people in Zanzibar in the nineteenth century. The debt and credit often enabled specific the kind of relations between

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<sup>241</sup> Cooper, *Plantation Slavery*, p.32.

<sup>242</sup> Alexander X. Douglas. *The Philosophy of Debt*. 1st ed., (Routledge, 2015), p.6.

wealthy traders and poorer people or the new settlers in Zanzibar.<sup>243</sup> Wint highlights in her dissertation that credit builds long-lasting bonds of trust and responsibility amongst migrants; there was a shared understanding of value that were expressed by the lending and borrowing, especially between Omanis and Indians – for example – and slaves.<sup>244</sup> The selected data sample provided information on borrowers identified by their *nisba* as belonging to different groups and social statuses. Chart (1) presents these borrowers with the number of transactions registered between 1885 and 1897. As shown in the chart (1), Omani Arabs were the most numerous borrowers, with five hundred and forty-four transactions, while people whose *nisbas* were Swahili had one hundred and forty-eight transactions.

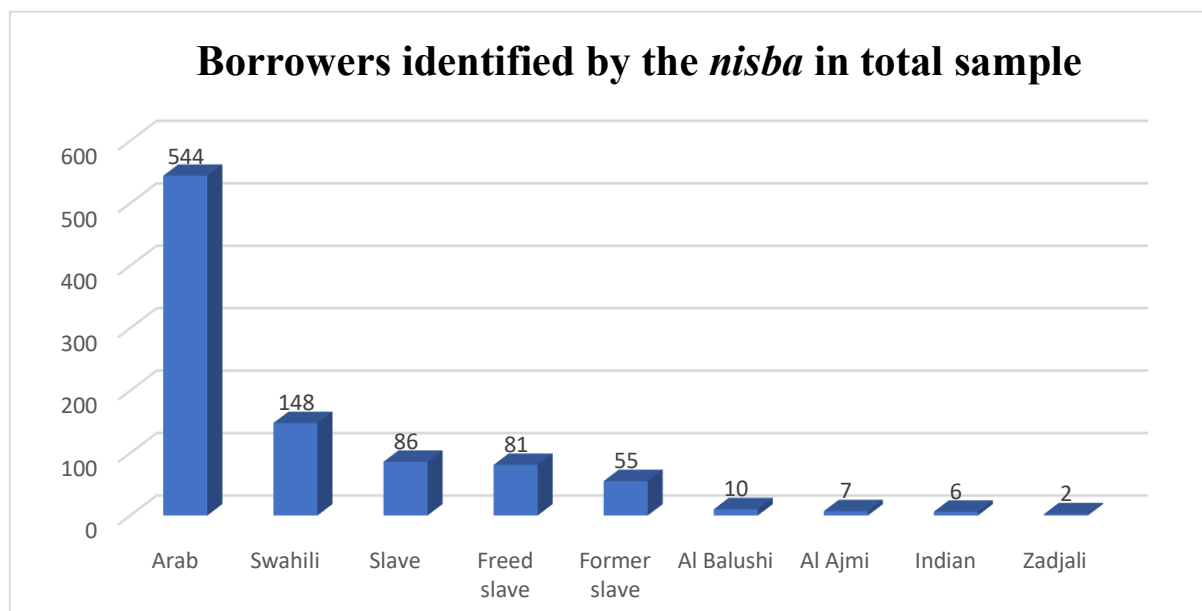


Chart (1) Borrowers identified by the *nisba* in total sample.

Table (1) below provides information on the total amount borrowed by each and the average. The table details that Omani Arabs were the largest group of borrowers in terms of the number of transactions and the amount of money borrowed. It is noted from these data that, on average, slaves borrowed larger amounts than Swahili people. This may reflect a particular moment in the use of the term Swahili, which in the 1880s and early 1890s had not become as widely used as it would be a few years later, in the aftermath of abolition. People who were described as

<sup>243</sup> Hollian Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World, c.1860-1940*. PhD Thesis, (New York University, 2016), p.3.

<sup>244</sup> Wint, *Credible Relations*, p.3.

slaves in the period covered by the sample would, in the aftermath of abolition, probably been more like to describe themselves – or be described – as Swahili. In the late 1880s and early 1890s, however, some slaves’ ability to borrow may have been partly dependent on their relationship with their masters.

<b>Borrowers</b>	<b>Number of transactions</b>	<b>Total amount of money</b>	<b>Percentage of the total numbers</b>	<b>Average</b>
<b>Omani Arab</b>	544	1,305,847.43 rupees	93.2%	2,413.76
<b>Swahili</b>	148	25,083 rupees	1.7%	169
<b>Slaves</b>	86	24,928.91 rupees	1.7%	289.87
<b>Freed slaves</b>	83	18,992.49 rupees	1.3%	231.6
<b>Former slaves</b>	55	17,968.16 rupees	1.2%	326.69
<b>Al Balushi</b>	10	5,234.6 rupees	0.3%	523.46
<b>Al Ajmi</b>	7	1,865.115 rupees	0.133%	266.445
<b>Total</b>	933	1,399,919.71	-	602.98

**Table (1) Total amount of money of the borrowers in the total sample**

#### **Omani Arab borrowers in Zanzibar with selected common borrower families:**

Omani Arabs were the main borrowers in Zanzibar as seen above. The most common Omani borrowers in the sample, identified by their *nisba* were from these families: Al Harthi; who appeared in twenty-eight transactions, Al Barwani; who appeared in twenty-three transactions, Al Busaidi, who appeared in twenty-two transactions; and Al Maskari, who appeared in twenty-two transactions. Other families were repeated in less than fifteen transactions, such as Al Manthri, Al Shihri, Al Mewali and Al Kharousi. Also, there were some other Arab *nisbas* that appeared in less than ten transactions, such as Al Ismaili, Al Mazrui, Al Rwahi, Al Alawi and others. All of these *nisba* seem to be Omani; overall, people with Omani *nisbas* formed the majority of borrowers in the data sample.

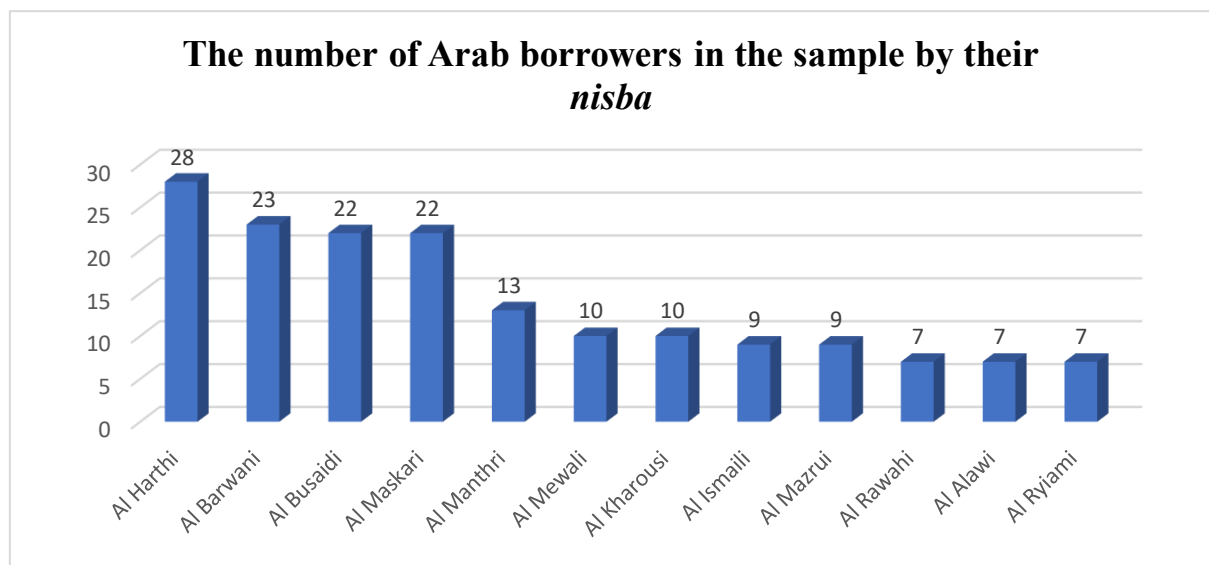


Chart (2) The number of Arab borrowers in the sample by their *nisba*.

### **Type of properties secured by Arab borrowers:**

The most common properties used to secure transactions by Arab borrowers were *shambas*, which appeared in two hundred and thirty-four transactions. Most of these farms were located in Zanzibar town, but there were a few transactions which were secured on *shambas* located in Pemba and Mombasa. Also, some transactions involved more than one *shamba*, showing that some borrowers owned multiple properties. The second common properties were houses, which appeared in one hundred and thirty-six transactions; most of these houses were located in Zanzibar.

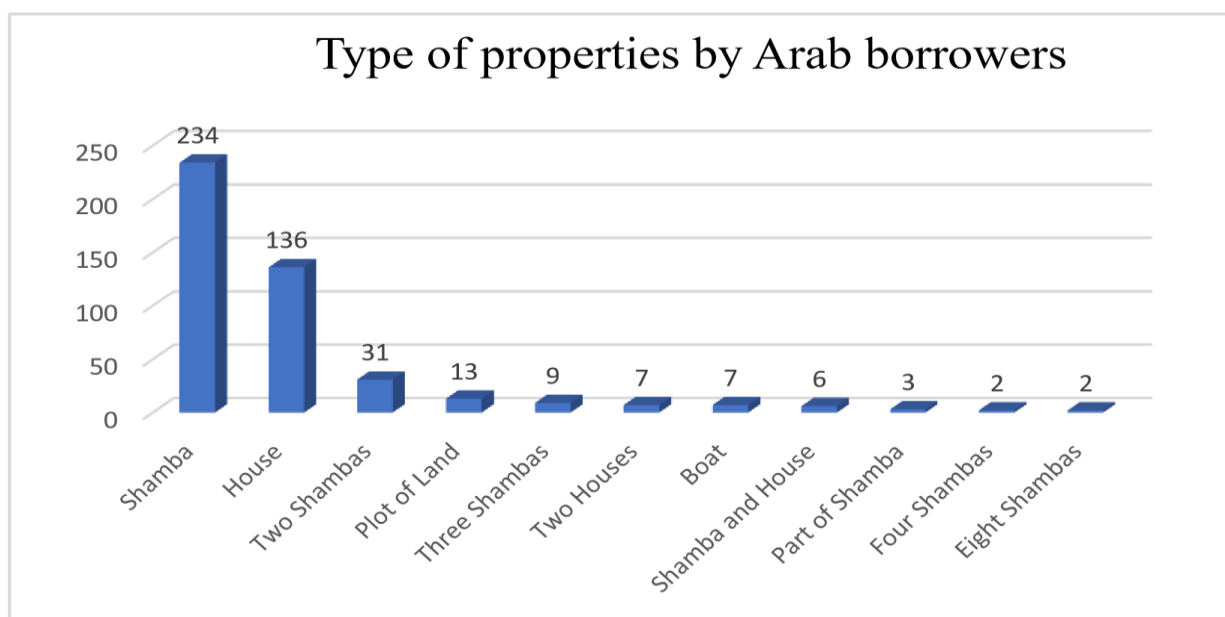


Chart (3) Type of properties by Omani Arab borrowers

#### Nature of deeds of Omani Arab borrowers:

The most common nature of deeds involving Omani Arab borrowers as seen below were *khyar* sale and rent. Chart (4) below illustrates some of the shared nature of deeds applied by Arab borrowers. One hundred and sixty transactions involved Arabs borrowers securing their borrowing in this way. The second common type was *rahan* which appeared in one hundred and forty-nine transactions.

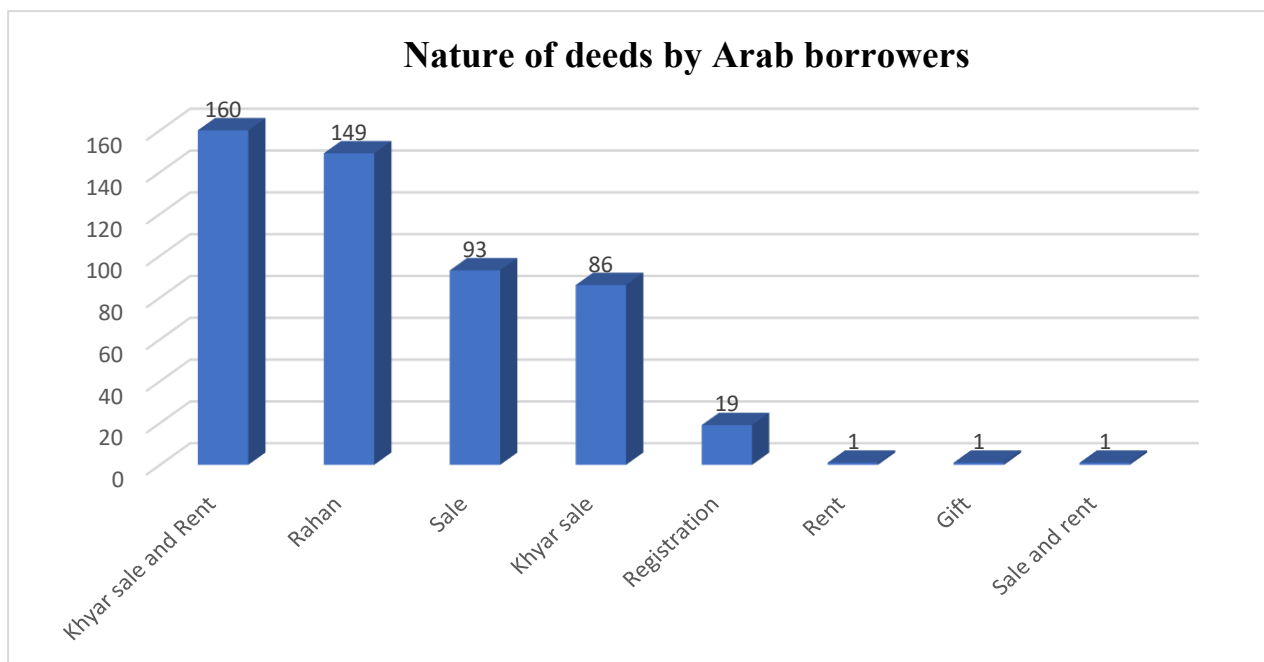


Chart (4) Nature of deeds by Omani Arab borrowers

**Some patterns of borrowing for Omani borrowers divided by their *nisbas*:**

### **1. Al Harthi borrowers:**

The Al Harthi family was one of the most prominent Omani families. Members of this family migrated to Zanzibar from the eighteenth century and established settlements in different places.<sup>245</sup> In addition, some Al Harthi members were traders, and businessmen with commercial networks with other traders.<sup>246</sup> Based on the selected sample, Al Harthi borrowed approximately 115,255 rupees with an average of 4,116. These transactions were registered from May 1886 to January 1897. Al Harthi people borrowed from Indian Muslims, Banyans and other Arabs. In terms of the number of transactions, they borrowed equally frequently from all those groups; but as the table below indicates, the average size of each transaction was very different: Al Harthi borrowers took small loans from other Arabs, and on average borrowed much larger sums from Banyans (with one particularly large transaction exaggerating that pattern, as mentioned below). To some extent, this confirms the accounts that link Banyans and credit: Banyans were the largest providers of credit. However, it is clear that they were by no means the only lenders.

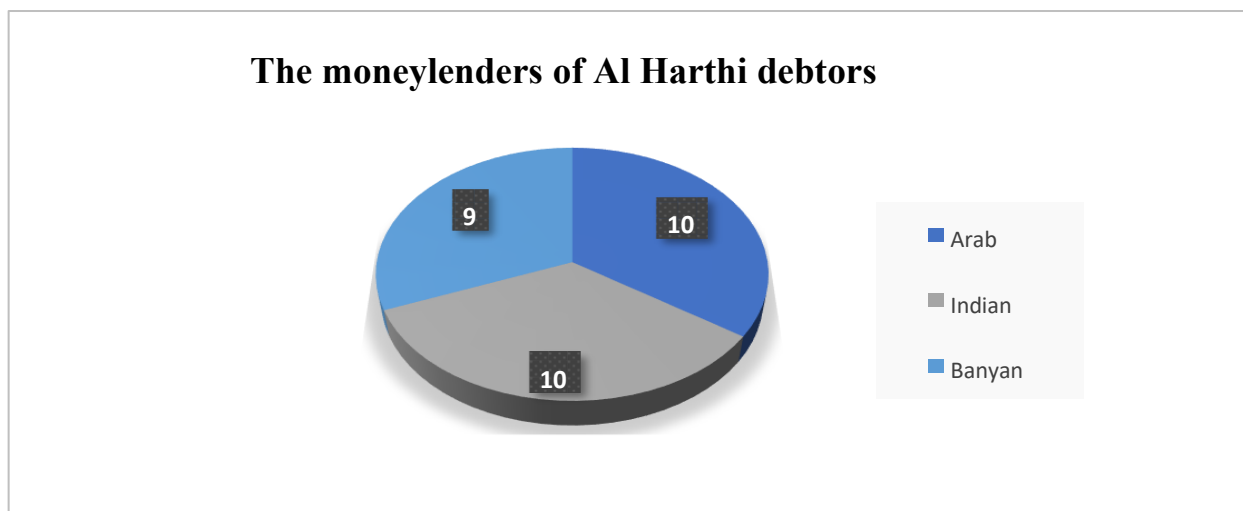
<sup>245</sup> Al-Mughairi, *Juhaynat Al Akhbar fi Tarikh Zanjibar*, p. 77.

<sup>246</sup> Al-Mughairi, *Juhaynat Al Akhbar fi Tarikh Zanjibar*, p. 77.



Moneylenders of Al Harthi people	Number of transactions	Total amount of money	Percentage of the total numbers	Average
Arabs	10	12,716.2 rupees	11%	1,271.6
Indian Muslims	10	22,815.38 rupees	19%	2,281.53
Banyans	9	79,723.7 rupees	69%	9,965.46
Total	29	115,255.28 rupees	-	4,506.20

**Table (2) The moneylenders of Al Harthi.**



**Chart (5) The moneylenders of Al Harthi**

Amongst the Al Harthi borrowers, it appeared that Al Shaikh Salim bin Said Al Harthi borrowed the highest amount of money in his group. Al Shaikh Salim borrowed 39,060 rupees from Kimji Jairam Al Banyani, in a transaction registered on 29 May 1886. Al Shaikh Salim promised to *rahan* all his properties of houses and *shambas* to Kimji and promised that he would repay this amount of money in six years by paying 6,510 rupees annually.

There was some repeat borrowing by Al Harthi individuals. There were three borrowers who seem to have been two brothers and a sister, based on their second and third names and their *nisba*: Salim bin Said bin Omar Al Harthi, Nasser bin Said bin Omar Al Harthi, and Shaikha bint Said bin Omar Al Harthi. These three individuals were involved in six transactions between

the years 1886 and 1888. Salim bin Said bin Omar Al Harthi borrowed 11,935 rupees from Lakmidas Laddah Al Banyani in May 1886. He sold all his eight *shambas* with *khyar* sale to Lakmidas, and he rented these *shambas* back for 651 rupees per year and promised to return the loan in three years. The interest for Lakmidas would be 1,953 rupees, or just over five percent per annum, with the total to pay by Salim Al Harthi being 13,888 rupees. His sister Shaikha bint Said bin Omar registered two transactions in 1893 within two months, and she borrowed approximately 4,340 rupees from the same Arab moneylender. Shaikha borrowed from Amer bin Mohamed bin Salam Al Barwani 2,170 rupees on 22 March 1893 and sold her house by *khyar* sale, promising to return the money in five years. She rented the house back from Amer bin Mohammed for 162.75 rupees annually (equivalent to interest of a little over seven per cent per annum). On 31 May 1893, she borrowed 2,170 rupees from the same creditor and sold her house by *khyar* sale, promising to return in five years and rented this house, again for 162.75 rupees annually, equivalent to an interest rate of about seven per cent per annum. In these two transactions of Shaikha, the interest would be 813.75 rupees and a total money to pay off from the loan and rent was 2,983 rupees. It looks from the description in the transactions that Shaikha had two different houses both located in Zanzibar – in a place written in Arabic as Al Bagh -, but the description of these two houses were different; one was next to her house and the house of ‘Sarkar’ ( which is possibly *serikali*, or ‘government’), the second was next to the creditor’s house and the house of Omran’s daughters. Shaikha used both these houses to secure the loans from the same creditor, with the two loans coming in quick succession, the second following before the first loan had been repaid. The patterns of trust or *heshima* between creditors and debtors are unclear; both in the above case were from the wealthiest Omani tribes.

Nasser bin Said bin Omar Al Harthi had four transactions registered from 1886 to 1888 in the selected sample. Two of these transactions involved borrowing from Lakmidas Laddah. On 14 December 1886, Nasser borrowed 8,680 rupees from Lakmidas and gave his two *shamabs* as *rahan* until repaid the money, which he agreed to do in six months. Nasser borrowed again from Lakmidas on 26 January 1887 approximately 13,020 rupees and sold his two *shambas* by *khyar* sale. In 1888, Nasser bin Said Al Harthi registered two transactions in which he borrowed from Qasim Dosa, an Indian Muslim. He borrowed 2,170 rupees on 21 May 1888 and sold his *shamba* by *khyar* sale. He rented this *shamba* back for 651 rupees and promised to return the money in two years. The interest would be 1,302 rupees and the total money to be paid by the loans and rent would be 3,472 rupees. Through the rental of his two *shambas*, this seems that Nasser would be paying a much higher rate of interest on his borrowing than his sister; he

would be paying 30% interest. On 4 July 1888, Nasser borrowed approximately 3,255 rupees from the same creditor. He sold his house by *khyar* sale and rented it back for 542.5 rupees, and promised to repay the money in two years. The interest here would be 1,058 rupees and Nasser would pay total loan and rent 4,340 rupees; the rent would be equivalent to an interest rate of 17%. This seems to be a much lower interest rate than the other loans – around half that being charged by Lakmidas – but still much higher than that being paid by other borrowers.

These Al Harthi individuals, two brothers and a sister, borrowed from other Omani Arabs, Banyans and Indian Muslims; showing that siblings borrowed from multiple lenders. They borrowed approximately 43,400 rupees from 1886 to 1888. Most of their transactions were promised by selling their properties of *khyar* sale and rent. The table below presents the information on deeds registered by them.

Debtor	Creditor	Amount of money	Type of property	Nature of deed	Registration date
Salim bin Said bin Omar	Lakmdas Laddah	11,935 rupees	Eight <i>shambas</i>	<i>Khyar</i> sale and rent	30 November 1886
Shaikha bint Said bin Omar	Amer bin Mohamed Al Barwani	2,170 rupees	House	<i>Khyar</i> sale and rent	22 March 1893
Shaikha bint Said bin Omar	Amer bin Mohamed Al Barwani	2,170 rupees	House	<i>Khyar</i> sale and rent	31 May 1893
Nasser bin Said bin Omar	Lakmidas Laddah	8,680 rupees	Two <i>shambas</i>	<i>Rahan</i>	14 December 1886
Nasser bin Said bin Omar	Lakmidas Laddah	13,020 rupees	Two <i>shambas</i>	<i>Khyar</i> sale	26 January 1887
Nasser bin Said bin Omar	Qasim Dosa	2,170 rupees	<i>Shamba</i>	<i>Khyar</i> sale and rent	21 May 1888
Nasser bin Said bin Omar	Qasim Dosa	3,255 rupees	House	<i>Khyar</i> sale and rent	4 July 1888

**Table (3) Borrowing money by sons of Said bin Omar Al Harthi**

## 2. Al Barwani Borrowers:

The previous chapter showed how Al Barwani moneylenders participated actively in lending money to others. This section will illustrate how the Al Barwani also played a role as debtors, borrowing money from multiple creditors. Twenty-three transactions involving Al Barwani borrowers were registered from 1886 to 1897, comprising twelve men and eleven women in the selected sample. They borrowed approximately 73,770 rupees with an average loan size of three thousand and two hundred and seven rupees. Al Barwani individuals borrowed from Indian Muslims and into debt with other Arabs, Banyans and Indian Muslims. Table (4) below shows the number of transactions, total amount of money and the average borrowed by Al Barwani. In terms of the number of transactions, the spread across groups of lenders seems to be equal. However, as the table indicates, this group of Al Barwani tended to borrow larger amounts from Indian Muslims and from other Arabs – which was the opposite patterns to that shown by the Al Harthi borrowers. Five creditors out of nine among the Arab moneylenders were from the Al Barwani *nisba*, which might illustrate the trust between people from the same *nisba* and status.

Moneylenders of Al Barwani people	Number of transactions	Total amount of money	Percentage of the total numbers	Average
Arabs	9	33,240.96	45%	3,693.44
Indian Muslims	6	28,633.15	38%	4,090.45
Banyans	6	11,809.68	16%	1,968.28
Total	21	73,683.79	-	3,250.72

**Table (4) The moneylenders of Al Barwani**

Al Shaikh Ali bin Saif bin Ali Al Barwani appeared in four transactions among the debtors identified as of the Al Barwani *nisba*. He borrowed from Indian Muslim, Banyan and Arab moneylenders. The largest amount of money borrowed by anyone with the Al Barwani *nisba* was by Al Shaikh Ali bin Saif who borrowed from Abdullah bin Khalfan Al Hindi approximately 11,718 rupees, registered on 25 May 1896. He gave his house as *rahan* to

Abdullah and promised to repay the money in one year. Al Shaikh Ali bin Saif also borrowed 6,510 rupees from Al Shaikh Amer bin Mohamed Al Barwani in March 1893. He sold his house with *khyar* sale for two years and rented this house back for five hundred and twenty rupees; equivalent to an interest rate of around 8%.

Another debtor from the Al Barwani *nisba* was named Fatima bint Muslim bin Amer Al Barwani. She had three transactions registered from 1886 to 1896. Fatima borrowed from Lakmidas Laddah Al Banyani, with a loan of 7,595 rupees registered on 21 October 1886. She sold her house by *khyar* and promised to return the money in three years. On 16 February 1887, Fatima borrowed from Mohamed Banji Al Hindi 9,765 rupees. She sold her two *shambas* by *khyar*, rented back these two *shambas* for 976.5 rupees and she promised to return the money in two years: so she was paying rent equivalent to an interest rate of 10%. The last transaction of this debtor in the sample was registered on 30 April 1896, when she borrowed from Ali bin Nasser Al Hindi 3,255 rupees. She sold her *shamba* with *khyar* sale and promised to repay the money in two years. As shown above, Fatima borrowed approximately 20,615 rupees for ten years in the sample. It is unclear what business she did, but it is notable from these cases that Omani women could borrow money from multiple creditors, such as Banyans and Indian Muslims merchants.

In the last example in this section of Al Barwani, there was one woman of this *nisba* who participated as both a debtor and a creditor. On 15 July 1896, Fatima bint Mohamed bin Masoud Al Barwani borrowed two hundred and seventy-seven rupees from Al Shaikh Saif bin Said bin Majid Al Mamari. She sold her *shamba* by *khyar* sale and promised to return the money in four years. On 29 September 1896, Fatima lent Masoud bin Mohamed bin Masoud Al Barwani - who would appear to have been her brother, on the evidence of their names, approximately 6,510 rupees. He gave his house as *rahan* and promised to return the money in one year. From these two examples, Fatima participated as a creditor and a debtor in the same year. The borrowing was registered in the court even if though was between a brother and a sister, and it included a secured property and specified date to return the money.

### **3. Al Busaidi Borrowers:**

Al Busaidi debtors appeared in twenty-two transactions in the selected data from December 1885 to January 1897. Sixteen Busaidi, who were men, and six women got into debt with other

Arabs, Banyans and Indian Muslims. The total amount borrowed by people with the Al Busaidi *nisba* was approximately 124,750 rupees with an average of 5,670. The largest single borrower was Jukha bint Sayyid Humood bin Ahmed Al Busaidi borrowed the greatest amount of money in the Al Busaid *nisba*. She borrowed from Joidas Ranji Al Banyani approximately 21,700 rupees, registered on 21 October 1886. She sold her house by *khyar* sale and promised to return the money in two years. On 9 December 1885, Jukha registered another transaction in the same file. In this transaction she borrowed 14,539 rupees from Kondas Ranji Al Banyani. She sold her house by *khyar* sale and promised to repay the money in three years. It seems that Jukha Al Busaidi borrowed more than 36,000 rupees in less than one year from two Banyan merchants. Sadly, there is no clear information as to how she used this money, or whether she was involved in business in Zanzibar.

The second example of the highest amount borrowed by Al Busaidi was by Mohamed bin Ahmed bin Saif Al Busaidi who got into debt with Khimji Jairam. He borrowed 20,832 rupees registered on 9 December 1886. He gave his house as a *rahan* to secure the payment until he would return the money in six years. These two individual debtors presented the highest amount of money borrowed by Al Busaidi from Banyan merchants.

#### **4. Al Maskari Borrowers:**

Al Maskari family settled in Zanzibar, and they have sub-*nisbas* such as Al Mughairi, Al Ismaili, Al Ryiami and others.<sup>247</sup> Al Maskari individuals participated as borrowers in twenty-two transactions with a total value of 49,534 rupees and an average of 2,251 rupees. In addition, there were eight transactions involving three men who appeared to have been brothers according to their second and third names, Nasser, Saif and Abdullah sons of Sulaiman bin Nasser Al Maskari. These three brothers had transactions registered between 1886 to 1897. Nasser bin Sulaiman borrowed five times from Banyan, Indian Muslim and Arab, from November 1886 to September 1896 with approximately 16,220 rupees. He secured the transactions by *rahan* properties in one year. Table (5) below presents these transactions. Saif

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<sup>247</sup> Al-Mughairi, *Juhaynat Al Akhbar fi Tarikh Zanjibar*, p.94.

bin Nasser borrowed from Banyan merchants as presented in three transactions. He sold his *shambas* by *khyar* sale in two transactions and gave property as *rahan* in one transaction.

Debtor	Creditor	Amount of money	Type of property	Nature of deed	Registration date
Nasser bin Sulaiman	Jofal Tukersi Banyan	2,289.35 rupees	<i>Shamba</i>	<i>Rahan</i> in 1 year	12 November 1886
Nasser bin Sulaiman	Jofal Tukersi Banyan	976.5 rupees	<i>Shamba</i>	<i>Rahan</i> in 1 year	8 September 1887
Nasser bin Sulaiman	Masoud bin Saif Al Ryiami	3,406.9 rupees	Two <i>shambas</i>	<i>Rahan</i> in 1 year	4 April 1893
Nasser bin Sulaiman	Mohamed Juma Indian Muslim	679.21 rupees	<i>Shamba</i>	<i>Rahan</i> in 1 year	19 August 1896
Nasser bin Sulaiman	Waloo Lanchor Banyan	9,548 rupees	Four <i>shambas</i>	<i>Rahan</i> in 1 year	25 September 1896
Saif bin Sulaiman	Lakmdas Laddah Banyan	2,821 rupees	<i>Shamba</i>	<i>Khyar</i> sale and rent	26 November 1886
Saif bin Sulaiman	Arshan Hinsraj Banyan	434 rupees	<i>Shamba</i>	<i>Khyar</i> sale in 19 months	23 January 1888
Saif bin Sulaiman	Jofal Tukersi Banyan	2,568.19	Two <i>shambas</i>	<i>Rahan</i>	8 April 1897
Abdullah bin Sulaiman	Masoud bin Saif Al Ryiami	217 rupees	Three slaves	-	4 April 1893

**Table (5) Borrowing money by sons of Sulaiman bin Nasser Al Maskari**

The abovementioned cases showed the Al Maskari family network with other merchants such as Banyans and Indian Muslims. These brothers secured the payments by selling or *rahan* their *shambas* in different places in Zanzibar.

### **The largest-scale and lowest-scale borrowing by Omani Arabs:**

Omanis in Zanzibar were varied in social status and wealth. Some of the transactions show how large amounts were borrowed by Omanis, and others involved relatively small amounts. Here are some examples in the sample representing both largest-scale and lowest-scale borrowed by Omanis:

Two individual Arabs borrowed particularly large amounts. On 15 January 1887, Shareef Abu Baker bin Abdullah Al Shatri borrowed 69,440 rupees from Lakmidas Laddah Al Banyani. He sold six *shambas* by *khyar* sale and promised to return the money in five years. Abu Baker rented these *shambas* back from Lakmidas for 6,249 rupees annually, meaning an interest rate around 10%. The second example was Mohamed bin Abdullah Al Shaqsi who borrowed from Keswji Damodar Jairam 62,669 rupees on 2 February 1887. He sold three houses and a *shamba* with *khyar* sale and rent and agreed to return the money in three years. He rented these properties back for 5,642 rupees, meaning an interest rate around 9%. Together, these two cases borrowed more than one hundred and thirty thousand rupees, which shows that there were rich Omani Arab merchants in Zanzibar.

Arabs borrowed much more money than other people identified by their *nisba* as non-Arabs. The most common properties used to secure loans by Arabs were *shambas* and houses, which they sold by *khyar* sale and rent to the creditors.

On the other hand, there were some examples of Omani individuals borrowing small amounts in the sample. There were three examples that involved borrowing just 30 rupees: the first example was that of Saleh bin Ali Al Dawhani, who borrowed 30 rupees from Malw bin Dosa Al Hindi registered on 31 July 1896. He secured this transaction by giving his boat as *rahan* and he promised to return the money in six months. The second example was that of Sawm bint Abdullah bin Khalfan Al Kharousi, who borrowed 30 rupees from Al Shaikh Borhan bin Abdulaziz Al Amoui on 29 October 1896. She secured the loan by *rahan* on her *shamba* and promised to return the money, but with no specified due date in the transaction. The last example in the sample was the case of Khamis bin Talib bin Jafar Al Kathiri, who borrowed 30 rupees from Abi Bakr bin Ahmed Ba Jahnon registered on 6 May 1893. He secured this transaction by selling his house by *khyar* sale and he rented this house back for 2.25 rupees and promised to return the money in one year – an interest rate of 7.5%. Another example who borrowed 33 rupees is a transaction by Basheer bin Habib Al Wardi, who borrowed 33 rupees



from Hashim bin Ibrahim Al Hindi on 22 February 1897. Basheer gave in *rahan* his house, located in Ng'ambo in Zanzibar, and promised to return the money in four months.

These examples clearly show that there were many wealthy Omanis who borrowed large amount of money, but there were also many poorer Omanis who borrowed small amounts of money.

#### **Al Swahili borrowers: with a case study of Al Marimi and Al Shirazi debtors:**

A number of borrowers were identified by their *nisba* as Al Swahili in the data sample. Also, there were some *nisbas* which indicate people who would broadly be called Swahili; such as Al Tumbatu, Al Marimi, Al Makandi and Al Shirazi. In the sample, there were one hundred and forty-eight transactions involving Swahili borrowers, who borrowed a total amount of money of 25,083 rupees and an average of one hundred and sixty-nine. Most of these borrowers got into debt with Arabs, and Banyans and some borrowed from Muslim Indians. Table (6) below presents the total amount of money borrowed by Swahili from Arabs, Banyans and Indian Muslim. It is clear from the table that the pattern of borrowing within Al Swahili group is different from the pattern among Arabs, Swahili borrowers took small loans, and the amounts they borrowed were roughly equal, whoever they were borrowing from.

<b>Moneylenders of Al Swahili people</b>	<b>Number of transactions</b>	<b>Total amount of money</b>	<b>Percentage of the total numbers</b>	<b>Average</b>
Arabs	63	8,860.013 rupees	44%	140.635
Banyans	38	7,090.99 rupees	35%	186.60
Indian Muslim	27	4,065.54 rupees	20%	150.57
Total	128	20,016.54 rupees	-	159.2683

**Table (6) the total amount of money borrowed by Swahili divided by the nisba of moneylenders.**

The most common type of properties used by Swahili borrowers to provide security were *shambas*, which appeared in eighty-one transactions; houses appeared in forty-five transactions. Chart (7) below shows the different nature of security provided by Swahili borrowers. Applying *khyar* sale and rent was common, as shown in fifty-eight transactions. The second common type was *rahan*, and it appeared in forty-one transactions. Three transactions appeared with no properties secured; in two cases the creditors were Arabs, and in the other the creditor was identified as a freed slave.

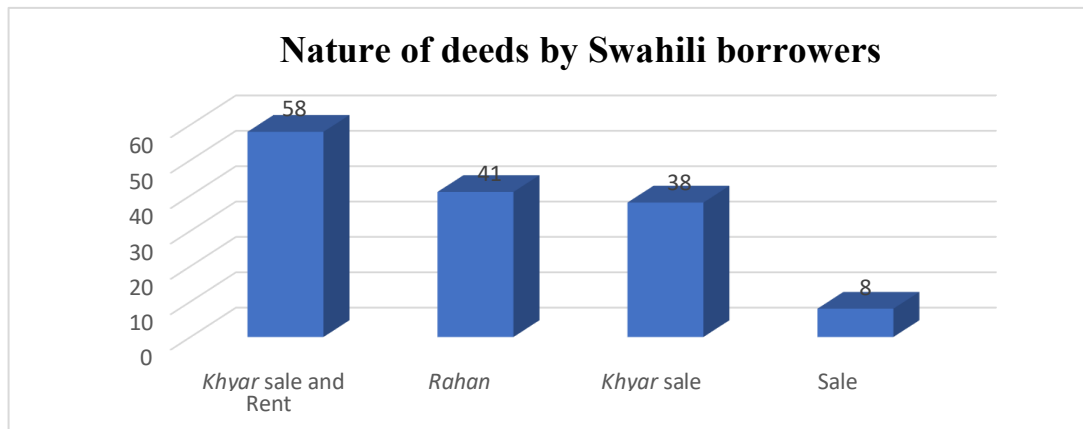


Chart (7) Nature of deeds by Swahili borrowers

According to the *nisba* of the creditors who lent to Al Swahili, Arabs usually preferred *khyar* sale and rent, which appeared in forty-three transactions, and *khyar* sale, which repeated in thirteen transactions. However, the transactions involving Banyans and Indian Muslims were more often secured transactions by *rahan* more than other types. Banyans also secured the properties by *khyar* sale, which appeared in fourteen transactions. Table (7) illustrates the number of transactions of different types of secured properties.

<b>Creditors</b> <b>Nature of deeds</b>	<b>Arab creditors</b>	<b>Banyan creditors</b>	<b>Indian Muslim creditors</b>
<i>Khyar</i> sale and rent	43	9	6
<i>Khyar</i> sale	13	14	6
<i>Rahan</i>	5	15	15

Table (7) Nature of deeds by categorize moneylenders of Al Swahili borrowers.

A notable example of the highest amount borrowed by someone with a Swahili *nisba* was by Faki bin Ali bin Amer Al Swahili who borrowed 3,472 rupees from Al Shaikh Masoud bin Saif Al Ryiami. Faki pledged his seven *shambas* as *rahan* to Al Shaikh Masoud and promised to return the money in eleven months. In another example, registered on 31 July 1896, *Al Muallim* Sulaiman bin Al Muallim Mubarak Al Swahili borrowed 1,193.5 rupees from Kesweji Damodar Al Banyani. He sold a *shamba* and three houses with *khyar* sale and promised to repay the money in two years. He rented these properties back for 119 rupees annually, equivalent to an interest rate of around 10%.

Swahili borrowers were the second largest group in the data sample. However, they borrowed less than borrowers who were identified as slaves.

### 1. Al Mrimi borrowers:

Some borrowers were identified by their *nisba* in the data sample as Al Mrimi, indicating origin from the Mrima coast. This was the most common *nisba* among the Swahili borrowers with twenty-six transactions registered from 1893 to 1897: twenty-three were men, and three were women. Al Mrimi borrowed approximately 3,822 rupees with an average of one hundred and forty-seven. Most of Al Mrimi borrowed from Arabs, Banyans and Indians. Chart (8) below presents the numbers of these moneylenders.

The money lenders of Al Mrimi

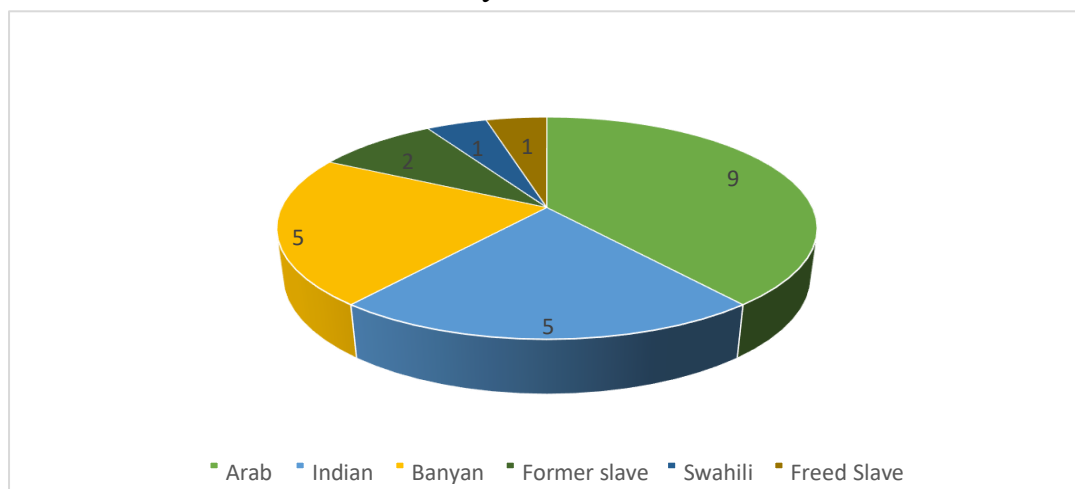


Chart (8) The moneylenders of Al Mrimi

As the chart above shows, the Omani Arabs and Muslim Indians lent similar amounts of money, to Al Marimi borrowers, whereas the Banyans rarely lent to them.

The properties were usually sold by *khyar* sale and rent, *rahan* and *khyar* sale. There were similar numbers of *shambas*, and houses secured in the transactions.

The largest debt taken by an Al Mrimi borrower was borrowed by Khamis bin Mohamed Al Mrimi who received 1,500 rupees from Sayyid Darwish bin Mohamed bin Salim – a creditor who, unusually, was not identified by any *nisba*. This transaction was not secured with any properties, but Khamis promised to return the money in three months.

The Al Mrimi people participated as borrowers in the sample of data, and they were the most common *nisba* repeated in the Swahili borrowers.

## **2. Al Shirazi borrowers:**

The origin myth of those who call themselves Al Shirazi is that they migrated from Shiraz in Persia to settle in Kilwa in East Africa. Some Arabic literature argues that Hassan bin Ali Al Shirazi and his family were the earlier people to settle and build houses in Kilwa.<sup>248</sup> The borrowers who identified by their *nisba* as Al Shirazi registered twenty-one transactions in the data sample in years from 1893 to 1897. Eighteen transactions were registered by men, and three by women. They borrowed approximately 3,698 rupees with an average of 185. Most of the Shirazi borrowed from Banyans, who were the lenders in eight transactions; Arabs were the creditors in six transactions, and Indian Muslims, were the creditors in five transactions. The largest amounts were lent by Banyans, followed by Indian Muslims. Arab moneylenders lent less to Al Shirazi than Indian merchants. Shirazi people secured their borrowing by *shambas*, which appeared in eleven transactions, and houses which repeated in eight transactions. There were equal numbers of loans secured by *khyar* sale and rent, *khyar* sale and *rahan*. Three of these transactions involved *khyar* sale and rent and the creditors were Arab, Banyan and Muslim Indian. Abu Baker bin Juma Al Shirazi borrowed 217 from Ali bin Siwa Al Hindi registered on 11 June 1896. He sold his *shamba* by *khyar* sale and rented it back for 43.4 rupees each year. He promised to return the money in two years; the rent was equivalent to an interest rate of 20%. The second example was that of Bwana Khair bin Mini Al Shirazi, who borrowed 217 from Waloo bin Lanshor Al Banyani on 25 September 1896. He secured this transaction

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<sup>248</sup> Al- Mughairi, *Juhaynat Al Akhbar*, pp.133-137.

by *khyar* sale of his two *shambas* and rented them back for 54.25 rupees and promised to return the money in one year; the rent was equivalent to an interest rate of 25%. A final example was that of Bakr bin Mubarak Al Shirazi, who borrowed 28.21 rupees from Muza bint Said bin Salim Al Marhubi on 8 April 1897. He secured this transaction by selling his house with *khyar* sale and he rented it back for 6 rupees. He promised to return the money in six months; the rent would be equivalent to an interest rate of 43%.

### Slave borrowers and their slave-masters:

Slavery in Zanzibar was a matter of patronage as well as ownership; some slaves had largely independent economic lives, rather than working directly for their owners, and owned property of their own; slaves who were old or unwell might become dependent on their owners. Patterns of borrowing might be expected to reflect these very varied forms of dependence and independence, and this section will look at the borrowing patterns of slaves and whether there were any relations between the slaves who wrote their masters' names in the transactions and the amount of money and properties they secured.

There were eighty-seven transactions involving slaves as borrowers in the selected sample. They borrowed approximately 24,928 rupees with an average loan value of 289 rupees. Most of the slaves borrowed from Arabs, who were the lenders in forty-four percent for examples. Banyans were the lenders in twenty-four percent and Indian Muslims in seventeen percent. There were a few examples where Swahilis, slaves and freed slaves lent money to the slaves.

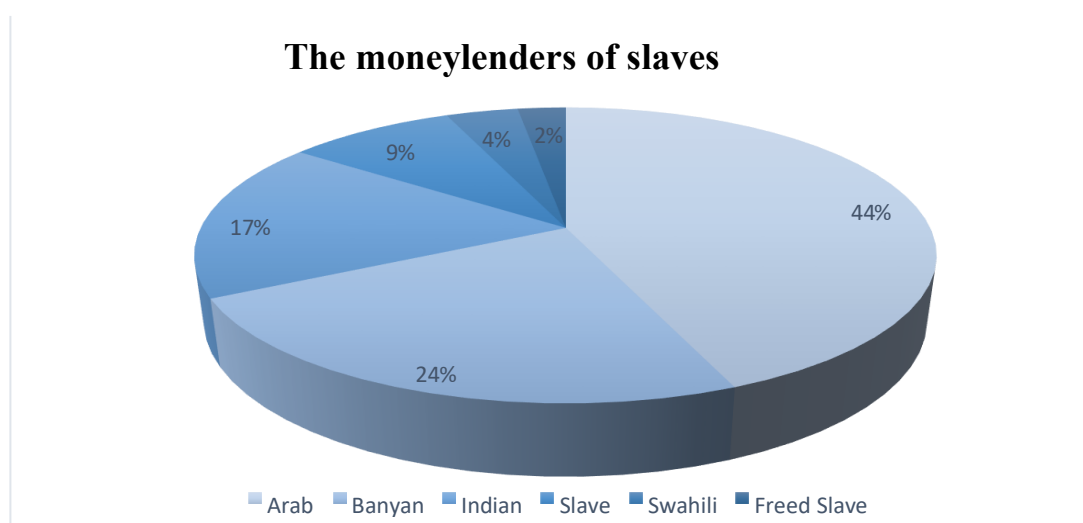


Chart (9) The moneylenders of slaves

In the general sample, the common type of properties used by slaves to secure borrowing were *shambas*, which appeared in thirty-six transactions, and houses which repeated in thirty-one transactions. These properties were sold by *khyar* sale and rent, *khyar* sale and *rahan*. Sale was also relatively common. Chart (10) below presents the numbers of each type.

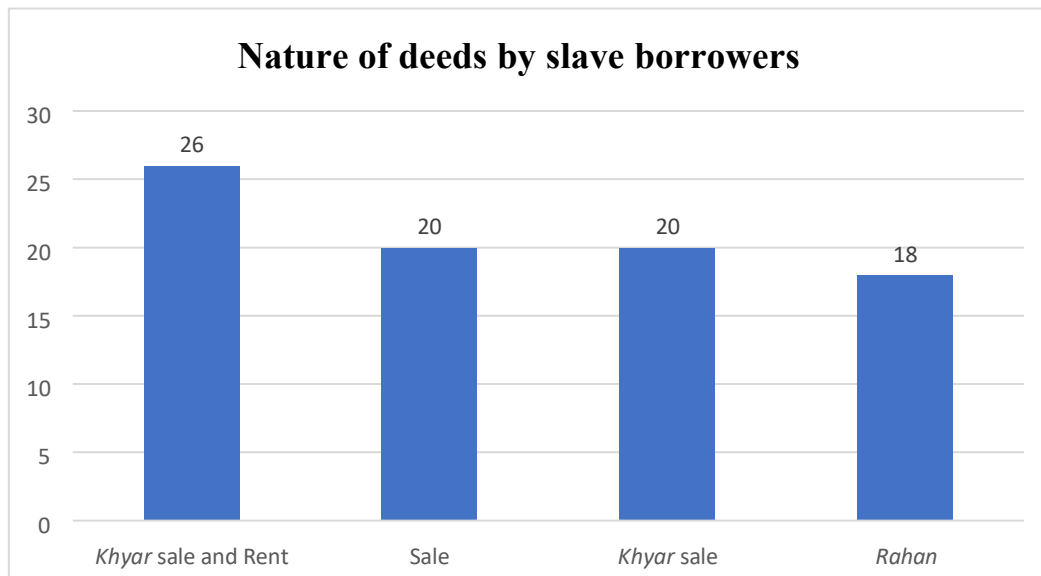


Chart (10) Nature of deeds by slave borrowers.

There were three notable examples of slave borrowers who secured their transactions with three *shambas* in two cases, and nine *shambas* in one case. The first example, Salmeen bin Khalfan, a slave of Al Wardi, borrowed from Khatoo Jairam 1,462 rupees, registered on 28 May 1886. He sold three *shambas* by *khyar* sale in different places in Zanzibar and promised to return the money in eight months. A second example comes from 24 October 1896, when Aman Makuj borrowed from Hamed bin Amer Al Sinawi – who seems from his *nisba* to be Arab – 195 rupees. He sold three *shambas* located in different places in Zanzibar by *khyar* sale and rented them from Hamed bin Amer for sixty-six rupees, and he promised to repay the money in twelve months, so the rent was equivalent to an interest rate of over 30%. The last example was registered on 24 August 1886, Maqami bin Michagi bin Hassan borrowed from Myrd Walji Al Hindi 1,030 rupees. He sold nine *shambas* by *khyar* sale, all located in Zanzibar and promised to repay the money in twelve months. These three examples all illustrate the apparent independence of slaves – who owned property (sometimes several properties) and borrowed against that property on their own behalf.

There were other cases of slave borrowers who did not pledge property in support of their loans: perhaps because they did not have any properties, or they were supported by their masters and were able to borrow on the basis of trust and *heshima*. Rashid bin Hwaishil bin Obaid, a slave of Al Jahwari *nisba*, borrowed from Mubarak bin Majid thirty rupees on 17 May 1893. He promised to return the money in four months. Another example registered on 6 July 1893, Aslam bin Tawfik, a slave of Muhsin bin Ali, borrowed from Saleh bin Abdullah Abu Isha 358 rupees. He promised to return the money in three years with no properties secured.

The possible effect of a slave borrower's relationship with their master may be apparent if we divide the slaves' borrowers into two groups: first, those who used the name of their masters in registering the transaction; and second, those who used only their own names. Table (8) below illustrates the results, which presented clearly the common number of transactions between slaves and Arabs, Banyans and Indian Muslims.

Moneylenders of slaves (who wrote the names of masters or the masters' <i>nisba</i> in the transaction)	Number of transactions	Total amount of money	Percentage of the total numbers	Average
Arab	20	5,773.91 rupees	36%	288.69
Banyans	18	8,044.39 rupees	50.5%	446.9
Indian Muslims	7	2,109.59 rupees	13%	301.37
Total	45	15,927.89 rupees	-	345.6533
Moneylenders of slaves (who wrote the slaves' names only in the transaction)	Number of transactions	Total amount of money	Percentage of the total numbers	Average
Arab	15	1,395.31 rupees	32%	93.02
Banyans	1	260.4 rupees	5%	260.4
Indian Muslims	7	2,696.82 rupees	62%	385.26
Total	23	4,352.53	-	246.2267

**Table (8) The moneylenders of slaves who wrote their masters and who did not write them.**

Data from the table above shows that slaves with known masters borrowed more money than slaves who did not use their masters' names; that Arab lender seem to have lent smaller amounts to those slaves who did not use their masters' names, while Indian Muslims lent slightly more to such borrowers. They also show that Arab moneylenders lent more to slaves than Banyans and Indian Muslims. There was only one transaction with a Banyan trader who lent money to a slave with the unknown master in the sample data. This suggests that – at least, for Arab lenders – the association of a slave borrower with a known master made them more willing to lend.

### **Freed slaves and former slaves:**

#### **a. Freed slaves:**

There were eighty-three transactions registered for freed slave borrowers with a total value of 18,992 rupees and an average of two hundred and thirty-one. Freed slaves often borrowed from Arabs, which was the case in thirty-three transactions, whereas a higher amount of money was borrowed from Banyans and Indian Muslims. Table (9) below presents the number of transactions and amount of money borrowed by each group. As seen in the table, Banyans lent to fewer slaves, but usually lent more money than Arabs. Indian Muslims also participated in lending money to freed slaves with an average loan of 287 rupees.

<b>Moneylenders of freed slaves</b>	<b>Number of transactions</b>	<b>Total amount of money</b>	<b>Percentage of the total numbers</b>	<b>Average</b>
<b>Arab</b>	33	4,752.87 rupees	27%	144.026
<b>Indian Muslims</b>	20	5,745.26 rupees	32.7%	287.26
<b>Banyans</b>	17	7,026.83 rupees	40%	439.17
<b>Total</b>	70	17,524.96 rupees	-	290.152

**Table (9) The moneylenders to freed slave borrowers.**



The most common type of secured property was *khyar* sale and rent, which appeared in forty transactions. Also, there were several properties secured as *khyar* sale or *rahan*, and a few of the properties were sold to the creditors. Chart (11) below illustrates the nature of the deeds of freed slaves.

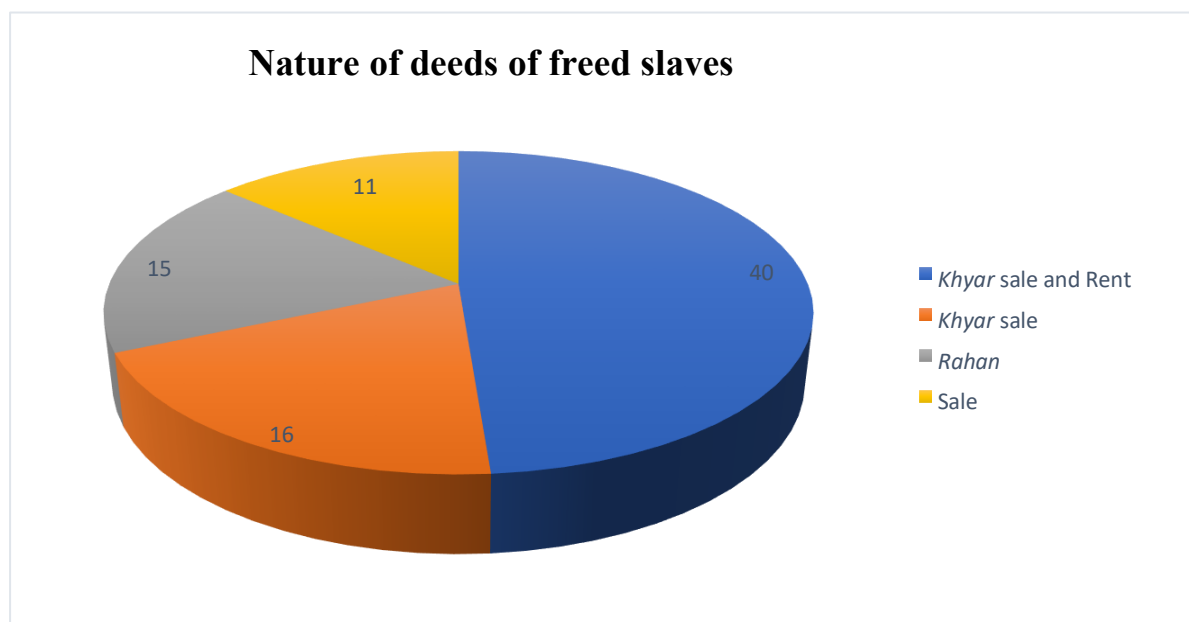


Chart (11) Nature of deeds of freed slaves' borrowers.

Eight of these transactions involved freed slaves, identifiable because the names of their former masters were given in the registers; all of whom borrowed from Khatoo Jairam *Al Banyani*. Table (10) below illustrates the transactions and the type of properties in each deed.

Debtor's name	Previous master owner	Amount of money	Type of property and nature of deed	Registration date
Baroot Mahando	Nassra bint Khamis Al Aani	542.5 rupees	House, <i>khyar</i> sale, due in 1 year.	8 December 1885
Mohamed Juma	Sayyid Said bin Sultan	271.25 rupees	<i>Shamba</i> , <i>khyar</i> sale, due in 1 year.	8 December 1885

Hadiba	Mohamed bin Khalfan Al Maskari	2387 rupees	Five <i>shambas</i> , <i>khyar</i> sale and rent, due in 3 years.	22 September 1886
Mtigwa Abdulrahman	Mohamed Al Barwani	182.28 rupees	<i>Shamba</i> , <i>khyar</i> sale, due in 1 year.	11 April 1887
Mohamed bin Mohamed bin Juma	Sayyid Said bin Sultan	217 rupees	<i>Shamba</i> , <i>khyar</i> sale and rent, due in 1 year.	30 June 1896
Mohamed bin Ahmed	Sayyid Said bin Sultan	434 rupees	Four <i>shambas</i> , <i>khyar</i> sale and rent, due in 1 year.	30 June 1896
Mohamed bin Mohamed bin Juma	Sayyid Said bin Sultan	2191.7 rupees	Two <i>shambas</i> , <i>khyar</i> sale and rent, due in 3 years.	30 June 1896
Tawfik Barak	Muslim AL Ghafri	135.625 rupees	<i>Shamba</i> , <i>khyar</i> sale, due in 6 months.	25 September 1896

**Table (10) The freed slaves' borrowers from Khatoo Jairam Al Banyani.**

From the previous table, it is noted that Hadiba, freed slave of Mohamed bin Khalfan Al Maskari borrowed the highest amount of money among the freed slave borrowers. She pledged five *shambas* as *khyar* sale to Khatoo. She rented these properties back for two hundred and sixty rupees and promised to return the money in three years, so the rental was equivalent to an interest rate of 11%. On 30 June 1896, Mohamed bin Ahmed, a freed slave of Sayyid Said bin Sultan borrowed from Khatoo Jairam 434 rupees. He sold four *shambas* by *khyar* sale and he promised to repay the money in one year. The rental fees of these *shambas* were 108.5 rupees, equivalent to an interest rate of 25%.

Mohamed bin Mohamed bin Juma, a freed slave of Sayyid Said bin Sultan, registered two transactions with Khatoo Jairam, both on the same day and on the same date of the deed. In the first transaction he sold a *shamba* by *khyar* sale and rented it back for fifty-four rupees,

equivalent to an interest rate of 25%; he promised to repay the money in one year. Whereas in the second transaction, he borrowed more money and secured this payment with two *shambas* by *khyar* sale. He rented back these two *shambas*, which were owned by inheritance from his uncle, who was also freed slave of Sayyid Said, for two hundred and nineteen rupees, equivalent to an interest rate of 10%. He promised to return the money in three years. These two cases of the same borrower reveal that a freed slave of a well-known previous master could get into debt multiple times and could secure borrowing with multiple properties. This case of Mohamed bin Mohamed bin Juma is especially interesting because borrowing from the same lender, on the same day, he was given two very different ‘interest rates’. Unfortunately, there is no other information to help explain that difference.

Some of the freed slaves used more than two properties to secure their debt, others secured with one property only. This tells us that freed slaves were very diverse – some clearly owned much more property than others. Also, some of them borrowed a small amount of money and secured the transactions with various properties, whereas others borrowed much more money and secured this with one property.

#### **b. Former slaves (*Al Inglizi*):**

Former slaves were usually identified in the transactions as *Al Inglizi*, which presumably means that they had a freedom paper from the British consul. There were fifty-five transactions involving former slave borrowers, with approximately 17,968 rupees and an average of three hundred and twenty-six. Forty-seven borrowers were men, and there were eight women borrowers. Former slaves usually borrowed from Banyans, Indians and a few Arab moneylenders. Table (11) below provides information on the number of transactions and money borrowed from each group. There were few transactions between former slaves and Swahili, slaves and other former slaves.

Moneylenders' of former slaves	Number of transactions	Total amount of money	Percentage of the total numbers	Average
Banyan	24	7,875.17 Rupees	45%	328.13

<b>Indian Muslims</b>	17	8,406.92 Rupees	48%	569.42
<b>Arabs</b>	7	1,126.89 Rupees	6.4%	125.21
<b>Total</b>	48	17,408.98 Rupees	-	340.92

**Table (11) The moneylenders of former slaves' borrowers.**

The above table shows that Banyans and Indian Muslims lent more money to former slaves than Arabs. It is clearly noted that the borrowing patterns of former slaves is an interesting contrast to freed slaves or for Swahili people, who seem to have been more likely to borrow from Arabs. The highest number of transactions were registered by Banyans, whereas the highest total money was lent by Indian Muslims. Seven transactions were registered by Omani Arabs who lent money to former slaves, in three of these transactions with no properties used to secure the debt. A first example is the transaction between Mohamed bin Ahmed bin Othman who borrowed 145 rupees from Al Shaikh Nasser bin Salim Al Rwahi in May 1893. Second, Fundi Bage bin Said borrowed 150 rupees from Salim bin Ali Al Ryiami and he promised to return the money in one year. The last example was registered on 9 June 1893, when Abdullah bin Yousif borrowed twenty-one rupees from Mohamed bin Said Al Marhubi. These three examples show that some Omani moneylenders lent small amounts of money without requiring any pledge of property, but they nonetheless did want the transaction registered with the consul.

### Nature of deeds of former slave borrowers

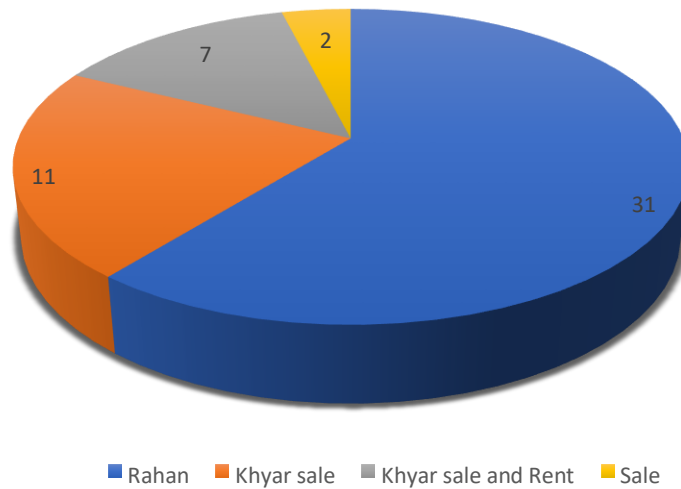


Chart (12) Nature of deeds of former slaves' borrowers.

The most common type of properties pledged by former slaves were houses and *shambas*. There were forty-two transactions involving pledged houses and seven *shambas*. These properties were given as *rahan* to the creditors or sold by *khyar* sale. Chart (12) above illustrates the numbers of nature deeds of former slaves.

There were two transactions involving relatively large amounts of money borrowed by former slaves. First, Farid bin Mhasin borrowed 3,487 rupees from Nasser Kermal, an Indian merchant, registered on 24 March 1893. He promised to return the money in one year and he pledged his house as *rahan*. Second, on 26 November 1886, Ali bin Musa bin Said borrowed three thousand one hundred and three rupees from Lakmidas bin Laddah, a Banyan trader. He sold his house and *shamba* by *khyar* sale for one year. These two examples registered within ten years showed that there were few cases of former slaves borrowing large amounts of money and securing the transactions with properties they had.

## **Others: Al Balushi and Al Ajmi Borrowers:**

### **a. Al Balushi borrowers:**

Balush were one of the groups who participated in borrowing in Zanzibar nineteenth century. There were ten transactions in the data sample that showed the borrower's *nisba* as Al Balushi. They borrowed approximately 5,234 rupees with an average of 523. Al Balushi borrowers borrowed from various moneylenders. They secured the transactions by selling their houses and *shambas* with *khyar* sale and rent and *rahan*.

A notable example of two individuals' borrowers seems to involve a brother and a sister, based on the second, third names and *nisba*. Ahmed bin Musa bin Othman Al Balushi and Aziza bint Musa bin Othman Al Balushi appeared three times as borrowers in the sample. On 10 December 1885, Ahmed bin Musa borrowed 427 rupees from Khatoo Jairam Al Banyani. He sold his *shamba* by *khyar* sale and promised to return the money in ten months. After a near year, on 13 November 1886, Ahmed bin Musa borrowed again, this time 651 rupees from another Banyan merchant named Jofal Tukersi. He sold the same abovementioned *shamba* to Jofal by *khyar* sale and rented it for 130 rupees, equivalent to an interest rate of 20%. Whereas his sister Aziza bint Musa borrowed 358 rupees from Jofal Tukersi, registered on 12 November 1886. She gave her house as *rahan* to Jofal and promised him to repay the money within twelve months.

The highest amount of money borrowed by someone with the Al Balushi *nisba* was by Jamdar Issa bin Murad KhdaBakhsh who borrowed 1,519 rupees from Al Shaikh Masoud bin Saif bin Nasser Al Ryiami on 30 January 1897. He sold his house by *khyar* sale and rented it back for one hundred and ninety-five rupees, equivalent to an interest rate of 13 %. He promised to return the money within two years.

From the above examples, it is noted that Ahmed bin Musa borrowed from two Banyan creditors with different secured payment types.

### **b. Al Ajmi borrowers:**

Some people were identified by their *nisba* as Al Ajmi – an ambiguous identity. Al Mughairi's account described this group as part of the Shirazi *nisba* – by which he seems to have meant that anyone who was non-Arab and Muslim could be called Ajmi.<sup>249</sup> Al Ajmi also participated

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<sup>249</sup> Al-Mughairi, *Juhaynat Al Akhbar fi Tarikh Zanzibar*, p.157.

as borrowers in a small number of transactions. Seven transactions were registered by people with Al Ajmi *nisba* from 1893 to 1897 with a total amount of money of 1,865 rupees and an average of two hundred and sixty-six. Al Ajmi often borrowed from Omani Arabs and Banyans, and there were three transactions in which the *nisba* of the creditors was not given. Also, the payment was secured by houses and *shambas* using both *khyar* sale and *rahan*.

An example of Al Ajmi borrowers was Ammar bin Mohamed Al Ajmi, who borrowed 651 rupees from Sayyida Mia bint Said bin Sultan Al Busaid in May 1893. He sold his house by *khyar* sale and rented it back for 130 rupees, meaning an interest of 20%. He promised to repay the money in six months. This example was the highest amount borrowed by someone with the Al Ajmi *nisba* in the data sample and the only woman creditor lending to Al Ajmi borrowers.

As seen above, it is clear that Al Balushi and Al Ajmi also participated as debtors in Zanzibar society in the nineteenth century with few numbers of transactions and amounts of money compared with other borrowers.

### **Patterns of the interest rates in the transactions sample**

As the discussion above shows, there were some differences between patterns of borrowing, with some borrowers effectively paying much more than others to borrow money. There was no formal ‘interest rate’, but the rent charged for *khyar* properties represented a money cost to the borrower, and this varied in the sample.

Some previous accounts shed lights on interest rate and the business between Arabs and Indians. According to Cooper, discussed some sort of business between Arabs and Indians as said:

... Indians both Muslim and Hindu – specialized in the task of the merchant broker and, most important, the financier. They advanced goods, for example, to Arabs or Swahili caravan leaders who were headed up country. The loan plus interest was repaid when the caravan returned, frequently with the proviso that produce had to be sold through the creditor.<sup>250</sup>

The abovementioned example gave us one invisible form of interest that we cannot see through the transactions. Merchants or caravan leaders borrowed money from Indians and returned to

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<sup>250</sup> Cooper, *Plantation Slavery*, p.42.

the lenders loan plus ‘interest’, which might be in form of goods such as ivory. McDow also illustrates how some lenders benefited from the interest on the loan. He described the ‘interest’ was the rent of the properties secured by borrowers, and “these optional sales ‘*khyar* sale’ became a way for many different actors with even a small amount of property to leverage themselves into positions to participate in and profit from the lucrative trade booms of the Indian Ocean world”.<sup>251</sup>

From the sample, a borrowing cost of about 10% to 20% per annum seems to have been quite common, but not really standard – some borrowers were paying more than this, others were paying less. People borrowing small amounts of money might pay more, as is common, presumably because it is more bother for the lender and risky. There are approximately sixty transactions of interest rate of 10% and 20%; most of them the lenders were either Banyans or Indian Muslims, and most of the borrowers were Arabs. The amount of money involved in these transactions was quite large compared with the patterns of borrowing by Swahili and slaves; many transactions involved thousands of rupees. The due date of returning the money varied along with the interest rate and was often for two to five years. However, there were approximately forty-seven transaction that involved higher interest rates, as much as 50%, most of these transactions between Arab lenders and Swahili or slave borrowers. Most of these borrowers borrowed small loans and promised to return the money within six months.

The differences in the total amount of money and the duration of time until repayment can be seen by some examples of the highest and lowest interest rates in the sample. Issa bin Omar bin Saleh Al Mazrui borrowed 17,360 rupees from Jofal bin Tukersi Al Banyani registered on 17 October 1886. He sold his *shamba* by *khyar* sale and promised to return the money in ten years. He rented this *shamba* back with 1,736 annually, equivalent to an interest rate of 10%. A second example for Jukha bin Hummod bin Ahmed Al Busaidi borrowed 21,700 rupees from Joidas bin Ranji al Banyani registered on 21 October 1888. She sold her house by *khyar* sale and rented back with paying 217 rupees annually. She promised to return the money in two years, equivalent to an interest rate of 1%. This example shows the lowest interest rates in the sample. Last example for Kombo bin Baker – who was not identified himself with a *nisba* in the transaction, but whose name suggests a Swahili identity – borrowed 43.4 rupees from Al Shaikh Saif bin Khalfan bin Sultan Al Khanjari registered on 8 June 1893. He sold his house

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<sup>251</sup> McDow, *Buying Time*, p.13.



by *khyar* sale and rented it back with 8.68 rupees and promised to return the money in four months; so, equivalent to an annual interest rate above 60%.

There is also the abovementioned example of the freed slave borrower who borrowed twice; Mohamed bin Mohamed bin Juma, a freed slave of Sayyid Said bin Sultan, who borrowed from Khatoor Jairam. Both transactions were on the same day, with the same date of registration, but they involved different interest rates. It is unclear whether there is any invisible trade or business that lay behind this different interest paid by the same borrower.

These different patterns of interest rate relied to some extent on the amount of money borrowed and the duration time to return the money. It seems from the sample that lenders charged more interest if the duration of the repayment is short, six months for example. However, when the lenders gave a large loan and waited for five years to the repayment, it might be there were some invisible businesses, or other relationships, which are not visible from the transaction register.

### **Deeds of guarantee (*kafalah*) in Islamic finance and some cases in Zanzibar**

In Islamic law, *kafalah* (a guarantee) agreement means that the *kafil* (guarantor) underwrites any claims and obligations should be met by the owner if the debtor could not repay the money borrowed. People created the age-old practice of *kafalah* to fill the gap which may arise in business transactions as a result of the parties' lack of trust.<sup>252</sup> On the other hand, it ensured that a certain individual would fulfil their obligations in specific partnerships without being restricted if there was no property to pledge.<sup>253</sup>

The data sample included four cases of deeds of guarantee, *wakalah*, with different origins of debtors and creditors. The first case, on 11 April 1887, involved Farahan, a slave of Rashid, who was in turn a slave of Al Hashimi *nisba*, Farhan borrowed three hundred and sixty-four and a half rupees from Khatoor Jairam, a Banyan merchant. He sold his *shamba* by *khyar* sale and promised to repay the money in eight months. Abdullah bin Mohamed Al Qarn was the guarantor of Farahan, and he agreed to pay the money after the due date of payment if the debtor defaulted. In the second case, registered on 3 August 1887, Hamed bin Salim bin Juma

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<sup>252</sup> Abdulqadir Ibrahim Abikan, 'Contract of Kafala (Guarantee) in Islamic Finance: Extending the frontiers of Islamic Law.' *Journal of Shariah Law Research* (Volume 2, No. 2, 2017), pp. 157-178.

<sup>253</sup> Abikan, 'Contract of Kafala (Guarantee) in *Islamic Finance*, pp. 157-178.

Al Hassani borrowed two thousand six hundred and four rupees from Qasim Dosa, an Indian Muslim merchant. He secured the transaction by *rahan* his *shamba* and promised to repay the money in one year. His brother, Mohamed bin Salim Al Hassani was the guarantor and would return the money after the payment date. There is another transaction involved a guarantor's name and a declaration for payment – if the debtor could not pay – as shown in image (1). The third example also involved lent by Khatoo Jairam, who lent three hundred and twelve rupees to Said bin Habib bin Sulaiman Al Kindi on 5 February 1888. Said Al Kindi sold his *shamba* by *khyar* sale and promised to repay the money in ten months. His guarantor was Nasser bin Humaid Al Kindi who promised Khatoo to repay the money after the due date of payment if the debtor did not. There is another transaction involved a guarantor's name and a property of *shamba* as shown in image (2). The last case was between two Omani Arabs, a creditor and a debtor, Ahmed bin Mohamed bin Shuaib Al Baymani borrowed 249.5 rupees from Mohamed bin Salim bin Sulaiman Al Mad'di on 4 May 1893. This transaction was not secured with any properties, but Ahmed Al Baymani promised to return the money in three months. His guarantor was Zahra bint Khudhar Al Baymani, who promised to return the money if the borrowers did not repay.

The cases mentioned above claim that guarantors could be a family member or from the same *nisba*, but could at sometimes be someone with no kinship relations.

### **Kinship in transactions (some cases of deeds of sales, *rahan*, and *khyar* sale and rent)**

Social relations of members from the same *nisba* clan also extended to business and financial relations. In the sample, sometimes, several people took on a debt together. In some cases, these were members of the same family, but in a few cases, they were not clearly related by family. The properties secured on these types of transactions were usually houses and *shambas* owned by the debtors. There were six such transactions secured by *khyar* sale and rent, three transactions secured by *rahan*, and seven transactions appeared as deeds of sale.

**a. *Khyar* sale and rent:**

Securing the payment by *khyar* sale and rent within kinship relations was common in the data sample. Table (12) illustrates the debtors and creditors with the details of transactions. These debtors owned the property and promised to return the money in a specified date with a rental payment.

Debtors	Creditor	Amount of money	Type of property	Rented amount and due date and interest rate	Registration date
Sharifa and Bishara daughters of Khalfan bin Said Al Sulaimani	Abbas bin Mohamed Al Zadjali	542.5 rupees	<i>Shamba-khyar</i> sale and rent	Rent: 91 rupees. Due in 2 years. Interest rate: 17%	25 May 1893
Salooma, Jukha and Shaikha daughters of Omran bin Masoud Al Barwani	Amer bin Mohamed bin Salam Al Barwani	2,170 rupees	House- <i>khyar</i> sale and rent	Rent: 173.6 rupees. Due date in 5 years. Interest rate: 8%	21 June 1893
Saif, Sharifa and Bishara sons of Khalfan bin Said Al Sulaimani	Saleh bin Sulaiman bin Saleh Al Shabibi	145.39 rupees	<i>Shamba-khyar</i> sale and rent	Rent: 28 rupees. Due in 1 years. Interest rate: 19%	24 June 1896
Fatima and Salama daughters of Said Katambua Al Swahili	Muza bint Said bin Salim Al Marhubi	145.39 rupees	Land- <i>khyar</i> sale and rent	Rent: 37 rupees. Due in 1 years. Interest rate: 25%	10 November 1896

Mohamed bin Juma bin Salim Bani Said and Dahina bint Salim bin Hamed Bani Said	Keswji Hirshin Al Banyani	217 rupees	<i>Shamba-khyar</i> sale and rent	Rent: 43 rupees. Due in 2 years. Interest rate: 20%	12 March 1897
Said and Ali sons of Mohamed Al Shihri	Mohamed bin Abdullah Bu Isha Al Dou'ani	217 rupees	House- <i>khyar</i> sale and rent	Rent: 32.5 rupees. Due in 1 years. Interest rate: 15%	13 April 1897

**Table (12) kinship debtors secured the payment by *khyar* sale and rent.**

The table above presented that the common borrowers were Omani Arabs and one Swahili. It is noted that the amount of money in these transactions was less than 550 rupees, except for the transaction of Al Barwani's daughters. Some of these borrowers were siblings, such as sons of Al Sulaimani, who borrowed twice from different moneylenders and secured different *shambas*.

**b. *Rahan*:**

The second common secured payment involving multiple debtors was by *rahan*. It appeared in three cases and the borrowers were two Omanis, and a case of Swahili. Table (13) provides details of these cases.

Debtors	Creditor	Amount of money	Type of property and due date	Registration date
Hamed and Ali sons of Salim bin Said Al Busaidi	Mohamed bin Ali Al Bahri	678.125 rupees	<i>Shamba- rahan</i> . Due in 9 months.	29 May 1896
Shaikh bin Shaikh Al Shirazi and Maqami bin Jaku Al Shirazi	Sanad Das Al Banyani	1300 rupees	<i>Shamba- rahan</i> .	24 October 1896

Salim bin Oboud Al Shihri and Oboud bin Mohamed Al Shihri	Saleh bin Abdullah Al Shihri	230 rupees	House- <i>rahan</i> . Due in 6 months	13 April 1897
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**Table (13) kinship debtors secured the payment by *rahan*.**

The table above shows that the highest amount borrowed was by two Swahili borrowers from a Banyan merchant. Both Arab borrowers borrowed from other Omani Arabs.

### **Deeds of sale:**

There were also seven deeds of sale in the data sample that involved more than one seller. Table (14) presents the sellers, buyers and payment details information.

<b>Sellers</b>	<b>Buyers</b>	<b>Amount of money</b>	<b>Type of property</b>	<b>Registration date</b>
Ali bin Saif bin Ali Al Barwani and Zwainah bint Sulaiman bin Amer Al Barwani	Mohamed bin Lake Kangi Al Hindi	1,519 rupees	Plot of land- sale	9 July 1886
(Khalfan, Said, Nasser, Saleem and Sulaiman) sons of Humaid bin Ali Al Adwani	Haboo Ghulam Al Hindi	56.42 rupees	<i>Shamba</i> -sale	20 August 1886
Nasser bin Sulaiman bin Nasser Al Shidi and Tamim bin Saleh bin Khalfan Al Mkhashimi	Abdullah bin Khalfan Al Hindi	1,226 rupees	Plot of land- sale	25 March 1887
Mohamed and Khamis sons of Ali Al Gahdhami	Kimji Jairam Al Banyani	154 rupees	<i>Shamba</i> -sale	7 May 1887
Ali and Khamis sons of Salim Al Muslmani	Mohamed bin Ali Al Bohari	325.5 rupees	<i>Shamba</i> (Mombasa)-sale	28 July 1887

(Muslim, Zwaina and Jukha) sons of Mohamed bin Muslim bin Dhanin and their mother (Asma bint Sulaiman)	Humaid bin Mohamed bin Juma Al Marjebi (Tippu Tip)	10,199 rupees	House- sale	4 April 1893
Rashid and Salim sons of Mohamed bin Ali Al Basami	Humaid bin Mohamed bin Juma Al Marjebi (Tippu Tip)	2,083.2 rupees	<i>Shamba</i> -sale	8 April 1893

**Table (14) Deeds of sale within kinship or more than one seller.**

The table above illustrates that most of the buyers were Indian Muslims, followed by Banyan, except for two transactions between Omani Arabs of the same buyer and sibling sellers. The type of properties sold were plots of land, *shambas* and a house. For example, on 4 April 1893, Humaid bin Mohamed Al Marjebi – the famous trader known colloquially as Tippu Tip – bought a house with 10,199 rupees, as the highest amount on the table, from the sons of Mohamed bin Muslim bin Dhanin and their mother.

### **Conclusion:**

This chapter has shown that, in the sample analysed, Omani Arabs were the most common borrowers in nineteenth century Zanzibar in terms of the number of transactions and the amount of money borrowed. Based on the data sample, not all Omanis were wealthy: some seem to have borrowed relatively small amounts. There were a few common *nisbas* repeated in the data as borrowers for example: Al Harthi, Al Barwani, Al Busaidi and Al Maskri. There were also some cases of borrowing of large amounts by people with substantial amounts of property, with no clear evidence why they borrowed or for what kind of business they would do. The most common properties used to secure transactions of Omani Arab borrowers were *shambas*, and houses were the second. Omanis usually preferred to secure their debts by *khyar* sale and rent or by *rahan*.

This chapter also showed the participation of Swahili, slaves, and freed slaves as borrowers. People who might be called ‘Swahili’ identified themselves at the time with different *nisbas* such as Al Swahili, Al Mrimi or Al Shirazi. The slave borrowers who used their master’s name

on the transactions could borrow larger sums – at least from Arab lenders – than those who did not.

This chapter presents different patterns of how lenders benefited from the interest of rented properties, with no clear evidence if there were invisible business between lender and borrower. This chapter's evidence also shows that there were some transactions that involved more than one debtor registering a transaction and securing the payment by sold properties by *khyar* sale, *rahan* or accurate sale. Some of these debtors bond with a kinship relation and had the same *shamba* or house to secure it, but others did not have any similar *nisbas*.

Borrowing money seems to have been a necessity for all people in Zanzibar society, but those with property to pledge were more able to borrow. There were different patterns of borrowing between Omani and others in terms of the amount of money borrowed and number of transactions. Omanis themselves had different patterns of borrowing: some of them were rich and borrowed large amounts, whereas there were also people who borrowed smaller amounts of money. This chapter confirms to the existing literature by demonstrating that Omanis were a large group borrowed in Zanzibar compared to others. However, these transactions also show us that Omanis themselves had various patterns of borrowing; not all of them were wealthy. Also, these transactions show an overview of how different interest rates of rental properties, which was unclear whether it depends on an agreement between a debtor and a creditor.



Image (1): An agreement between Hamed bin Salim bin Juma Al Hassani and Qasim Dosa which involved *rahan* of a *shamba*. The second agreement involved a guarantor's name – Mohamed bin Salim Al Hassani.

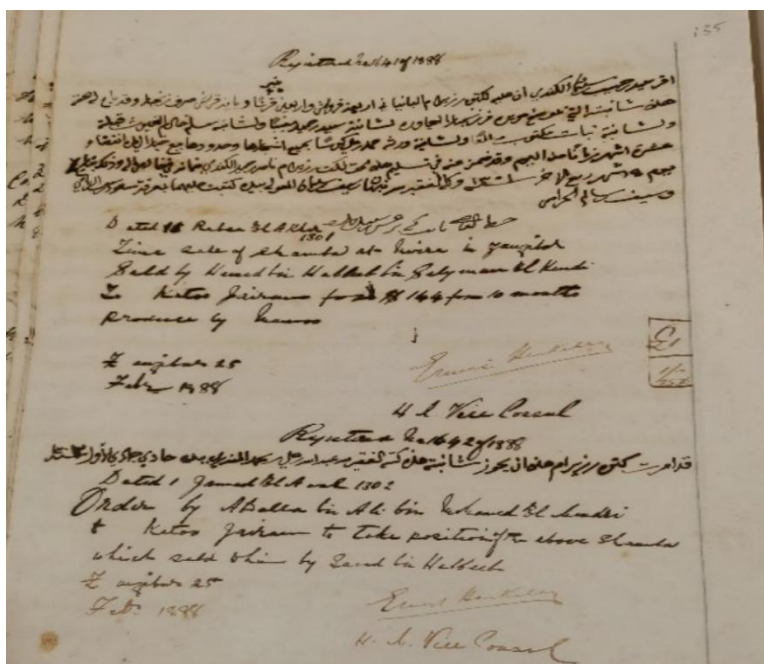


Image (2): An agreement between Said bin Habib bin Sulaiman Al Kindi and Khatoo Jairam which involved *khyar* sale of a *shamba*. The second agreement involved a guarantor's name – Nasser bin Humaid Al Kindi.



## Chapter four:

### Borrowers and lenders: Omani women in Zanzibar's economy of debt.

#### Introduction:

While the previous chapters showed us how men dominated the written records as moneylenders and borrowers in the nineteenth century Zanzibar, and while most of the people named in the transaction registers are men, the registers can also help us see how women were part of the circuits of borrowing and lending that ran through society. Women who were identified by a range of different *nisbas* – from Omani Arabs, to slaves and former slaves – clearly participated in the circulation of credit, although the transactions were generally smaller, in terms of money value, than those involving just men.

Nineteenth-century European accounts of Zanzibar emphasise differences – between men and women, but also between different groups of women. Burton - and others - seems to suggest an inverse relationship between public visibility and status or influence. Burton emphasised the seclusion of Omani women, though he also points out that some, like Sayyida Muza, a sister of Sayyid Said bin Sultan, could be influential: she is described in Burton's account as 'the strong-minded woman – in every noble Arab family there is at least one'.<sup>254</sup> Burton also described the very different lives of women who worked in public, together with men and children, on tasks such as hand-making mats from palmate leaves, cut in the bush and sun-dried. Women sewed these strips together with coconut-leaf thread to make large *jambi* mats used in bagging to protect cotton and other items.<sup>255</sup> Some women also worked spinning yarn using two wooden bobbins, and worked with men to operate the loom to weave fabric.<sup>256</sup>

Burton could describe those women because he could see them – they worked in the view of others. He mentioned other women working in public, as petty traders, water carriers, or in agriculture. He described the salt market as a popular attraction 'with black youth and negresses sitting on the ground, selling various items like fruit, salt, sugar and fish.'<sup>257</sup> Many of these

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<sup>254</sup> Richard Francis Burton, *Zanzibar: City, Island and the coast*. (London, Tinsley brothers, 1872), v.1, p. 290.

<sup>255</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, pp. 253-254.

<sup>256</sup> Burton, *Zanzibar: City, Island and the coast*, v.2, p. 271.

<sup>257</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.104.

sellers and water-carriers, working in public and mingling openly with men, were probably enslaved women.

Yet the accounts of Zanzibar written in the nineteenth century and subsequent historical accounts suggest that the ideal for women was to avoid public appearance and to be well covered if they did have to appear in public. Burton's account shows that, as does Rigby's. Seclusion was the mark of high-status women. Rigby wrote that 'the Arab females never go abroad during the day, but at night visit each other with their slave girl'.<sup>258</sup> Arab women's respectability relied on the avoidance of scandal and its potential consequences.<sup>259</sup>

The women who Guillain, visiting in the late 1840s, described as 'Swahili' also avoided the kind of open physical labour described by Burton – at least, by his account. For Guillain, this was an essential part of their status and identity; while he did not emphasise physical seclusion (and was able to photograph some women) he was very clear that Swahili women sought to avoid direct work, in public at least.

Guillain's description contrasts with that of Ingrams, writing of Zanzibar several decades later, in the early twentieth century – after the abolition of slavery, and after the shifting in the meaning of the term 'Swahili' to include many people who were formerly enslaved, or whose parents had been enslaved. Ingrams' account of those women's lives suggests that they routinely worked in public, as well as in private domestic space: he suggested that a woman usually began her day before sunrise by cooking breakfast, which consisted of reheating the previous night's dinner. After the husband had gone to work, the woman would spend time talking with her neighbor on the way to the well and drawing water.<sup>260</sup> Women continued their daily work in farms:

After that, if it is the time to breaking the soil, sowing or thinning out the rice, or keeping the birds and monkeys from the crops, she will go to the fields and work till eleven or twelve, taking with her a hoe and a basket of odd things on her head, including perhaps water to drink and sometimes the latest arrival to the family slung on her back".<sup>261</sup>

Ingrams also described Zanzibar's local industry as totally in the hands of women, who made all the goods, including plaiting mats and baskets.<sup>262</sup> For Ingrams – unlike Guillain – Swahili

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<sup>258</sup> Rigby, C. P. *Report on the Zanzibar Dominions*. (Bombay: Education Society Press, 1861), p.9.

<sup>259</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p. 379.

<sup>260</sup> Ingrams, *Zanzibar: Its History and its People* (London: Witherby, 1967), p. 255.

<sup>261</sup> Ingrams, *Zanzibar: Its History and its People*, p. 255.

<sup>262</sup> Ingrams, *Zanzibar: Its History and its People*, p.319.

people relied mostly on agriculture as their main source of income – they were the physical labourers of the island.

These accounts show how very different women's lives could be – and how both everyday experience and ethnic categories could change over time. But in drawing a contrast between those who were secluded and those who worked publicly – a contrast which was very much one of status – we should not assume that women who were secluded in the 1880s and 1890s were not commercially active. A few examples show this. Two of Sayyid Said bin Sultan's daughters participated in business, either as buyers or borrowers from Asian traders. Sayyida Mathla bint Said bin Sultan borrowed 8,181 rupees from Khimji Jairam Al Banyani. She sold her *shamba* for *khyar* sale and rented it back for 818 rupees annually, and she promised to return the borrowed money in six years. The second example is Sayyida Shaikha bint Said bin Sultan, who bought a house from Manek bin Qassim Al Hindi for 14,105 rupees. These high-status women from the royal family might not have appeared in public but they participated in business.

Although there are limited sources on women's involvement in business before the British Protectorate was established, recent studies have used court records to point to women's activity outside their home from 1890 onward. Islamic law established women's responsibilities as property owners and heirs.<sup>263</sup> Both men and women loaned and borrowed money; husbands might rely on their wives to act as agents, guarantors, and executors. Networks between spouses and kin enabled economic mobility.<sup>264</sup> Furthermore, women were also using wills and *waqf* to assign properties, which is evidence of the way that women could and did use the law and writing. *Waqf* or Islamic endowment, is a recognised institution in Shariah law that permits the offering of property to assist religious and charitable activities.<sup>265</sup> This could include maintaining mosques, establishing graveyards, providing food, and other activities. It is a kind of trust that may be established for the long term and for many generations.<sup>266</sup> Abdul Sheriff noted two traditional types of *waqf*, *waqf khayri* (pious endowment), and *waqf ahli* (family endowments).<sup>267</sup> Some of the *waqf* properties dedicated a

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<sup>263</sup> Elke Stockreiter. *Islamic Law, Gender and Social Change in Post-Abolition Zanzibar*. (New York: Cambridge University Press, 2015), pp. 139-140.

<sup>264</sup> Elke Stockreiter. *Islamic Law, Gender and Social Change in Post-Abolition Zanzibar*, pp. 139-140.

<sup>265</sup> Peter Lienhardt and Ahmed Al-Shahi. 'Family Waqf in Zanzibar', *Journal of the Anthropological Society of Oxford*, 27, 2 (1996), pp. 95-106.

<sup>266</sup> Lienhardt and Al-Shahi. 'Family Waqf in Zanzibar', pp. 95-106.

<sup>267</sup> Abdul Sheriff, 'The records of the "Wakf Commission" as a source of social and religious history of Zanzibar', in Biancamaria Scarcia Amoretti (ed.) *Islam in East Africa: New Sources*, (*Archives, Manuscripts*

house or a *shamba* for the benefit of the descendants, and after them for poor Muslims, with the stipulation that they were “neither to be sold, inherited, mortgaged or gifted”.<sup>268</sup> There are a few examples – in the collected data – that illustrate the details of the way of doing *waqf*, type of properties and the name of individuals authorized to use them. *Waqf* transactions were not exclusive to Arab women; there were other transactions that demonstrated how non-Omani women could use the law and the written word in the register to assign rights to their properties. Thus, the law and the written registers were not just accessible to men. For example, a woman who used the *nisba* Al Mtumbatu – signifying a claim to a coastal identity associated with the island of Tumbatu – assigned half of her *shamba* to another woman from Tumbatu (likely a cousin, from her name). Makiah bint Mohamed bin Abbas - who, significantly, gave no *nisba* – also made a *waqf* of her *shamba*, for the use of ‘poor people’. While Laura Fair argues that individual British officers’ views towards Shari’a generally limited women’s rights as property holders and assumed them as possessions of males, it is important to note that *qadhis* did not challenge women’s capacity to acquire and manage property.<sup>269</sup> Stockreiter shows that in the early twentieth century Arab women engaged in selling and buying property, even though they also relied on their families.<sup>270</sup> She drew a contrast between Arab women, who mostly obtained a large income through the sale of food and properties, while Hadimu and Tumbatu women mainly worked in farming, with their harvests being used for family consumption rather than for sale.<sup>271</sup>

The recent literature, with its focus on debt, has also shed light on the ways in which Arab women participated in business in Zanzibar, such as the ivory trade. McDow suggested that Arab women could play a role in ‘the middleman’ ivory trade, and he gave the example of a woman merchant called Zwainah bint Mohamed bin Amur Al Muharami.<sup>272</sup> Zwainah belonged to the Al Muharami *nisba*, which is considered to be one of the sub-*nisbas* of Al Harthi. Zwainah registered two deeds of ivory with an Indian trader, Sewa Hajj, in 1888. She was required to have an additional witness in her transaction, someone well known to her business

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and *Written Historical Sources, Oral History, Archaeology*), (Università degli Studi di Roma "La Sapienza", Roma, 2001), pp. 27-45.

<sup>268</sup> Abdul Sheriff, ‘The records of the “Wakf Commission” as a source of social and religious history of Zanzibar’, pp. 27-45.

<sup>269</sup> Fair. *Pastimes and Politics: Culture, Community, and Identity*, pp. 201-206; Elke Stockreiter. *Islamic Law, Gender and Social Change in Post-Abolition Zanzibar*, pp.141-142.

<sup>270</sup> Elke Stockreiter. *Islamic Law, Gender and Social Change in Post-Abolition Zanzibar*, pp.141-142.

<sup>271</sup> Elke Stockreiter. *Islamic Law, Gender and Social Change in Post-Abolition Zanzibar*, pp.141-142.

<sup>272</sup> McDow, *Arabs and Africans: Commerce and kinship from Oman to the East African interior, c. 1820–1900*, PhD thesis, Yale University, 2008, pp. 159-160.

to confirm the deed.<sup>273</sup> This case demonstrates that Arab women engaged in the ivory trade and business networks with Indian merchants - commerce was not just for men.

Fahad Bishara has discussed how women sometimes pledged their own properties in various regions as a guarantee for loans secured from Indian merchants.<sup>274</sup> He gave an example of a Swahili woman, Mwana Oba bint Juma bin Ali, who had inherited several properties from her father. She borrowed one hundred and forty-five Maria Theresa Dollars – two hundred and ninety rupees - from Lalji Anandji, an Indian merchant, and she secured the loan by mortgage of two *shambas* in Mombasa for five months. After the due date passed, she borrowed another fifty Maria Theresa Dollars – one hundred rupees - and secured this loan by mortgaging another house in Mombasa for three months.<sup>275</sup> We do not know why she borrowed this money, though Bishara presented this kind of borrowing by women as subordinate to a male-centered economy - he argued that women such as Mwana most likely used minor loans, as in the example above, to either support their family's needs or strengthen a male relative's company.<sup>276</sup> Women were evidently able and prepared to utilise property to get into a growing business for loans, but Bishara's argument suggests that this was not on their own account, but rather a way of providing funds for men in their family.<sup>277</sup>

This chapter will draw on further analysis of the transaction register to emphasis that women in the Zanzibar nineteenth century played an active role in business and networks with other merchants. They made transactions – mostly borrowing, but also lending, and some sales – using *shambas*, and houses that they owned. They maintained business networks with other merchants, whether they were Arabs, Asians, or Africans. Though the lack of qualitative accounts of women's role in business and commercial networks in Zanzibar in the nineteenth century makes it hard to understand the detail of these networks, it is clear that women using different *nisba*, such as Arabs, Swahili, slaves, and freed slaves, had social independence to lend, borrow, or sell a property in Zanzibar in the nineteenth century - even though this was often small amounts. The chapter shows that, for women, high social status was quite compatible with lending and borrowing money; and that lower-status women could also borrow. The record does not reveal whether this was for business, or to try and obtain the

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<sup>273</sup> McDow, *Arabs and Africans: Commerce and kinship from Oman to the East African interior*, c. 1820–1900, pp. 159–160.

<sup>274</sup> Fahad Ahmad Bishara, *A Sea of Debt: Histories of Commerce and Obligation in the Indian Ocean*, c. 1850–1940, (PhD diss., Duke University, 2012), pp. 186–187.

<sup>275</sup> Bishara, *A Sea of Debt*, pp. 186–187.

<sup>276</sup> Bishara, *A Sea of Debt*, pp. 186–187.

<sup>277</sup> Bishara, *A Sea of Debt*, pp. 186–187.

material goods associated with a higher status. The chapter therefore also offers a discussion of the context of women's borrowing – particularly in terms of marriage, status and sartorial culture – as a possible way to understand borrowing and lending. This chapter will also try to discuss some cases of women who assigned their properties in the court as *waqf* for different purposes.

Women are easily identified in the register through their distinctive personal names. Usually, for the borrowers and lenders, the entry in the register combined the personal name with a full set of names back to two or three grandfathers and concluded with the *nisba*. However, when the scribes described the location of the property which secured the loans, which often involving giving the names of those who owned neighbouring property, they usually identified women owners simply as *bint fulan*, or 'wife of', without writing their names. An example for the difference when the transaction involved a woman's name as a debtor and a woman's name when describing a property can be seen in images (1) and (2) below. Image (1) involved a transaction of Abdullah bin Humaid bin Mohamed Al Rawahi borrowed 1085 rupees from Mamor Nirsi Al Banyani. He sold two *shambas* by *khyar* and the description of these properties involved the neighbor's names and women owners as *bint fulan*, for example bint Nasser bin Said, bint Said bin Abdullah, and bint Masoud Al Mughairi. Second transaction – as seen in image (2) – is a woman debtor and her name as written in the transaction Bishara bint Mohamed bin Saif Al Manthriah borrowed 1150 rupees from Luluah Lanshor Al Banyani.

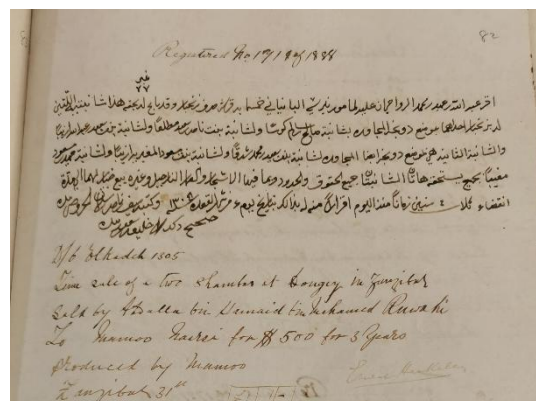


Image (1) shows a transaction of Abdullah bin Humaid bin Mohamed Al Rawahi and it can be seen the women's name as '*bint fulan*' in describing the properties.

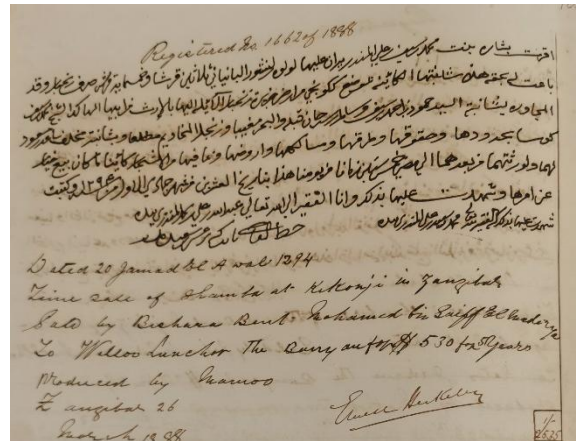


Image (2) shows a transaction of transaction Bishara bint Mohamed bin Saif Al Manthriah whose clearly her full name is written.

In analysing the sample of transactions, it becomes clear that there was no distinctive pattern of women doing business with other women, and that Omani Arab women did not only lend to, or borrow from, Arabs. Women, like men, borrowed and lent across ethnic boundaries. Lending and borrowing money took place between men and women, and between Arab and non-Arab women – though the direction of credit was generally hierarchical, with lower-status people borrowing from high status. Most women debtors and creditors recorded in the sample were Arab, but of course this does not mean that other women were not involved in borrowing and lending. It may be that there were other transactions – for Indian women for example – that were recorded elsewhere, or that involved no paperwork.

The transaction register, as always, is very limited. It does not reveal whether these women lived in Zanzibar with their family or were visiting seasonally; and the marital status of the women is only sometimes recorded in transactions which include the husband's name as a witness, a creditor, or a debtor. In other cases, it is not clear whether women were unmarried or – perhaps more likely – were widows.

## Women's position in society and lifestyle

### Social situations: marriage, divorce, and widows

This section will offer some contextual background to the data from the register, as the basis for a discussion of how women were affected by different situations in society, such as marriage, divorce, or widowhood. It will attempt to examine the change in Islamic perceptions regarding the choice of suitable husbands for women throughout the mid-nineteenth and early twentieth centuries and it will note how women relied on the courts to marry or divorce. Also, it will discuss the different fashion styles of Arab and Swahili women and other women – since borrowing may have been linked to Zanzibar's fast-changing culture of consumption, in which clothing was a prominent element.

Marriage raises multiple questions about Zanzibar's 'cosmopolitan' society. Was marriage based on social status or ethnicity in nineteenth century Zanzibar? What was the purpose of marriage, economically or socially? What limitations or restrictions were there on marriage choices for higher status women and how did they affect them when divorced or widowed?

In general, marriage in Zanzibar followed a pattern defined by Islam. Two individuals should announce to a *qadhi* or Imam that they wanted to get married.<sup>278</sup> They were required to specify whether a bridewealth was paid, how much was paid, and how much was delayed. Two witnesses were needed to complete the wedding.<sup>279</sup> Burton described the wedding ceremonies of Arabs in the 1850s and suggested that the husband usually paid at least five hundred dollars, a large sum. He also emphasized the conspicuous consumption involved in the event, saying that all the food provided for the occasion had to be consumed, even if visitors were gathered in the street.<sup>280</sup> Such a wedding was an assertion of wealth and status, which reflected on the families of the bride and groom. It also provided the bride with wealth: the expectation was that the bride would get half of the bridewealth before the wedding ceremony; the remaining amount would be payable in the event of the husband's death or in case of divorce.<sup>281</sup> Choosing a husband of equal social status - a *kufu* husband - most likely with an Omani *nisba*, was of central importance for Omani families in Zanzibar. Men could marry women from a lower social status – and sometimes did so for political or commercial reasons, as with Tippu Tip's marriage into a powerful Nyamwezi family which was part of an alliance in which Arab traders

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<sup>278</sup> Elisabeth McMahon, 'Marrying beneath herself': Women, affect, and power in colonial Zanzibar.' *Africa today* 61, no. 4 (2015), pp. 27–40.

<sup>279</sup> McMahon, 'Marrying beneath Herself': Women, Affect, and Power in Colonial Zanzibar.', pp. 27–40.

<sup>280</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, pp.393-394.

<sup>281</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, pp.393-394.



and Unyanyembe chiefs relied on one another economically, politically, and socially.<sup>282</sup> But women could not. Princess Salma bint Sayyid Said bin Sultan was born in Zanzibar in 1844 to a Circassian mother and lived her childhood in her father's palace, Al Matoni in Zanzibar.<sup>283</sup> In her book of memoirs, she described the life of Zanzibar – yet despite that apparent cosmopolitanism she had to flee Zanzibar to marry a German trader, since he was not seen as her equal.<sup>284</sup>

One of the published books of National Records and Archive Authority in Oman is a collection of wills and waqf records that presents the historical relations between Oman and East Africa during the Al Busaid era. This book is issued in two volumes; the first volume has documents from 1882-1938 and the second volume has documents from 1939-1956. These volumes involved documents from both men and women. The cases of wills and waqf I use here come from the first volume, and involve people with similar names. These records are useful to understand the social status of these people in Zanzibar. According to wills and waqf records, from the abovementioned book, there are two examples of women of the Al Marhubi *nisba* being married to men with the same *nisba*. Sharifa bint Abdullah bin Mohamed Al Marhubi mentioned her husband Abdullah bin Said bin Salim Al Marhubi in her will. Abdullah bin Said was one of the moneylenders of Al Marhubi *nisba* with his brother Mohamed and a sister Muza, as mentioned previously in the moneylender chapter. They also had a sister, who was not involved in any transactions in the sample data, Jukha bint Said bin Salim Al Marhubi. Jukha's will mentioned her will's trustee; her son Said bin Sulaiman bin Abdullah Al Marhubi. This suggests that she was married to a man from Al Marhubi *nisba* as her first marriage. However, she also mentioned in her will her husband, Khamis bin Mohamed Al Saidi – not the father of her son - which suggests that she got married again, with no detail to show whether she was a widow or divorcee. These two examples show that while families might prefer the first marriage a woman's first marriage to be a man from the same *nisba*, a second marriage might be to a man from another *nisba*.

MacMahon's work suggests that it was not only Omani families that were anxious over status. Writing of early twentieth-century Pemba, she argues that 'in terms of marriage, most young women followed their parents' preferences', and pointed to examples of Arab women coming

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<sup>282</sup> McDow, 'Arabs and Africans: Commerce and kinship from Oman to the East African interior, c. 1820–1900', p.130.

<sup>283</sup> Emily, Said Ruete *Memoirs of an Arabian Princess from Zanzibar*. (New York: Markus Wiener, 1989), p.6.

<sup>284</sup> Emily, Said Ruete *Memoirs of an Arabian Princess from Zanzibar*, p.11.

into conflict with their families over the choice of a husband who was not seen as a *kufu* or an Arab man.<sup>285</sup>

As MacMahon argues, in the twentieth century, marriages along the Swahili Coast were arranged to strengthen economic and social ties between families and – even amongst non-Omani families – there was a concern to ensure that a women’s first marriage was not below her status.<sup>286</sup> Marriage between cousins was often preferred for strategic purposes.<sup>287</sup> It has been suggested that second marriages, in contrast to first marriages, were more likely to include individuals who were non-kin, as couples had the freedom to choose who they would marry without any restrictions.<sup>288</sup> So, for example, Bint Habib Al Wardi, Tippu Tip’s mother, previously married a man from the same *nisba*, Masoud bin Mohamed Al Wardi, before marrying Mohamed bin Juma Al Murjebi after her divorce from the first marriage.<sup>289</sup> The first marriage required social status and kinship between two families in the previous example, as Burton’s account argued that ‘men of pure family will not give their daughters to any fellow-clansmen’<sup>290</sup>, but might end with separation.<sup>291</sup> MacMahon’s book suggests that, at least around the end of the nineteenth century, having lost the ‘honor’ of slave-owning, men sought to maintain respectability by making the women of their family marry people of high status or from the same rank. McMahon’s account suggests a very divided society, in which Zanzibaris’ religious and ethnic identities shaped their choices of suitable marriage partners – not just for themselves, but for female family members.<sup>292</sup>

That meant that significant challenges faced divorced or widowed women of high status who wished to maintain their lifestyles – in terms of material comfort and seclusion. Burton’s account suggested that divorce was not unknown, and could be initiated by a woman.<sup>293</sup> But it might leave her in difficult circumstances – as might widowhood. Some widows chose not to

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<sup>285</sup> McMahon, ‘Marrying beneath Herself’: Women, Affect, and Power in Colonial Zanzibar’. *Africa today* 61, no. 4 (2015): 27–40.

<sup>286</sup> McMahon, ‘Marrying beneath Herself’: Women, Affect, and Power in Colonial Zanzibar’, pp. 27–40.

<sup>287</sup> John Middleton. *The World of the Swahili: An African Mercantile Civilization*. (New Haven: Yale University Press, 1992), p.111.

<sup>288</sup> Elke Stockreiter. *Islamic Law, Gender and Social Change in Post-Abolition Zanzibar*, p.109; Pat Caplan, *Choice and Constraints in a Swahili Community: Property, Hierarchy, and Cognatic Descent on the East African Coast* (London: Oxford University Press, 1975), pp. 27–28.

<sup>289</sup> McDow, *Arabs and Africans: Commerce and kinship from Oman to the East African interior*, c. 1820–1900, pp. 96–97.

<sup>290</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.394.

<sup>291</sup> McDow, ‘Arabs and Africans: Commerce and kinship from Oman to the East African interior’, c. 1820–1900, pp. 96–97.

<sup>292</sup> McMahon, ‘Marrying beneath Herself’: Women, Affect, and Power in Colonial Zanzibar.’ *Africa today* 61, no. 4 (2015): 27–40.

<sup>293</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.394.

marry again and instead engaged themselves in money-making in different activities such as trade, agriculture, or slave trade.<sup>294</sup> McMahon also points to the difficulties faced by these women because finding marriage partners of equal rank was difficult; their male family members would not be willing for them to marry below their status.<sup>295</sup> Additionally, the women themselves likely desired seclusion as a sign of social standing.<sup>296</sup> This was one of the reasons why women relied on the courts for their rights - Stockreiter argues that women probably did not have anyone else they could trust, so they put their business in the hands of *qadhis*.<sup>297</sup>

Certainly, not all women in late nineteenth-century Zanzibar faced such restrictions, though there is little evidence on this. Anthropologists describing marriage patterns on the Swahili coast in the twentieth century noted that elders showed a preference for arranging first marriages between relatives of similar social status – especially through cousins marriages - but that subsequent marriages were typically less controlled.<sup>298</sup> Caplan, discussing Swahili marriage practice in the twentieth century, identified three different ways to look at marriage choices, including wanting to be with someone from one's close circle, the desire to be with someone from one's own descent group, and marrying from someone with a similar socio-religious background.<sup>299</sup> But she was describing circumstances almost a century after the period discussed here, and after the tumultuous changes of the mid-twentieth century.

There are few accounts which dealt with Indian women in Zanzibar, as few Hindu men brought wives with them; more Indian Muslims did so, and their wives were usually from the same religious group as their husbands.<sup>300</sup> As Wahab argued that 'high-class Hindu men believed that Africa was "alien" and unsafe for their women, and they preferred to be well-cared if they stayed in India with their extended families'.<sup>301</sup> Migrant Indian communities usually did not accept marriage and relationships outside their culture, so the men did their business in Zanzibar but got married when they return their home country.<sup>302</sup>

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<sup>294</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.394.

<sup>295</sup> McMahon, 'Marrying beneath Herself': Women, Affect, and Power in Colonial Zanzibar.', pp. 27–40.

<sup>296</sup> McMahon, 'Marrying beneath Herself': Women, Affect, and Power in Colonial Zanzibar.', pp. 27–40.

<sup>297</sup> Elke Stockreiter. *Islamic Law, Gender and Social Change in Post-Abolition Zanzibar*, p. 93.

<sup>298</sup> John Middleton. *The World of the Swahili*, p.111.

<sup>299</sup> Pat Caplan, *Choice and Constraints in a Swahili Community: Property, Hierarchy, and Cognatic Descent on the East African Coast* (London: Oxford University Press, 1975), p. 138.

<sup>300</sup> Wahab. *History of Indians in Zanzibar from the 1870s to 1963*. (Göttingen: Universitätsverlag Göttingen, 2022), p.60.

<sup>301</sup> Wahab. *History of Indians in Zanzibar from the 1870s to 1963*, p.60.

<sup>302</sup> Wahab. *History of Indians in Zanzibar from the 1870s to 1963*, p.62.

Although it is often suggested that Indians did not marry locally, it seems that there were women in Zanzibar who were their children. There are few records of Indian women in the selected transactions from the end of the nineteenth century, and these women relied on the court to write their deeds, wills, and *waqf* properties. Mwana bint Albai Al Hindi seems to be a woman who was a daughter of an Indian Muslim trader, who lived in Zanzibar – her personal name suggests that her mother was Swahili-speaker. Her will was registered in April 1895, and she seems to have been without children or a husband. Her will allotted money for someone to wash her corpse, and an extravagant amount of costs for the funeral with a total of 377.58 rupees. She also gave her house to her sister – who also seems to have been childless, since the will stipulated that on the death of the sister the house would be sold and the money would be given to the poor people in Mecca. She also gave her *shamba* - located in Fuoni, Zanzibar - as *waqf* to her freed slaves and she wrote in her will that this *shamba* was not to be sold, mortgage or given as a gift to anyone.

Laura Fair's work also points to the divided nature of women's experience. Her focus is on former slave women, and she argues that the distinction between slaves and free people constituted the principal social and economic division in nineteenth-century Zanzibar.<sup>303</sup> She suggests that women's initiation ceremonies, influenced by the culture of enslaved people, were remade after the end of slavery to be part of a 'multiethnic' identity, but in the nineteenth century, they were avoided by high-status women.<sup>304</sup> Fair's account tends to implicitly emphasise both the social distance between women and the desire of high-status women to keep themselves separate. Before abolition, high-status women avoided *unyago* initiation ceremonies in the nineteenth century, when nearly three-fourths of the islands' population was slaves of mainland origin.<sup>305</sup> This was a way of distinguishing a wealthy freeborn, or Arab ruling class, from their slaves. She emphasizes this idea of high-status women behaving in distinct ways, such as the elite coastal women, including Al Busaid and other aristocracy, who did not participate in *unyago*. due to the explicit emphasis of the ritual on female sexuality and pleasure. These high-status women were given private instructions on hygiene and maintaining

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<sup>303</sup> Fair. 'Identity, Difference, and Dance: Female Initiation in Zanzibar, 1890 to 1930.' *Frontiers (Boulder)* 17, no. 3 (1996), pp. 146–172.

<sup>304</sup> Fair. 'Identity, Difference, and Dance', pp. 146–172.

<sup>305</sup> Fair. 'Identity, Difference, and Dance', pp. 146–172.

virginity, often by their slaves or elderly family members.<sup>306</sup> This guidance was personal because it was unacceptable for high-class young women to attend *unyago*.<sup>307</sup>

There were, therefore, real differences between Arab and non-Arab women in Zanzibar in the nineteenth century – in terms what sort of activities might be acceptable to high-class and low-class women. There were also very significant differences in dress, which were linked to status.

### **Dress and everyday women lifestyle:**

Throughout history, cloth has been a significant and obvious sign of social rank, ethnic origin, and class in East African coastal communities. As Hansen has put it, there is ‘nothing quite like dress in anthropology to enrich.... cross-cultural understanding because dress is more than an accessory in symbolic, structure, or semiotic explanations’.<sup>308</sup> Clothes were utilized not just for market value, but also for giving moral messages, as well as for indicating high and low status.<sup>309</sup> Textiles also had important political uses, such as establishing ties between people through exchanges and ensuring loyalty and obligation.<sup>310</sup> Machado believed that Africans, in the fifteenth century, used both imported and local textiles in ways that demonstrated social, political, economic, and symbolic complexity.<sup>311</sup> So, generally, cloth was a reflection of social attitudes and hierarchy, serving as a cultural way for determining individual status.<sup>312</sup> Furthermore, by expressing authority and position in the social hierarchy, cloth was vital to the ‘creation of (u) ungwana (culturedness), which could secure followers’ and respect’.<sup>313</sup> Zanzibar as an active business centre in the nineteenth century was influenced by external trade and imported commodities, which were reflected in the dress styles and types. This section seeks to identify the different textiles of women in Zanzibar and how they helped mark the

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<sup>306</sup> Laura Fair. “Identity, Difference, and Dance, pp. 146–172.

<sup>307</sup> Laura Fair. “Identity, Difference, and Dance, pp. 151-154.

<sup>308</sup> Karen Tranberg Hansen, ‘The World in Dress: Anthropological Perspectives on Clothing, Fashion, and Culture’. *Annual review of anthropology*, 33, 1. (2004), pp. 369–392.

<sup>309</sup> Pedro Machado, ‘Awash in a Sea of Cloth: Gujarat, Africa, and the Western Indian Ocean, 1300–1800’, in Riello and Parthasarathi, eds., *Spinning World*, (New York: Oxford University Press, 2011), pp. 161–80.

<sup>310</sup> Pedro Machado, ‘Awash in a Sea of Cloth: Gujarat, Africa, and the Western Indian Ocean, 1300–1800’, pp.170-171.

<sup>311</sup> Machado, ‘Awash in a Sea of Cloth: Gujarat, Africa, and the Western Indian Ocean, 1300–1800’, pp.170-171.

<sup>312</sup> Machado, ‘Awash in a Sea of Cloth: Gujarat, Africa, and the Western Indian Ocean, 1300–1800’, pp.170-171.

<sup>313</sup> Machado, ‘Awash in a Sea of Cloth: Gujarat, Africa, and the Western Indian Ocean, 1300–1800’, pp.170-171.

social distinction between Arab and non-Arab, signalling social rank, and economic position; as part of the context for understanding how involved women were in the commercial economy and the patterns of debt that sustained this.

Arab women in Zanzibar were described in several European accounts – though as Burton admitted, his work was based on hearsay because he was not allowed to see women unveiled in their homes. As he said, when women went outdoors, they covered themselves with ‘a Rida or Kitambi’, and their faces with ‘a black *Burka*’.<sup>314</sup> At home – Burton was told – Omani women in Zanzibar wore ‘tight *Mezar* of Oman silk or cottons; the body dress is a long chemise’ made of Indian cloth.<sup>315</sup> Women’s preferred jewellery, Burton was told, were bangles known as *Khalkhal* or *Banajireh*, as well as rings and earrings which are all made of gold, silver, or copper.<sup>316</sup> Burton’s description make clear that the ideal dress for women was shaped by a wider Indian Ocean culture of trade and relied heavily on commerce. Guillain also described women’s dress and jewelry: high-status women often wore bracelets, known as *kikehe*, made of gold, silver, or copper, in addition to the rings on their legs, finger rings and necklaces.<sup>317</sup> Aziza, a young niece of a governor in Zanzibar, was pictured in Guillain’s account wearing a particularly elaborate set of clothes and jewellery (fig. 3). Guillain described how ‘little girls have a ring, like our large round earrings, passed in the lower part of the nose partition’.<sup>318</sup> This ring is called ‘pété ya-pua’ – a nose ring – in Swahili. Aziza’s hair was covered by a cap and long *shela*. Guillain described other women’s clothes – less elaborate than those of Aziza, but still involving multiple layers of imported cloth, and generally involving covering the hair and sometimes some of the face.<sup>319</sup> Women wore such coverings even indoors if other men were present; Guillain emphasized that it was only as a great honour to him, as a friend of their husbands, that he was allowed to see some women unveiled.<sup>320</sup> By contrast, Guillain described the simplicity of the clothing of enslaved women, who were not covered and never wore any footwear.<sup>321</sup>

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<sup>314</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.386.

<sup>315</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.386.

<sup>316</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, pp.386-387.

<sup>317</sup> Charles Guillain, *Documents sur l'histoire, la géographie et le commerce de l'Afrique orientale*. Partie 2, T. 1, (recueillis et rédigés 1856-1857), pp.83-87.

<sup>318</sup> Guillain, *Documents sur l'histoire, la géographie et le commerce de l'Afrique orientale*, pp.86-87.

<sup>319</sup> Guillain, *Documents sur l'histoire, la géographie et le commerce de l'Afrique orientale*, pp.85-87.

<sup>320</sup> Guillain, *Documents sur l'histoire, la géographie et le commerce de l'Afrique orientale*, pp.85-87.

<sup>321</sup> Guillain, *Documents sur l'histoire, la géographie et le commerce de l'Afrique orientale*, p.84.

Prestige life and luxury clothing underlined social status and Guillain's account described the jewelry and rich dress of women such as Aziza. But he also described the clothing of "Swahili" women, which was not as costly as that of Omani women – but was much more elaborate and costly than that of enslaved women. Status and identity were marked by diverse sartorial practices. Dressing well was costly. Laura Fair, drawing on multiple accounts, has offered an account of high-status women's dress later in the nineteenth century which confirms the elaborate and costly nature dressing for seclusion: the veil involved several components: head covering and *ukaya*, which were silk or brocade scarves that extended from back to the ankle. Women also covered their heads and clothes with a dark cloth called *shela*. High-class women wore a silk mask, known as a *burka*, which covered their faces from forehead to mouth.<sup>322</sup>

Clothes were part of a wider culture of consumption of imported goods. Cooper has noted the importance of European furniture and the display of and clothing, jewels, and personal servants.<sup>323</sup> Sarah Fee has argued that luxury clothes were central to attracting and maintaining trade partners.<sup>324</sup> Princess Salma's memories suggest, however, that in palace life on Zanzibar the diverse origins of this material culture were combined with enforced obedience to a dominant style:

... people of all races lived in these two houses...but we were permitted to appear in Arab fashion alone. Any newly arrived Circassian or Abyssinian had to exchange her ample robes and fantastic attire within three days for the Arab costume provided for her.<sup>325</sup>

Clothing signified status, and an involvement in a commercial economy – but the way that it was worn also emphasized that the ideal was Omani style.<sup>326</sup>

Not all women dressed this way, of course. Lower-status women – for whom the term 'Swahili' was increasingly used by the early twentieth century - were known for a slightly different dress and fashion styles. In the nineteenth century, slaves in Zanzibar often wore *merikani* cheap calico imported from the United States.<sup>327</sup> During the 1870s, cotton cloth became more

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<sup>322</sup> Fair, *Pastimes and Politics*, pp.69-70.

<sup>323</sup> Cooper, *Plantation Slavery on the East Coast of Africa*, p.75.

<sup>324</sup> Sarah Fee 'Cloths with Names': Luxury Textile Imports in Eastern Africa, c. 1800–1885', *Textile History*, 2017, pp. 77.

<sup>325</sup> Emily, Said Ruete *Memoirs of an Arabian Princess from Zanzibar*, p.11.

<sup>326</sup> Fair. *Pastimes and Politics: Culture, Community, and Identity in Post-Abolition Urban Zanzibar, 1890-1945*. (Athens, OH: Ohio University Press, 2001), pp.70-71.

<sup>327</sup> Fair. *Pastimes and Politics*, p.67.

affordable with increased international trade.<sup>328</sup> In the 1870s some women began dying this cloth, producing a blue cloth known as *kaniki*, and by the 1890s some traders were printing this cloth locally.<sup>329</sup> As Fair has pointed out this cloth, known as *kanga*, became popular, especially among ‘urban female slaves’.<sup>330</sup>

Ingrams, writing in the 1920s, noted that Zanzibari and Pemba women mostly wore dresses imported from Manchester and India.<sup>331</sup> Fair suggests that in the twentieth century, former slaves and their children also became more involved in local society; they no longer wore clothes that reminded people of their past enslavement and began to dress in new ways, creating new styles of dress to show off their growing freedom and economic power.<sup>332</sup>

The *kanga* is a component of what Boswell calls the ‘creolized heritage’ of the Zanzibari women.<sup>333</sup> Ingram’s account, from the early twentieth century, described how Swahili women often wore a *kanga*, a cloth fastened above the breast, with another worn over the head when they were not working – a description which reveals that such women did work in public.<sup>334</sup> The modern *kanga*, has received much academic attention as a type of women’s cloth whose use and design was influenced by women’s desire for self-expression and an expanding preference for cotton fabrics as a symbol of social status and consumption.<sup>335</sup> That emphasis on social mobility and the *kanga* in twentieth-century Zanzibar is important – but the *kanga* in its current form was not yet common in the late nineteenth century, and twentieth-century sartorial culture represented significant change from the 1880s and 1890s. It should not obscure the premium placed on seclusion, on the maintenance of social difference on the elaborate and expensive clothing styles associated with these, which are the background to the late nineteenth-century transactions analysed here.

Fashions changed rapidly. Merchants faced challenges in providing appropriate clothes for the market because of fluctuating demand. Women sometimes refused to buy some kinds of clothing because the material, fabric, style or quality had fallen out of fashion. As Machado

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<sup>328</sup> David Parkin, ‘Textiles as commodity, dress as text: Swahili Kanga and women’s statement’ in Ruth Barnes, *Textiles in Indian Ocean Societies* (London: Routledge Curzon, 2005), p.45.

<sup>329</sup> Laura Fair. *Pastimes and Politics*, p.67.

<sup>330</sup> Laura Fair. *Pastimes and Politics*, p.68.

<sup>331</sup> Ingrams, *Zanzibar: Its History and its People*, p.309.

<sup>332</sup> Laura Fair. *Pastimes and Politics*, p.65.

<sup>333</sup> Rosabelle Boswell, ‘Say What You Like: Dress, Identity and Heritage in Zanzibar.’ *International journal of heritage studies: IJHS* 12, no. 5 (2006), pp. 440–457.

<sup>334</sup> Ingrams, *Zanzibar: Its History and its People*, p.309.

<sup>335</sup> David Parkin, *Textiles as commodity, dress as text*, p.45.



argued ‘demand was shaped by the local particularities of consumer taste’.<sup>336</sup> Some traders had agents in different towns in East Africa and they contacted them to notify with fashion and clothing updates.<sup>337</sup> These different clothing demands reflected the social status of women, and what the appropriate style to be worn at home and in public.

Women in the late nineteenth century Zanzibar, then, were active consumers, whose changing preferences were part of a very active commercial culture. While the immediate purpose of their lending and borrowing in the registers is not recorded, we should see their lending and borrowing in the context of this active culture of consumption, where status and dress and seclusion were all linked together. As seen above, some Omani women distinguished themselves by choosing kinds of textile and dress that reflected their social status, especially in the nineteenth century. Also, the varied types of jewelry they wore were elaborate and costly – while perhaps other groups of women in society might borrow money for essential purposes. By late nineteenth century, clothing and fashions were changing, and women were part of a consumer culture in which status and clothing were linked. Both, rich and poor, would have needed money to ‘dress up’. Moreover, slaves were able to expand the clothing types to improve their social status in contrast to the limitations in the nineteenth century.

### **Economic role of women in Zanzibar in the nineteenth century**

#### **Women as borrowers:**

Women appear as debtors in the transaction sample. The table below illustrates the numbers, with women categorized by their *nisba*. The largest groups of debtors were Arab, followed by Swahili and freed slave women.

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<sup>336</sup> Machado, ‘Awash in a Sea of Cloth: Gujarat, Africa, and the Western Indian Ocean, 1300–1800’, pp.170-171.

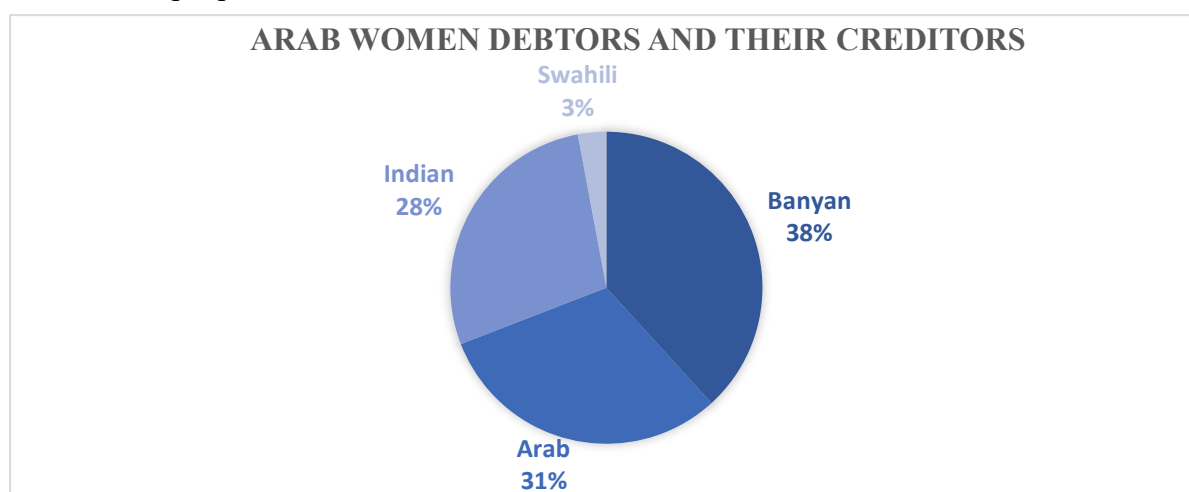
<sup>337</sup> Machado, ‘Awash in a Sea of Cloth: Gujarat, Africa, and the Western Indian Ocean, 1300–1800’, pp.170-171.

Women debtors by <i>nisba</i>	The number of transactions
Arab	71
Swahili	15
Freed slave	12
Slave	8
‘Englishwoman’	7
Al Balushi	2
Al Ajmi	2

**Table (1) the numbers of transactions included women as borrowers.**

#### **Arab women debtors:**

The largest single group of women borrowers were Omani Arabs: there were seventy-one in the sample, of the total of one hundred and seventeen women borrowers. Arab women debtors usually borrowed from Banyans, Indians and other Arabs as shown in the pie graph. From the sample, there were twenty-six transactions with Arab women as debtors to Banyans creditors; twenty-one transactions by Arab women as debtors to Arab creditors; nineteen transactions by Arab women as debtors to Indian Muslim creditors. There were two cases of Arab women as debtors to Swahili creditors – upturning the usual direction of loans, which was from higher to lower status people.



**Chart (1) Arab women debtors and their moneylenders.**

Arab women debtors usually borrowed through *khyar* sale and rent. The chart below points out the number of transactions of Arab women debtors and the nature of deeds.

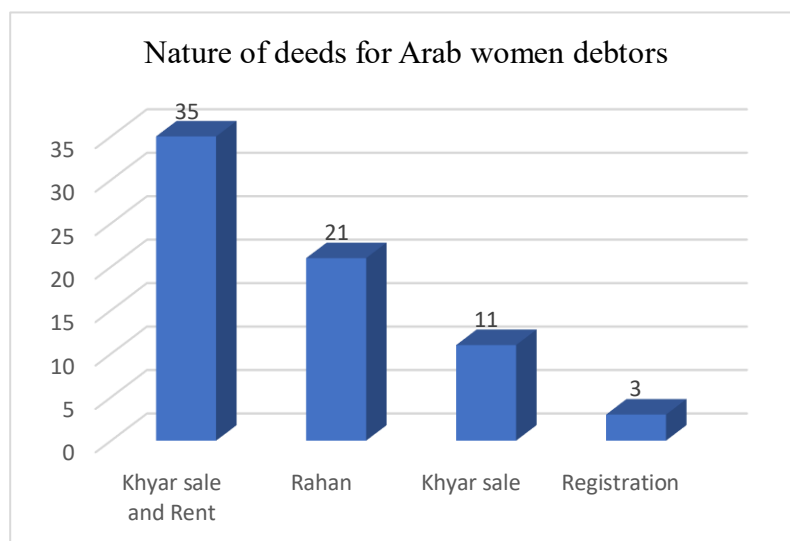


Chart (2) type of property for Arab women debtors.

Arab women who participated as borrowers were from different *nisba*, but the most frequent *nisbas* were Al Barwani, Al Busaidi, Al Harthi, Al Manthri and Al Kharousi. Women of other Arab *nisbas* did not appear in more than one transaction in each case.

From the data, there were some notable examples of individual Arab women who borrowed large amounts of money. Jukha bint Sayyid Humood bin Ahmed Al Busaidi borrowed (14,538) rupees from Khondas Ranji Al Banyani registered on 9<sup>th</sup> December 1885. She promised to return the money in three years and sold her house in Malindi Zanzibar by *khyar* sale.

A second example is for a woman who had three transactions registered between 15<sup>th</sup> and 18<sup>th</sup> October 1886, though the actual transactions took place sometime earlier, and were spread over seven months. Mathla bint Hamed bin Ruzaiq Al Manthri borrowed three times from Jofal Tukersi Al Banyani. The table below shows the details of these transactions. Mathla borrowed approximately fourteen thousand and five hundred rupees from Jofal in total and each transaction involved different terms and properties. One transaction took place in Rajab, the seventh month, and Mathla promised to return the money in a year. However, she had already borrowed from the same moneylender two months earlier, when she borrowed more than nine thousand rupees. The transactions involved separate houses – one in Shangani and one in Fanjoni. There is no evidence as to whether Mathla repaid the previous money before she

borrowed again, and also there is no evidence for what she was doing with the money. The last transaction in which she was involved was registered at the end of 1303 and she gave her *shamba* as *rahan* to Jofal Al Banyani. The table below has the exact dates of deeds and registration as written in the transactions; however, it shows incorrect dates in the first and second cases. Perhaps she was supposed to have repaid one of those loans before it was registered; presumably, she had not repaid those loans.

No	Amount of money	Date of deeds Date of registry	Type of property	Nature of deeds	Other information
1	9,765 Rupees	24 Ramadan 1302 15 October 1886	House	<i>Khyar</i> sale and rent. (Rental amount: 1,219.5 R)	Due in 5 years
2	2,387 Rupees	29 Rajab 1302 17 October 1886	House	<i>Khyar</i> sale	Due in 1 year
3	2,441.25 Rupees	13 Qada 1303 18 October 1886	<i>Shamba</i>	<i>Rahan</i>	

**Table (2) Mathla bint Hamed Al Manthri transactions.**

#### **Swahili women debtors:**

There were fifteen transactions, in the sample, which involved Swahili women as borrowers. These women gave their *nisbas* as Al Swahili, Al Shirazi or Al Marimi. They mostly borrowed from Arabs, Banyans and Indians.

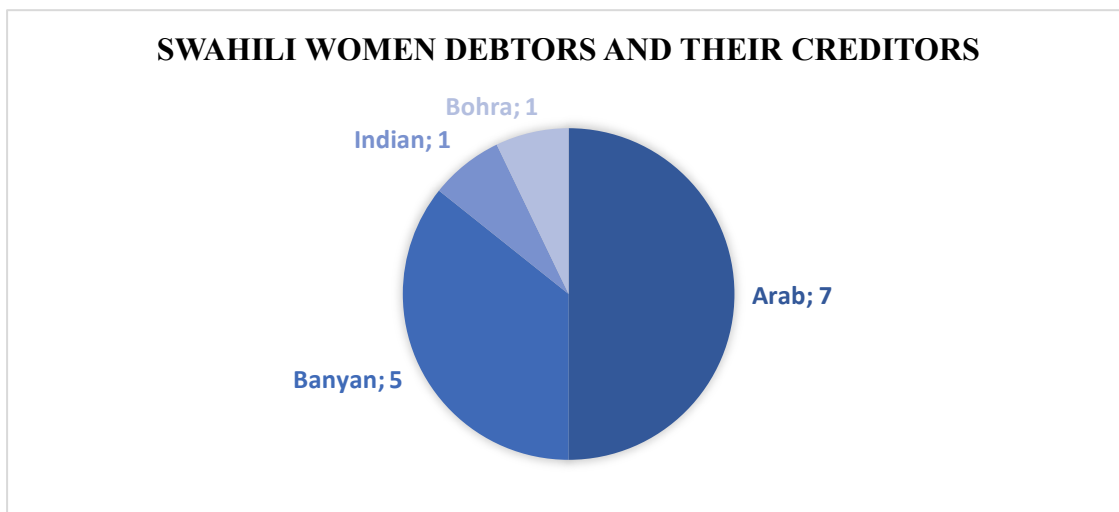


Chart (3) Swahili women debtors and their creditors.

Their borrowing was different that of Arab women debtors, since *khyar* sale and rent was the most common form of borrowing; securing the payment by *rahan* properties was the second most common form. By using *khyar* sale in securing their properties, this seems to be the same as Arab women's borrowing pattern. The chart below shows the nature of deeds in the Swahili women transactions.

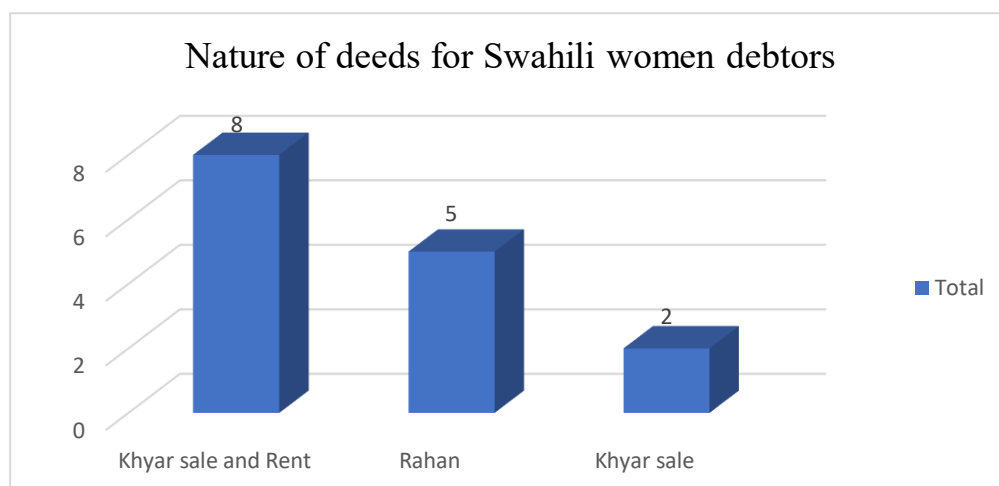


Chart (4) Nature of deeds for Swahili women debtors.

It is clear that the amount of money borrowed by Swahili women was on average much less than the amount of money borrowed by Arab women, with an average of one hundred and ninety rupees, while the average of Arab women debtors was one thousand eight hundred and eighty-one.

### Women as moneylenders

Several women played a role in lending money to others. There are sixty-three transactions involving women creditors in the sample, with thirty named individual lenders. Most of them registered one or two transactions, but one exceptional individual was registered as a moneylender in twenty-five transactions. Non-Arab women rarely appeared as creditors in the sample; there were five Indians, two Swahili, two freed slaves and two slaves.

### Arab women as creditors:

Omani Arab women usually lent to Swahili, other Arabs and freed slaves. The chart below shows the number of transactions which the creditors were Arab women and their borrowers. There were nineteen transactions for Swahili debtors, eleven for Arabs and ten freed slaves.

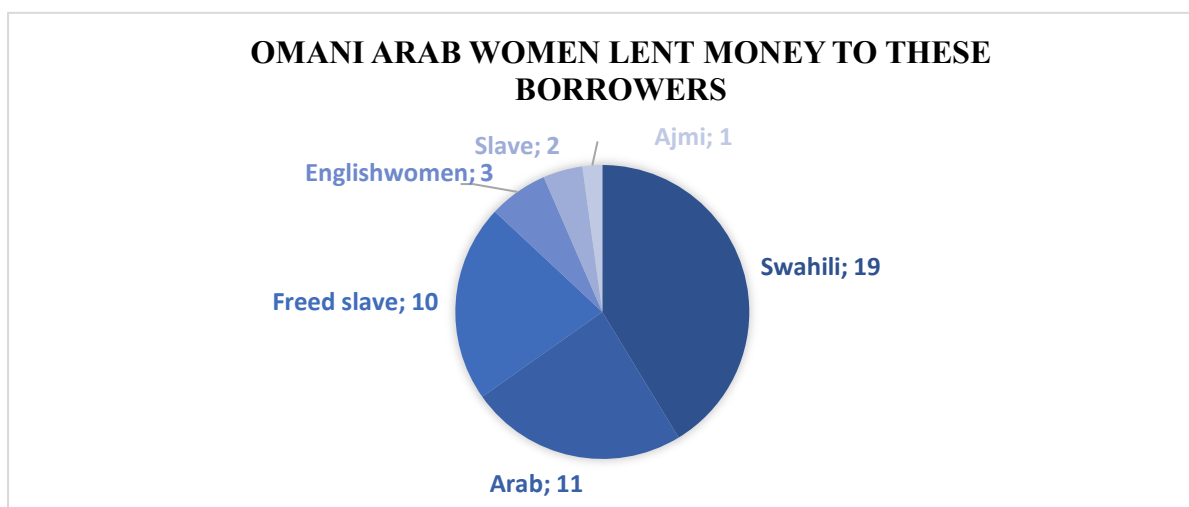


Chart (5) Omani Arab creditors and their borrowers.

Also, the transactions showed that these transactions were mostly secured by buying *shambas* with *khyar* sale type; this was the case in twenty-six transactions. There were twenty-eight transactions secured on *shambas*; six on houses and one land. The charts (6) and (7) detailed the number of transactions using the type of properties and nature of deeds. The common nature

of deeds was *khyar* sale and rent. Women rarely lent against *rahan* which is a different pattern to that of male lenders.

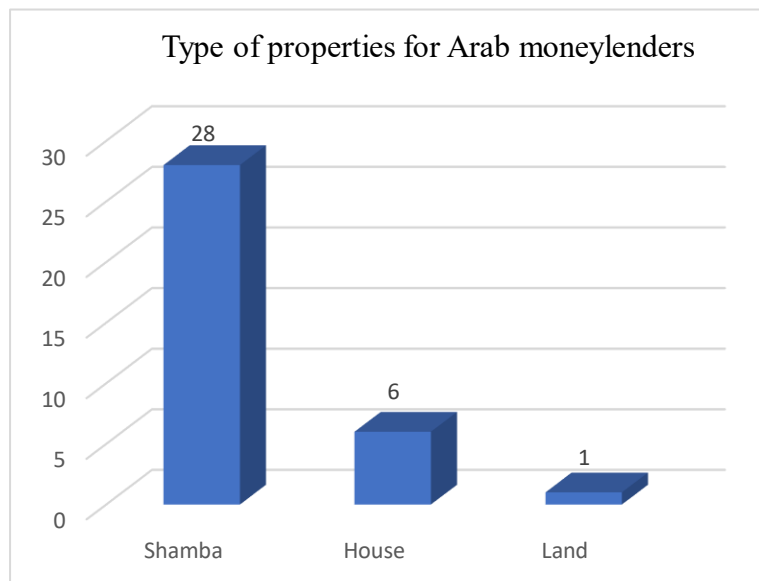


Chart (6) Type of properties for Arab moneylenders

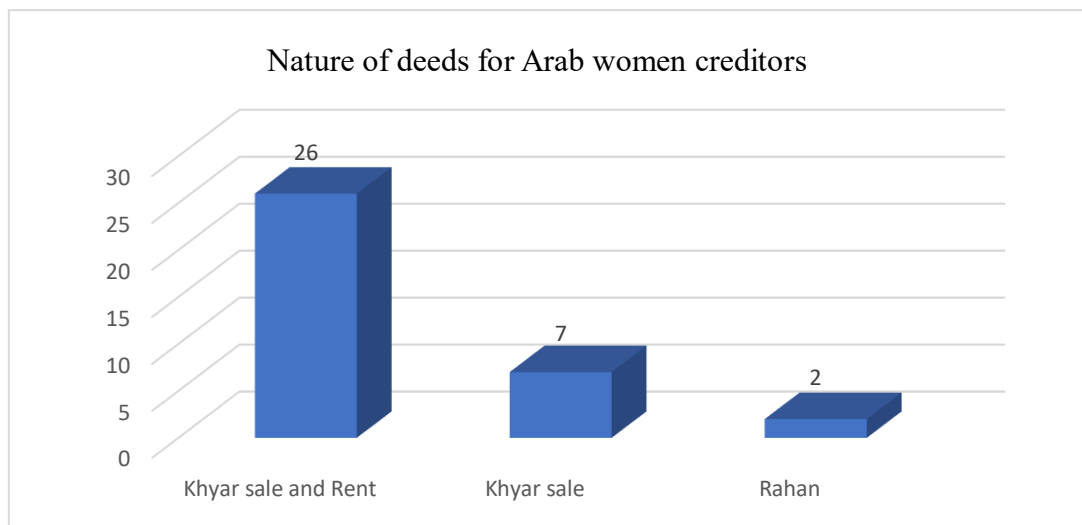


Chart (7) Nature of deeds for Arab women creditors.

The average amount lent by Arab women creditors was three hundred and forty-two rupees. While this is less than the average of loans by men, women participated in the lending process. This raises some questions such as what sort of business these women had to enable them to lend money to others and how they benefited from lending: the preference for *khyar* sale and

rent suggests that these women lenders were mostly looking for an income from lending: these arrangements allowed them to become landlords, in most cases charging small farmers rent on their land they cultivated.

The most common repeated *nisba* in the Arab women creditors was Al Marhubi family- but only because of the activity of one woman. Muza bint Said bin Salim Al Marhubi, who was involved in twenty-five registered transactions as a moneylender, between October 1896 and April 1897. Muza lent approximately two thousand rupees in less than six months and with an average loan of seventy-eight rupees. She lent largely to Swahili and freed slaves and slaves, which explains the small sums involved. She also preferred to secure the payment by *khyar* sale type and rented properties for all the transactions; most of the transactions - twenty-one - of them involved *shambas*. Notably, freed slave debtors who borrowed money from Muza Al Marhubi, were all identified through their previous Arab masters, which might reflect a reliance on the trust and *hashima* of these masters as the basis of the transactions.

As discussed above that Muza Al Marhubi preferred to secure the payment with *khyar* sale and rent, it can be seen from the sample that there were eighteen transactions out of twenty-five, the due date was within six months: whereas her other transactions' due date between one or two years. The rental on these loans was equivalent to an interest rate between 20 % to 25%. Two examples of her lending transactions show different interest rate and due date of returning money. Khamis Matwana Al Marimi borrowed 21.7 rupees from Muza Al Marhubi on 10<sup>th</sup> December 1896. He sold his *shamba* with *khyar* and promised to return the money in six months. He rented back his *shamba* with 5.42 rupees during this time, equivalent to an interest rate would of 24% - or 50% on an annual basis. The second example, Ali bin Bashir Al Swahili borrowed 65.1 rupees from Muza Al Marhubi on 13 February 1897. He sold his *shamba* with *khyar* and rented it back with 8.68 rupees; and he promised to return the money in one year. The interest rate would be 13%. These two cases show the variations in the coast of lending discussed in the previous chapter.

This raises a number of questions: why were the majority of her borrowers either Swahili or freed slaves? Why were the amounts involved so small? Bishara has seen women's financial transactions as somehow dependent on men, as noted above.<sup>338</sup> But the example of Muza may suggest something different.

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<sup>338</sup> Bishara, A Sea of Debt: Histories of Commerce and Obligation in the Indian Ocean, c. 1850–1940, pp. 186–187.



Muza Al Marhubi wrote a will that was registered by the court, in 1896, when she was also involved in lending money. Based on her will, she seems to have been wealthy – she bequeathed almost a thousand rupees to various people, partly for members of her family and partly for someone who would undertake the hajj for her. Her will also provided for the costs of her funeral and condolences. Muza seems to have had neither a living husband nor any children, and it is not clear whether she was unmarried, widowed or divorced. She was old enough to have nieces and nephews to whom she left some of her property. She created a *waqf* from one of her *shambas*, located in Mahjoni, for which she made her two brothers (Abdullah and Mohamed bin Said bin Salim Al Marhubi) and two male cousins' trustees (Said and Saif bin Mohamed bin Abdullah Al Marhubi) trustee. Her brother Mohamed was the witness for her will. This case shows us an image of Muza – a woman from a wealthy family, whether unmarried, widowed or divorced, with close continuing ties to her family. She may very well fit Burton's description of a certain group of wealthy Omani women: 'Many widows refused to change their condition, and apply themselves to money-taking by commerce, plantations, or slave-dealing.'<sup>339</sup>

### **Houses, *shambas* and lands sales by women:**

Women were also involved in some outright sales, and purchases, of property - though, as with men, this represented a small proportion of total volume of transactions. This type of sale was different from the *khyar* sale. It was written in the transaction register as *bai- al qate' wa Al asal* which means absolute sale. In the sample, there are thirty-six documents and transactions, including sales of houses, farms and lands by women who participated as sellers and buyers. By comparison, there were one hundred and thirty-three transactions with men as sellers and one hundred and thirty-seven as buyers. Some of these properties belonged to the sellers by inheritance from relatives, or they were bought previously from someone else, or some men gave them to their wives.

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<sup>339</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.394.

	Men	Women
<b>Sellers</b>	133 transactions	20 transactions
<b>Buyers</b>	137 transactions	16 transactions
<b>Sum of money as sellers</b>	321,519.7 Rupees	21,167.62 Rupees
<b>Sum of money as buyers</b>	266,665.7 Rupees	76,021.61 Rupees
<b>Average of sellers</b>	2,435.75	1,058.38
<b>Average of buyers</b>	1,960.77	4,751.35

**Table (3) a comparison between men and women in buying and selling properties in Zanzibar.**

#### **Women as sellers:**

There are twenty transactions involving women as sellers of properties in the sample. Of the sellers, eleven were Arab women, three slaves, three freed slaves and two were Swahili women. Chart (8) shows the numbers of women identified by their *nisba*. The property that women usually sold was houses, which appeared in eleven transactions. There were also four *shambas* and four plots of land.

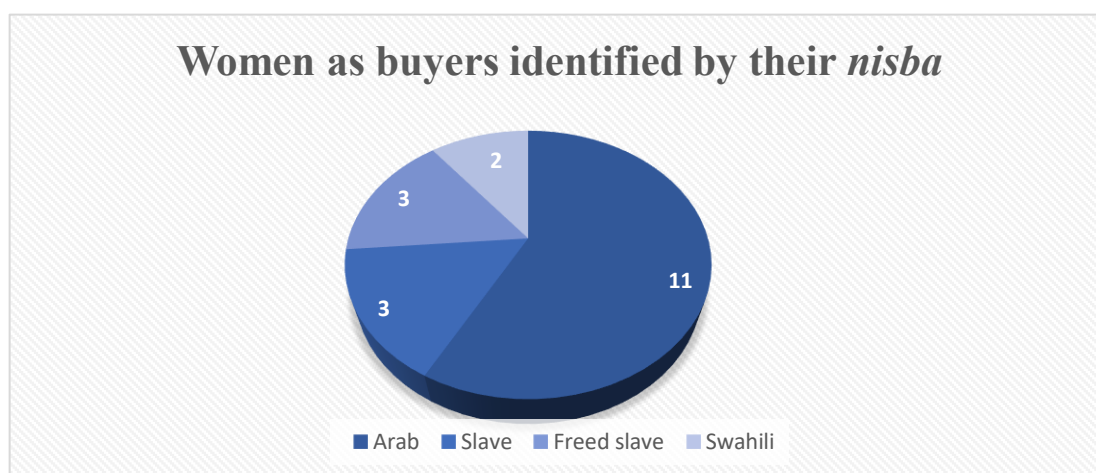


Chart (8) women buyers identified by their *nisba*.

There were two examples of women sellers who sold their houses very cheaply. On 25 May 1893 Nora bint Khamis Al Qarni sold her house for forty-five rupees to Nassib bin Bakhit Al Fagi. The second example involved Aysha bint Juma bin Khamis, a slave of Sulaiman bin Abdullah Al Marhubi, sold her house for thirty-two rupees to Mabrok bin Laila Al Marimi on July 4, 1893. The first case is between two people whose *nisbas* indicate Arab, and the second case is a deed between a slave and Swahili identified also by their *nisba*. Both cases involved selling houses for a small amount of money. There are no clear patterns of selling properties between Arabs and non-Arabs in the sample.

### **Women as buyers:**

There are sixteen transactions that involved women as property buyers. Nine of the women were Arabs, two were freed slaves, two slaves, and one Indian woman. In two cases, the names of women buyers, were given with no *nisba*. From the sample, women bought both houses, which appeared in nine transactions, and *shambas* in seven transactions.

Two notable buyers were daughters of Sayyid Barghash: Sayyida Nonoa bint Sayyid Barghash bin Said Al Busaid, who has three transactions registered in the sample, and her sister Sayyida Alya bint Sayyid Barghash who has one transaction. They were among the five children from Barghash's marriage to Sayyida Moza bint Hamed bin Salim Al Busaidi, which produced five children; Sayyid Khalid, Sayyid Saif, Sayyida Sharifa, Sayyida Alya and Sayyida Nonoa.<sup>340</sup> From the mid to the end of Shawal 1310 (1893), Sayyida Nonoa bought two *shambas* and a house in different places in Zanzibar, and she paid approximately 49,476 rupees to three sellers.

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<sup>340</sup> Al Ghalia Salim Al Mughairi, 'Zanzibar during the reign of Sultan Barghash bin Said Al Busaidi 1870-1888', *International Journal of Humanities and Education Research*, 4, 2, (2022), p.6.

Sellers	Amount of money	Date of deeds	Date of registry	Property
Sayyid Darwish bin Mohamed bin Salim	26,691 Rupees	14 Shawal 1310	3 May 1893	<i>Shamba</i> and 46 slaves
Sulaiman bin Hamed Al Busaidi	14,105 Rupees	14 Shawal 1310	4 May 1893	House
Salha bint Saif Al Hinawi	8,680 Rupees	27 Shawal 1310	13 June 1893	<i>Shamba</i> and 19 slaves

**Tabel (4) Sayyida Nonoa bint Sayyid Barghash Al Busaid transactions as an example of women buyers.**

Sayyida Alya bint Sayyid Barghash bought a house from Bahja bint Said, a freed slave of Sayyid Barghash, for a much smaller amount - four hundred and thirty-four rupees. The scale and timing of these transactions is striking – coming just a few years before the legal end to slavery in Zanzibar, in 1897 – but there is no further evidence as to why these women bought these slaves and *shambas* at this point.

## Conclusion

Women were active participants in Zanzibar's commercial economy in the late nineteenth century. But the nature of their participation was varied, constrained as it was by ideas of status and concerns over honour. Some women laboured in public - in handicrafts, agriculture, and water carriers. Others, with more capital, were involved in caravan trade and business. In Zanzibar's economy of debt, women participated as moneylenders and as borrowers, in ways defined by social status, as Islamic law established women's responsibilities as property owners and heirs.<sup>341</sup> High-class women rarely appeared in public; seclusion was the mark of these high-status women, but they did business, taking income from rental properties. High-status

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<sup>341</sup> Elke Stockreiter. *Islamic Law, Gender and Social Change in Post-Abolition Zanzibar*. (New York: Cambridge University Press; 2015), pp. 139-140.

divorced and widowed women may have been able to lend – and to borrow – to sustain both their seclusion and their access to the clothes and other imported items that status entailed. The detailed descriptions available of clothes and jewellery of women in nineteenth-century Zanzibar show that these were significant and obvious sign of social rank, linked to ethnic origin and status. Although we have no direct evidence of what credit was used for; the importance of clothes and jewellery and their link to status may suggest women (like men) borrowed to maintain or improve their status.

In this chapter, we see how women were active as borrowers and lenders and have suggested that their motives in the context of a rapidly-changing society in which consumer goods – especially clothing and jewellery – were key to women's ability to maintain or improve their status. This was both an opportunity – women, including slaves and former slaves, could 'dress up' as Fair points out to improve their status, but needed money to do so; high-status women needed money to dress in the way that people expected and also wanted to keep secluded.<sup>342</sup> Dressing up was a sign of social status, but in the nineteenth century, seclusion was also a sign of status; the ideal was to be able to afford expensive clothes and jewellery without having to appear in public. Women who could not afford seclusion might instead aim to wear clothes and jewellery that asserted status. The material we have suggests that borrowing and lending by women were strategies for doing this.

Omani women borrowed more than Swahili and slaves according to the sample. They borrowed from other Omani Arabs, Banyans and Indian Muslims and they usually preferred to secure their properties by *khyar* sale and rent. Moneylending was a way to earn an income, as seen above in the case of Muza Al Marhubi. This would allow her to afford the lifestyle appropriate to her status, without having to work or appear in public. Women were active in lending and borrowing money in Zanzibar as well as buying and selling properties. Two notable examples of buyers were daughters of Sayyid Barghash: Sayyida Nonoa bint Sayyid Barghash bin Said Al Busaid, who has three transactions registered in the sample, and her sister Sayyida Alya bint Sayyid Barghash who has one transaction. This explains that women from different social status participated in the credit and debt business.

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<sup>342</sup> Laura Fair. *Pastimes and Politics*, pp.70-71.



Picture (3) Aziza

Reference (Charles Guillain, Documents sur l'histoire, la géographie et le commerce de l'Afrique orientale. Album, (recueillis et rédigés 1856-1857).

## Chapter five:

### Properties in Zanzibar: Owners and investors.

Using a sample of transactions, this chapter will analyse the kinds of property involved as security in these transactions. This will provide insight into residence patterns as well as some business relationships: did Omanis occupy distinct areas or reside with other communities? It will compare some descriptive accounts of residence patterns in the mid-nineteenth century with the evidence from the transactions in the 1880s and 1890s to see if locations where Omanis lived during the mid-nineteenth century, remained consistent to the end of the century. This analysis is not straightforward, as there are challenges around the writing of place names, and their continuity. As a result, identifying locations is not always easy.

### Movable collateral:

The great majority of transactions in the register involved real estate: agricultural land – *shambas* – and residential buildings. But here were some other items used as collateral for loans, such as boats, daggers and weapons, and livestock. Boats were significant symbols of Indian Ocean maritime culture, and were the most common form of movable collateral in the sample. Maritime culture in the Indian Ocean is very rich, and there were multiple types of boats in use, with the names for these being shared widely – though also showing some local variations. Some were built on the East African coast; others in the Gulf; some were built by Indians but included Arabian designs.<sup>343</sup> Dionisius Agius describes some of these type of boats, such as *baghla*, *ghanga*, *sanbook*, *mashuwwa*, and others.<sup>344</sup> These types of boats all featured in the sample of transactions as collateral. According to Agius:

the *baghla* (pl. *bghala*) was the largest type; it had a low bow and high unswept quarterdeck, rigged with two or three masts, with a weight up to 500 tons and a length of 150 feet... The other large trading vessel, the *ghanja* (pl. *ghanjat*) was distinguished

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<sup>343</sup> Abdul Sheriff, *Dhow Cultures of the Indian Ocean: Cosmopolitanism, Commerce and Islam*. (C. Hurst, 2009), pp.79-93.

<sup>344</sup> Dionisius Agius, *Seafaring in the Arabian Gulf and Oman: the people of the dhow*. (Abingdon, Oxon: Routledge; 2005), p.15. From the names of the type of boats involved, these were largely vessels that would have been used for the seasonal trade along the coast, to assemble goods in Zanzibar that would then be taken by the larger ships for export to the Gulf or India.

by a square galleon-shape stern with a high poop, some 70- to 100 feet long with a cargo weight of between 70 and 200 tons.<sup>345</sup>

Agius describes the *mashuwwa* as a smaller boat, “open-ended, about 24 feet long and 9 feet wide. The name also refers generically to any small boat or lifeboat in the Northern Arabian Gulf.”<sup>346</sup> The *sanbuq*, the design of which varied in different regions, was larger than a *mashuwwa*, but smaller than a *baghla*; like the *baghla*, it could be used for longer oceanic journeys: in Agius’ description “the larger type as long as 70 feet, the main features being its low, curved stem-head is said to make the vessel more hydro-dynamic.” Until the 1950s, the *sanbuq* was one of the most common fishing and pearling dhows ever built in the Gulf.<sup>347</sup> In Abdul Sheriff’s account “the *sanbook* is a small roughly built dhow of five to 15 tons with a square stern but without any stern decorations, and the stem-head is a simple pointed extension of the stem-post.”<sup>348</sup>

Prins in his book *Sailing from Lamu*, also compared between types of ships and the use of each one:

the *mashua*, *mashuwwa*, represents the same main type of ship design. It is on the whole nothing but a smaller edition of the *jahazi* lacking both in hull and rigging in a few constructional details those items that are necessary in the sturdier sea-going ships... a sea-going vessel of the type is styled a *jahazi*, whereas a vessel intended for interinsular work only is called a *mashua*... any square ship over 30 tons is a *jahazi*, whereas small fry under 10 tons may be assumed to be ‘always’ *mashua*.<sup>349</sup>

Abdul Sheriff described *mashwa* in similar terms

the *mashuwa* was a large fishing boat found all around the western Indian Ocean, built after the design of the *sanbuk*, but the name seems to be of south Indian origin... In Zanzibar waters the *mashuwa* were also employed for the transport of coral rag and firewood.<sup>350</sup>

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<sup>345</sup> Agius, *Seafaring in the Arabian Gulf and Oman: the people of the dhow*, p.15.

<sup>346</sup> Agius, *Seafaring in the Arabian Gulf and Oman: the people of the dhow*, p.25.

<sup>347</sup> Agius, *Seafaring in the Arabian Gulf and Oman: the people of the dhow*, p.17.

<sup>348</sup> Abdul Sheriff, *Dhow Cultures of the Indian Ocean*, p.95.

<sup>349</sup> A.H.J Prins, *Sailing from Lamu: a Study of Maritime Culture in Islamic East Africa*. (Van Gorcum; 1965), pp.75-78.

<sup>350</sup> Abdul Sheriff, *Dhow Cultures of the Indian Ocean*, p.96.



In the overall sample of one thousand transactions, there are twenty-five transactions in which boats were used to secure loan. There are several descriptions using Arabic words to describe the boat, some of them ‘*khashabah*’ or ‘*bukhar*’. Some of the transactions – in the sample – specified the type of boat when they wrote the deeds, but the others did not. For example, on 24 Rajab 1310, Humaid bin Ali bought a boat (*ghanja*) for seven hundred and eighty-seven rupees from Salim bin Abdullah Al Khumairi. He did not pay immediately but wrote a deed that he would pay on the 14<sup>th</sup> of Ramadan and gave Salim this *ghanja* as *rahan* until he paid. It appears to be a use of the *rahan* arrangement to make an advance purchase – in effect, the owner of the boat has agreed to sell it on a certain date. As Agius described a *ghanja* as:

the other large trading vessel, the *ghanja* (pl. *ghanjat*) was distinguished by a square galleon-shape stern with a high poop, some 70 to 100 feet long with a cargo weight of between 70 and 200 tons.<sup>351</sup>

In addition, Agius argued that “in terms of hull design, the *baghla* and *ghanja* were heavy and slow sailing.”<sup>352</sup>

Eight of these transactions, which secured boats, involved the same creditor, an Indian trader known as Malwa bin Dosa Al Hindi. Table (1) below presents the details of the deeds. These transactions involved small loans and short duration, and all the deeds involved securing the loans by *rahan*. The types of boats are either *sanbook* or *mashooh* – that is, *mashuwwa*. It seems that these transactions were all registered within the same five months, and Malwa lent approximately nine hundred and ten rupees. These transactions were recorded specifically as *rahan maqbudh*, which implies that the creditor had use of the property for the duration of the loan. By looking at the debtors’ *nisbas*, most of them appear to have been Omani Arabs and given the kinds of boat involved it seems likely that they owned boats for business purposes between Oman and Zanzibar, or along the coast around Zanzibar.

These transactions were registered between April and July and the deeds lasted at least five months until the borrower returned the money. The timing is significant. According to Agius:

the English term ‘monsoon’ stands for classical Arabic *mwasim*, and the word is applied route. The north-east and south-west monsoons divided the year into two halves, following the Indian Ocean solar calendar of Persian origin: from about May to

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<sup>351</sup> Dionisius Agius, *Seafaring in the Arabian Gulf and Oman: the people of the dhow*, p.15.

<sup>352</sup> Dionisius Agius, *Seafaring in the Arabian Gulf and Oman: the people of the dhow*, p.16.

September is when the south-west monsoon sets in and sailing is in an eastward direction and from about October to April is the north-east monsoon, sailing in the opposite direction, with the light winds and fine weather associated with high pressure...From June to August the winds are so strong that no ships can sail on the ports on the west and east coasts of India.<sup>353</sup>

So, it seems likely that in these cases the lender would have used these boats during the monsoon season, benefitting from the trading business during this time.

Debtor's name	Amount of money	Date of deed/ Date of registration	Type of collateral	Nature of deed	The duration to repayment
Ali bin Musabbah Al Dairi	100 rupees	18 Shawal 1313 30 April 1896	Boat ( <i>Sanbok</i> )	<i>Rahan</i>	Due in 7 months
Nasser bin Hussain Al Farsi	200 rupees	19 Shawal 1313 30 April 1896	Boat ( <i>mashuwwah</i> )	<i>Rahan</i>	-
Ali bin Abdullah Al Balushi	70 rupees	27 Ramadan 1313 30 April 1896	Boat ( <i>mashuwwah</i> )	<i>Rahan</i>	Due in 1 year
Batti bin Dageez Al Shidi	70 rupees	09 Al Qada 1313 11 May 1896	Boat ( <i>mashuwwah</i> )	<i>Rahan</i>	Due in 10 months
Saleh bin Ali Al Dawhani	30 rupees	14 Al Qada 1313 31 July 1896	Boat ( <i>Sanbok</i> )	<i>Rahan</i>	Due in 6 months
Salim bin Gharib Al Bakari	40 rupees	25 Muharram 1314 31 July 1896	Boat ( <i>mashuwwah</i> )	<i>Rahan</i>	Due in 5 months
Sulaiman bin Ali Al Shiadi	110 rupees	20 Al Qada 1313 31 July 1896	Boat ( <i>mashuwwah</i> )	<i>Rahan</i>	Due in 10 months
Batti bin Daghir Al Shidi	130 rupees	24 Al Qada 1313 31 July 1896	Boat ( <i>mashuwwah</i> )	<i>Rahan</i>	Due in 6 months
Abdullah bin Said Al Hamadani	160 rupees	24 Muharram 1314 31 July 1896	Boat ( <i>mashuwwah</i> )	<i>Rahan</i>	Due in 5 months

**Table (1): Transactions of Malwa bin Dosa Al Hindi**

<sup>353</sup> Dionisius Agius, *Seafaring in the Arabian Gulf and Oman: the people of the dhow*, p. 193.

There were two examples in the sample of much larger loans that were secured against boats. Mohamed bin Salim bin Abdullah Al Harthi borrowed 1,180 rupees from Ghulam Hussain bin Ali bin Nasser Al Hindi on 30 April 1896. He gave his boat as *rahan* for seven months and he described the boat as *bukhar* in the deed, without any further information as to what type of boat it was. The second example, came in a transaction registered on 22 March 1897, when Ahmed bin Issa Al Mahri borrowed 2,929.5 rupees from Ali bin Salim Al Marzoqi. He gave his boat, known as *Fateh Al khair*, as collateral. The boat was described in the transaction as *khashbah*, and the deed specified that it could not be used by the borrower until he returned the money in five years.

There are also some cases where the debtors' secured loans with both real estate and a boat. On 29 May 1896, Hajj bin Muqam, who identified himself in the register as a slave, borrowed eighty-five rupees from Juma bin Kau Al Hindi. He secured this by a *rahan* of his *shamba*, and a boat for four months. Sain bin Naji bin Omar Al Kasadi borrowed 1,660 rupees from Abbas bin Abdullah Al Snasiri. He secured this payment by *rahan* of a house and two boats with no specified return date.

On 8 April 1897, Salim bin Abdullah bin Mohamed Al Marhubi borrowed 7,595 rupees from Al Shaikh Amer bin Mohamed bin Salam Al Barwani. He secured a house, a *shamba*, and a boat by *khyar* sale and rent for four years. He rented these properties back for 607 rupees annually, so he would pay in four years approximately 2,430 rupees. While it is impossible to know the precise motives of those involved, the dates of all these transactions allow an informed guess: all cluster at the times of the south-west monsoon. Sometimes they may have been driven by the lender's need for boats; sometimes, perhaps – as with the Salim bin Abdullah's *khyar* sale - the borrower may have needed to raise capital - perhaps to stock their boat for trading mission to the Gulf or India.

There are a few examples of other kind of collateral in the sample, in which people secured their deeds with items such as daggers or other weapons. On 30 April 1896, Mohamed bin Salim Al 'Amri borrowed 651 rupees from Issa bin Oboud Al Shehri. He secured this transaction through *rahan* of three silver daggers and three iron guns and promised Issa that he would pay forty-three rupees monthly, until the deb was repaid. Another example of a loan secured with weapons was between two Indians: on 10 March 1897, Abdulrahman bin

Mohamed Al Hindi borrowed one hundred forty-five rupees from Khalfan bin Lalji Al Hindi and gave him his sabre (*khanjar*) as *rahan* for two months.

Some people also borrowed money and secured the loans with cattle or livestock. On 30 September 1896, Abdulrab bin Mohamed bin Sulaiman Al Qadi borrowed 720 rupees from Rustum bin Nirsi Al Banyani. He gave him five cattle as *rahan* and he promised to return the money in one year. Another example was between Abdullah bin Mohamed bin Sulaiman Al Maghrbi who borrowed 350 rupees from Rashid bin Qateeb Al Maghrbi on 19 March 1897. He gave him eight cows as *rahan* and promised to return the money in one year. The jurisprudence accounts – *fiqh* sources – have different opinions related to the *rahan* of the livestock. Some scholars do not permit mortgaging animals, while others permit mortgaging with the creditor taking care of and benefiting from the milk, for example, as much as they paid for their food and care.<sup>354</sup>

### **Properties in the secondary literature:**

Having lands and properties in Zanzibar in the nineteenth century could enable a process that turned property into credit. That property was unevenly distributed because of the nineteenth century process of settlement that left much land in the hands of Omanis. This meant that access to credit was also unevenly distributed. The area in Omani hands was also the best agricultural land. As Baumann's map shows, the valuable land on Zanzibar Island – the land that could be used for clove or coconut plantations – was on the west, near Zanzibar town.<sup>355</sup> This was almost all in Omani hands by the late nineteenth century.

This was a major change from the early nineteenth century, when Omani settlement had been more limited. Valuable land then had been limited to the area near the port; Omani settlers who cultivated rice obtained land by giving part of their annual crop to local Swahili chiefs, with only a few Omani Arabs possessing 'large-landed property'.<sup>356</sup> That changed with the rapid growth of clove cultivation, though the detail is hard to measure – even in the mid-twentieth century, John Middleton, noted that 'there was no comprehensive record documenting the

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<sup>354</sup> Ahmed Abu Al Wafa, *Ahkam Al Qanon Al Tejari*, v.2, p.475; Al- Shiqsī al-Rustāqī K ibn S, Hārithī S ibn Ḥamad. *Manhaj al-ṭālibīn wa-balāgh al-rāghibīn*. (Muscat: Saltanat Omān, Wizārat al-Turāth al-Qawmī wa-al-Thaqāfah; 1996), v.14, pp.314, 318-319; Al Kindī A ibn 'Abd A, 'Āmir 'Abd al-Mun'im., Aḥmad JAllāh, Hārithī S ibn Ḥamad. *al-Muṣannaf*. (Muscat: Saltanat 'Omān, Wizārat al-Turāth al-Qawmī wa-al-Thaqāfah; 1979), v.25, pp.169-170.

<sup>355</sup> Oscar Baumann. *Der Sansibar-Archipel*. (Duncker & Humblot; 1897), pp.2, 49.

<sup>356</sup> Cooper, *Plantation Slavery*, p.48.

precise distribution of clove plantations in Zanzibar, and the actual number of plants was also unknown'.<sup>357</sup> Obtaining specific information on the real ownership of plantations was challenging, mostly because of fragmentation and mortgaging.

During the mid-1830s, clove trees in Zanzibar started yielding a rich crop, not only in the large plantation of Sayyid Said but also for 'a large proportion of the Omani community'.<sup>358</sup> In 1835, an American observer, Ruschenberger, wrote that "cloves are found to thrive so well that almost everybody on the island is now clearing away the coconut to make way for them."<sup>359</sup> That was due to the profitability of clove at the time; Guillain noted that farmers and traders switched to cloves over rice and other grains, which led to imports of foodstuff.<sup>360</sup> In the 1840s, Zanzibar's leading Arab families became involved in plantation ownership, with some landholders preferring this investment over caravans, and some Indians also invested in *shambas*.<sup>361</sup> Some of the Sayyid's family members owned as many as 12,000 clove trees; the Sultan's prime Minister, Sayyid Sulaiman bin Hamed, was producing 5,000 to 6,000 *frasila* of cloves annually.<sup>362</sup>

It was not only the royal family members who had large properties in Zanzibar. Members of the Al Harthi became owners of 'large landed estates and numerous slaves'. Other investors in Zanzibar and Pemba were from different *nisbas*, such as Al Rwahi, Al Ryami, Al Manthri, and Al Mazrui.<sup>363</sup> According to Rigby, "The chief people are the Arab landed proprietors, who form a sort of aristocracy, possessing large plantations and numerous slaves".<sup>364</sup> Middleton discussed the shared property between Arab masters and their slaves as he said:

when cloves were introduced into Zanzibar Island in the time of Sayyid Said they were grown only by Arabs, who used slave labour for cleaning and picking. Slaves were given permission to build huts on the plantations and to grow their own food crops on plots on the land. They seem always to have been more or less free to choose the best

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<sup>357</sup> John Middleton, *Land Tenure in Zanzibar*. (London: H.M.S.O, 1961), p. 41.

<sup>358</sup> Cooper, *Plantation Slavery*, p.52.

<sup>359</sup> Cooper, *Plantation Slavery*, p.52.

<sup>360</sup> Guillain, *Documents sur l'histoire, la géographie et le commerce de l'Afrique Orientale*. (vol II, part 1), p.145.

<sup>361</sup> Cooper, *Plantation Slavery*, p.53.

<sup>362</sup> Cooper, *Plantation Slavery*, p.53.

<sup>363</sup> Cooper, *Plantation Slavery*, pp. 53-54.

<sup>364</sup> Rigby, *Report on the Zanzibar Dominions*. (Bombay: Education Society Press, 1861), p.4.

spots they could find. They would also grow food for the owner's domestic establishment. The staple was rice, and this was grown inverted into private property.<sup>365</sup>

It has been argued that by the end of the nineteenth century, the mortgage system and debt procedure led to the transfer of ownership of lands and farms to Indians due to the Arabs' inability to repay their debt. As noted, Zanzibar's economy relied on cloves and the slave trade, but by abolishing slavery, the local economy suffered due to accumulated debts.<sup>366</sup> Most Arab planters took on loan debt from Indians, often failing to repay.<sup>367</sup> This financial dependency made many Arab landowners dependent on Indians. The literature suggests that Arabs got into debt and Indians became owners of their lands. However, the analysis here suggests that many indebted Arabs kept ownership of their land, and that Arabs were also lenders as well as borrowers.

### **Properties with connections to Omanis *nisba* and locations:**

#### **Houses and *shambas* in the transactions**

The most commonly appearing properties in the sample were houses and *shambas*. There are challenges and difficulties in figuring out exactly where a piece of land or a house mentioned in the register was located. The place names are given, but these have multiple problems. They appear in the register in Arabic script, but this is not always used consistently. Some place names were given in the nineteenth century sources using Roman script – such as Browne's account – but these also use that script inconsistently to represent sounds in Swahili. For example, 'Shangani' may be written in several different ways in Arabic and Roman scripts. That problem is compounded because place names can be ephemeral – when Browne referred to a place as Guzzeega, he likely meant what would now be spelt 'Ngazija', a place where some people from Comoros live. But that name might be forgotten after a few years because those people moved on. Place names also overlapped – Malindi is a big area of Zanzibar town; but can also be used to describe a smaller area. They can also be multiple – there is more than one Malindi even on Zanzibar itself; some names, such as Mkunazini ('at the buffalo thorn tree') are by their nature common and can be transient. All this makes it very challenging to try to identify patterns of settlement and ownership. The table set out below given names as they

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<sup>365</sup> John Middleton, *Land Tenure in Zanzibar*. p. 41.

<sup>366</sup> Wahab, *History of Indians in Zanzibar from the 1870s to 1963*, pp.127-8.

<sup>367</sup> Wahab, *History of Indians in Zanzibar from the 1870s to 1963*, pp.127-8.

appear in Arabic in registers; a direct translation of these into Roman characters; and the likely name of this in Standard form.

The following tables present the debtors and creditors, most places, and locations for which we tried to translate the Arabic names to English and/or Swahili.

### **Discussion of houses properties:**

Debtors:

For borrowers who secured houses, there were categorized as the table shows:

<b>Debtors identified by their <i>nisba</i></b>	<b>Numbers</b>
Arab	143
Swahili	47
‘Englishman’	43
Freed slaves	36
slaves	31
Muslim Indian	2

**Tabel (2) number of debtors in the houses.**

Creditors of houses:

<b>Creditors</b>	<b>Numbers of transactions</b>
Muslim Indian	101
Arab	87
Banyan	82
Swahili	13
slaves	10
Bohra	9
Freed slaves	7
‘Englishman’	4
Khoja	1

**Tabel (3) number of creditors in transactions secured with houses.**

These two tables show that Arabs were the largest group among those who borrowed money against the security of a house, followed by Swahili. Indian Muslim creditors preferred to have houses as security, rather than *shambas*.

Nature of deeds for houses	Number of transactions
<i>Rahan</i>	149
<i>Khyar</i> sale and rent	75
Sale	70
<i>Khyar</i> sale	45
Registration	2
Rent	1

**Tabel (4) nature of deeds for transactions involving houses.**

People secured the houses as *rahan* without transferring the ownership to creditors with the expectation that they would regain use of the property after repayment. Most of the houses located in Ng'ambo, Malindi, 'Al Khatoo' and 'Al Bagh'.

#### **Discussion of *shambas* properties:**

Debtors:

For borrowers who secured *shambas*, there were categorized as the table shows:

Debtors identified by their <i>nisba</i>	Numbers
Arab	273
Swahili	88
Slaves	41
Freed slaves	38
Englishman	7
Indian	2

**Tabel (5) number of debtors in transactions involving *shambas*.**

Creditors of *shambas*

Creditors	Numbers in the transactions
Banyan	167
Arab	154
Indian	96



Englishman	8
slaves	7
Bohra	6
Freed slaves	6
Swahili	3

**Tabel (6) number of creditors in transactions involving *shambas*.**

The tables above show that *shambas* were the most common form of security in borrowing; Arabs were the largest group of debtors in transactions involving *shambas*. ‘Englishmen’ were involved in fewer transactions involving *shambas* – perhaps suggesting that this identity was more common for an urban population. Also, it shows that Banyan and Arab creditors preferred *shambas* to houses as security for loans. The register also suggests that the most common form of transaction for *shambas* was *khyar* sale and rent.

<b>Nature of transactions for <i>shambas</i></b>	<b>Number of transactions</b>
<i>Khyar</i> sale and rent	199
<i>Khyar</i> sale	126
Rahan	91
Sale	43
Registration	14
Gift	1

**Table (7) Nature of transactions for these *shambas***

The *shambas* were located in various places, but the most common repeated locations were Fuoni, Donge, Mwera and Unguja Ukuu in Zanzibar. Some transactions involved properties elsewhere: twenty-six borrowers secured loans against their *shambas* located in Pemba and ten transactions involved *shambas* located in Mombasa. The register does not reveal where the borrowers lived, but this may confirm Burton’s suggestion that some Arabs owned property in different places along the coast.

The two tables below present the locations of houses and *shambas* as written in the transactions and translate them based on Baumann maps, and maps collected from Zanzibar Commission for lands.

*Shambas* locations as written in the registers and the names in maps:

Arabic names in the registers	A direct transaction into Roman characters	The likely name of this in Standard form
زنجبار	Zanzibar	Zanzibar
كلوا/ كلوه	Kilwa	Kilwa
بيمبا	Pemba (26)	Pemba
مومباسا/ ممبسه	Mombasa (10)	Mombasa
<b>Zanzibar towns</b>		
فوني / فروني	Froni (29)	Fujoni/ Fuoni
دونجه	Donge (16)	Donge/ Dunga
مويرا	Mwaira (17)	Mwera
انجوجاكو	Unguja Kua (12)	Unguja Ukuu
كينياسيني	Kinyasini	Kinyasini
مككتوني	Mkktoni	Mkokotoni
مونجاني	Mongani	Mgahawani/ Muungoni
تانجو	Tango/ Tangor	Tanguu
شاراني	Sharani	Shakani
ماكاديني	Makadini	Kikadini
جامبو / مجامبو	Mgambo	Ngambo
مشنجاني	Michngani	Mchangani
أندجاني	Undgani/ Indigani	Ndijani
وزيني	Wazini	Uzini
ميوني	Mioni	Muyuni
شانجاني	Changani	Shangani
جومبي	Gombi	Jumbi
كوارا	Kwara	Kimara
زانجو	Zango	Zingwe
نجوه	Nijoh	Nungwi
متومبا	Mtomba	Makoba
ميبوني/ ميبوني	Mbobni/ Miboni	Mbuyuni
جنغومبا	Inghomba	Jongowe
مجوني	Mgoni	Muungoni
شونجه	Chonge	Cheju
ميشنجاني	Mishingani	Mchangani
كبويني	Kaboini	Kibokoni
كادموني/ كدونه	Kadmoni/ Kadone	Kikadini
فينجاني	Fingani	Fujoni
كامه	Kamah	Kama
شيغو	Chigo	Cheju
كيواني	Kiwani	Koaani
بوبوبو	Bububu	Bububu
ميليندي	Milindi	Malindi

House locations as written in the registers and the names in maps:

Arabic names in the registers	A direct transaction into Roman characters	The likely name of this in Standard form
زنجبار	Zanzibar	Zanzibar
عمان	Oman	Oman
بيمبا	Pemba	Pemba
مومباسا/ ممبسه	Mombasa	Mombasa
<b>Zanzibar towns</b>		
جامبو/ مجامبو	Mgambo/ Gambo (107)	Ng'ambo
ميلندي	Milindi (45)	Malindi
الخطو	Al Khato (29)	
الباغ	Al Bagh (13)	Pagani?
ككوجوني	Kkoguni	Kijugakuni
كبويني	Kaboini/ Kokoni	Kibokoni
مككتوني	Fakoktoni/ Mkktoni	Mkokotoni
زنجبار نيوتاون	Zanzibar New town	New town
فانجوني	Fangoni	Funguni
شانجاني	Changani/ Shingani	Shangani
دونجه	Fonge	Donge/ Dunga
كاجفشيني	Kagfshini	Kajifichini
ميكنيازيني	Miknyazini	Mkunazini
فنجوني	Fnjoni	Funguni
سوق المهوجو/ كسافا سوق	Suq Mohojo	Soko ya mhogo
ميبوني/ ميبوني	Mbobni/ Miboni	Mbuyuni
مويرا	Mwaira	Mwera
كوكا	Quka	Ukuu
مزيمبروني	Mazimberoni	Mzambarani
ماكواجوني	Makwagoni	Mgahawani

The selected registers show some details of the type of property and a description of the location, which might be helpful to understand the patterns of Omani residence in Zanzibar by comparing the analysis of transactions with accounts of settlement in the mid-nineteenth century from Al Mughairi and Browne. Al Mughairi's account, provides a detailed description of the buildings and properties owned by Omanis in Zanzibar, as they existed in the mid-nineteenth century – during the rule of Sayyid Said bin Sultan. Al Mughairi categorised the locations of these buildings based on their Omani *nisba*.<sup>368</sup> Al Harthi *nisba* and sub-*nisbas* had properties in Kt'ondi, Sho'ini, Shishlah, Yaho'b, and Mwera. Barwani was wealthier than others in Zanzibar. Al Muharrami *nisba*, had properties in Wilzo, and Kinyasini. Al Ghaithi is located in Mwera, whereas Al Busaid and Al Fare'i and Al Shatri were situated in Bububu. The members of the royal family, the Al Busaidi, had properties in Kizmbani and Kigichi which were the best areas and lands for plantations.<sup>369</sup> Al Mughairi also documented the *nisbas* often associated with small villages (*harat*), for example, Pa[n]gani for Al Barwani, Al Batriks for Al Muharrami, Shingani for Al Marhubi, Mubarak arabu for Al Manthri, Maknzi for Al Shatri, Malindi for Al Busaidi and Kajifichini for Al Mughairi and Al Ryiami.<sup>370</sup> Browne also described parts of Zanzibar town as it was in the 1840s in detail

N'Googa is divided into several sections, inhabited mainly by distinct classes. The name of each section denotes some peculiarity in the inhabitants or the articles of trade. A considerable portion of the town to the south is called Boo-boo-boo, from a sanguinary battle which was once fought there by two factions of the natives. The Soco-Mohogo derives its name from the fact that it is the principal place for the traffic of mohogo, or cassada root. Of the other sections, to each of which is attached some meaning indicative of its character, the most important are Melinda, Shonganee, Bunganee, Guzzeega, and Hindostan. Melinda is the northern part of the town, containing a large portion of the Sowhelian and African population and consists chiefly of huts. Shonganee is a section in the rear, inhabited by Arabs and their slaves. Bunganee is situated on the beach to the southward, and embraces the residence of the English consul, Captain Webb, Mr. Norsunhy, the store-house of the American consul, and other stone buildings of very respectable magnitude. The population is mixed, consisting of Parsees, Arabs, and Sowhelese. Guzzeega is the back part of the town to

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<sup>368</sup> Al- Mughairi, *Juhaynat Al Akhba fi Tarikh Zanjibar*, pp. 77-79.

<sup>369</sup> Al- Mughairi, *Juhaynat Al Akhba fi Tarikh Zanjibar*, pp. 77-79.

<sup>370</sup> Al- Mughairi, *Juhaynat Al Akhba fi Tarikh Zanjibar*, pp. 77-79.

the north, and is inhabited by Comoro Arabs, natives of Madagascar, Delagoans, and various classes of the poor population of Zanzibar. Hindostan is about midway between the northern and southern extremities of the town, some two or three hundred yards back from the range of buildings on the beach, and is by far the most respectable part of N'googa.<sup>371</sup>

Zanzibar town was situated nearly midway between the northern and southern points of the island and people who lived there were from the low class as Browne describes:

The lower or northern part of the town of N'Googa consists almost exclusively of huts and shanties, rudely constructed of bamboo and cocoa-nut leaves, and is occupied chiefly by the slaves and poorer classes. The southern part is occupied by wealthy Banyan, Hindoo, and Muscat merchants. Many of these merchants have acquired spending fortunes in the ivory and gum-copal trade, and in commercial transactions with agents in the East Indies.<sup>372</sup>

The selected transaction registers - which were from 1888 to 1897 - indicate that Al Busaidi debtors secured their properties in various locations. The sample for Al Busaidi debtors consists of twenty-four transactions, three of them were situated in Malindi and three in M'gambo with the others scattered in different places. Of the twenty-three Al Barwani debtors in the sample, nine had secured their properties in 'Al Bagh', which may be the, Pagani mentioned in the Al Mughairi account. Others were situated in various places.

Creditors outnumbered debtors in the case of Al Marhubi *nisba*. Seven transactions in the sample for Al Marhubi, three of them as debtors, involved property in *Al Bagh* (Pagani), one in Shingani, and the remaining three were in different places. The sample included thirteen Al Manthri debtors, three of whom pledged property located in the island of Mombasa and the remaining three in various locations including Cassava suq, Shingani and Kibokoni. None of them was found in Mubarak - Mbaraka arabu in Bauman's map – which was Al Mughairi's description of the *nisba*'s location in Zanzibar in the mid-nineteenth century.

In the sample, there were eight transactions involving the Al Shatri *nisba*, each of which was in a distinct location – none of them in Maknzi, where Al Mughairi placed this *nisba*. Al Mughairi and Al Ryiami *nisbas* were both in Kajifcheni, according to Al Mughairi's account;

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<sup>371</sup> J. Ross Browne, *Etchings of a whaling cruise, with notes of a sojourn on the island of Zanzibar. To which is appended a brief history of the whale fishery.* (New York: Harper & brothers, 1850), pp. 360-361.

<sup>372</sup> Browne, *Etchings of a whaling cruise*, pp.328, 330-331.

members of these *nisba* were involved as debtors in eleven transactions in the sample and only one of these related to a property in Kajifcheni. The others were in different places in Zanzibar and two in Pemba. Twenty-eight transactions involving Al Harthi debtors were secured by properties in various locations: three in Zanzibar without a specified location, three in *Al Bagh* (Pagani?), three in Ng'ambo, with the remaining transactions involving property in different locations.

While it is not possible to identify all the locations mentioned in the transaction register, those which can be identified do not suggest that particular Omani *nisbas* were identified with particular parts of Zanzibar town, as Al Mughairi suggested.

Some of the transactions show that Omanis in Zanzibar and others – were dealing with properties far from Zanzibar. The sample contained three transactions involving properties located in Oman, though the debtor and creditor registered them in Zanzibar. These were in different towns in Oman: Ibra Al Manzfa, Samad Al Shan, and in Al Sharqia Al Dreeze. On 13 Muharram 1296, Salim bin Issa bin Ali Al Saqri borrowed 9,548 rupees from Hinsraj, an agent of Kimdas bin Laddah Al Banyani. Salim secured this transaction by *rahan* of his *shamba* which was in Al Sharqia, Al Dreeze for six months. In fact, this transaction was registered in the court on 27 January 1887 which was eight years from the date of the actual loan. That might mean that Salim had not repaid the money to Hinsraj in eight years and the latter wanted to pursue his rights in the court.

On 6 May 1893, Salim bin Hamed bin Saleem Al Bahri sold his house in Ibra for two hundred and eighty-two rupees to Amer bin Mohamed bin Salam Al Barwani. This transaction was between two Omani Arabs living in Zanzibar, but involved the sale of a house located in Oman. It may be that Salim bin Hamed needed money to invest but did not have a property in Zanzibar yet, so he sold his house in his hometown. On 31 December Nasser bin Hamid Al Gahdami borrowed one hundred rupees from Hamed bin Shwaimas, who identified himself as a slave. Nasser promised to return the money in one year and he gave his *shamba* in Oman, Samad Al Shan, as *rahan* to Hamed. There are several notable things about this transaction: it is a reminder that the Omani community in Zanzibar were not all wealthy or well-connected – since it involves an Omani borrowing a small amount from a slave. It shows that the lender was confident enough to lend money against property that was far away – reminding us of Bishara's argument about the power of these legal forms. It also raises a question, which cannot be answered – of what use would the *rahan* of the house be to the lender? These three examples

show that there were Omanis in Zanzibar who used property in Oman, as well as in Zanzibar, to raise capital; it is striking that all three places involved are in the interior of Oman, which suggests that the lenders must have had some knowledge of Oman.

Two other properties mentioned in transactions were situated in Mombasa in a location known as Rustaq. Since there is a town in Oman known as Rustaq, it may be that Omanis gave this name (which is not recognizable as one of the areas of Mombasa named by other authors). In July 1887, Mohamed bin Khamis bin Salim Al Makhashimi sold his plot of land in Rustaq for seven hundred and five rupees to Mahmood bin Ali Al Bohri. This land was located next to Qasim bin Rashid, Al Shareef Al Shatri and Said bin Hajj. In September 1887, Mohamed bin Khamis Al Kilifi (a name which would suggest that he was from Mombasa, since it is one of the 'Nine Tribes' of Mombasa), sold his plot of land for two hundred and twenty-seven rupees to Abdulhussain bin Ismail Al Bohri.<sup>373</sup> This land was located next to that of the buyer, Mahmood bin Ali Al Bohri and a plot belonging to Zainb (a slave – a women, from the name – who owners' names was give as Ibn Hajj).

Two transactions related to properties located in Mombasa Island in a place known as Al Manthri, which is one of the Omani *nisbas* involved in the sample of transactions. The first case was registered on 26 July 1887, when Halima bint Kombo bin Omar Al Swahili sold her plot of land to Mahmood bin Ali Al Bohri for two hundred and sixty rupees. This land was located next to the land of Ibrahim Al Balushi and Musa. The second example was registered on 19 October 1887, when Mohamed bin Said Al Rumhi sold his plot of land for two hundred and sixty rupees to Maknzi, who was described as Al Inglizi – which was in this case not a *nisba* used for a former slave, but rather George Mackenzie, the administrator of the Imperial British East Africa company. This land was located next to Mohamed bin Salim bin Said Al Manthri and Khamis bin Kombo. In these cases, the transactions likely relate to property near to Fort Jesus in Mombasa – where there is still a Manthri mosque and a well. The names of people -Halima bint Kombo and Khamis bin Kombo – are prominent Mombasa people.<sup>374</sup>

As well as transactions involving distant properties, there were also transactions which showed how names have moved. On 4<sup>th</sup> July 1888, Faisal bin Issa Al Hindi sold a house for Nasser bin Sulaiman bin Rashid Al Lamki with 17,360 rupees. This house was located in Zanzibar in an

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<sup>373</sup> Fred Berg, 'The Swahili community of Mombasa, 1500-1900' *The Journal of African History*, 9, 1 (1968), pp. 35-56.

<sup>374</sup> Berg, 'The Swahili community', p. 55.

area which was known Hurmuz (which is not now identifiable) – which is the same name as a major Omani port.

The above examples show the multiple connections that linked Omanis in Zanzibar to Oman - through the ownership of property and the movement of names. On the other hand, the sample from the transactions does not show clear patterns of residence based on *nisba*, with particular groups living in particular parts of Zanzibar town – in contrast with Al Mughairi's account. The evidence from the transactions suggests that, certainly in the late nineteenth century, Omanis of multiple *nisbas* were living alongside one another – and alongside Swahili, enslaved people and formerly enslaved people. This might reveal a change – the proportion of Omani merchants and planters in the early nineteenth century might have been higher than the end of the century, and the pattern of settlement different, as a result of the growth of the Indian, Swahili and slave or former slave population.

### **The most commonly mentioned locations:**

Some of common places mentioned in the transactions were well-known in some secondary literature. Ng'ambo was the most common place in the literature. Fair described Ng'ambo in the late nineteenth century

Ng'ambo was the quarter of town located on the eastern side of a tidal creek, opposite the centre of town, known as Stone Town... there was a distinct tendency for the wealthiest urbanites to live in Stone Town and for the poorest to live in Ng'ambo.<sup>375</sup>

Bissell also compared in his account between Stone town and Ng'ambo over time; that the first area 'produce more home and business whereas, slaves and working class lived in Ng'ambo'.<sup>376</sup>

There were thirty transactions of properties in the sample located in Zanzibar which did not specify exact place or location. Analysis of the transactions which did mention suggested that the properties involved were located in Ng'ambo, Malindi, Fuoni, Al Khatoo, Pemba, and Mombasa – with Ng'ambo, the area across the creek the shoreline, being the most common location.

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<sup>375</sup> Laura Fair, *Pastimes and Politics*, p.21.

<sup>376</sup> Bissell, *Urban Design, Chaos, and Colonial Power in Zanzibar*, p.65.

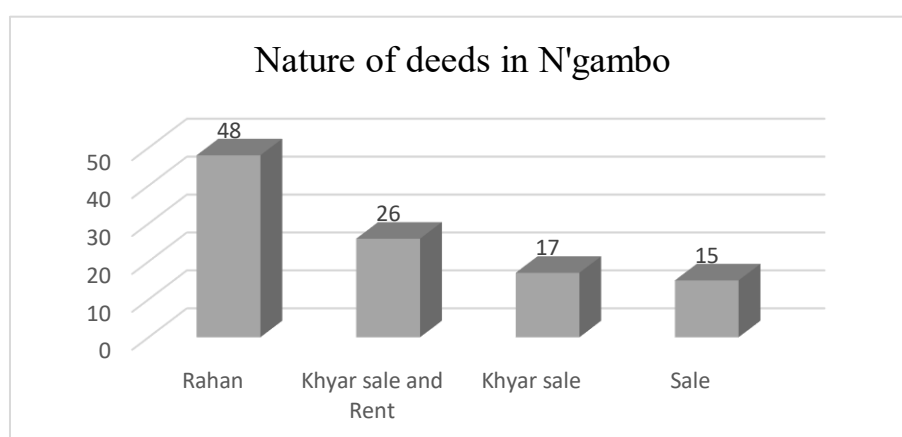


Ng'ambo, appeared as the location of one hundred and nine transactions. These show that there were Omani Arabs, Swahili and slaves who lived there and own properties. Most of the properties involved were houses, which were used to secure loans through *rahan* or *khyar* sale. The table below shows the numbers of debtors and creditors who secured their payment in Ng'ambo.

	Arab	Swahili	Indian	Banyan	Slaves	Freed slaves	Englishman <i>Al Inglizi</i>
Debtors	33	25	-	-	12	18	7
Creditors	34	3	33	25	3	-	3

**Table (8) Numbers of debtors and creditors in Ng'ambo.**

The transactions in Ng'ambo very largely involved houses: one hundred were for loans secured on houses, and five were for *shambas*. The nature of deeds in these transactions in Ng'ambo usually *rahan*, *khyar* sale and sale. The chart below shows the numbers of these transaction in each category. It seems that this area was suitable for houses and living more than plantation and farms.



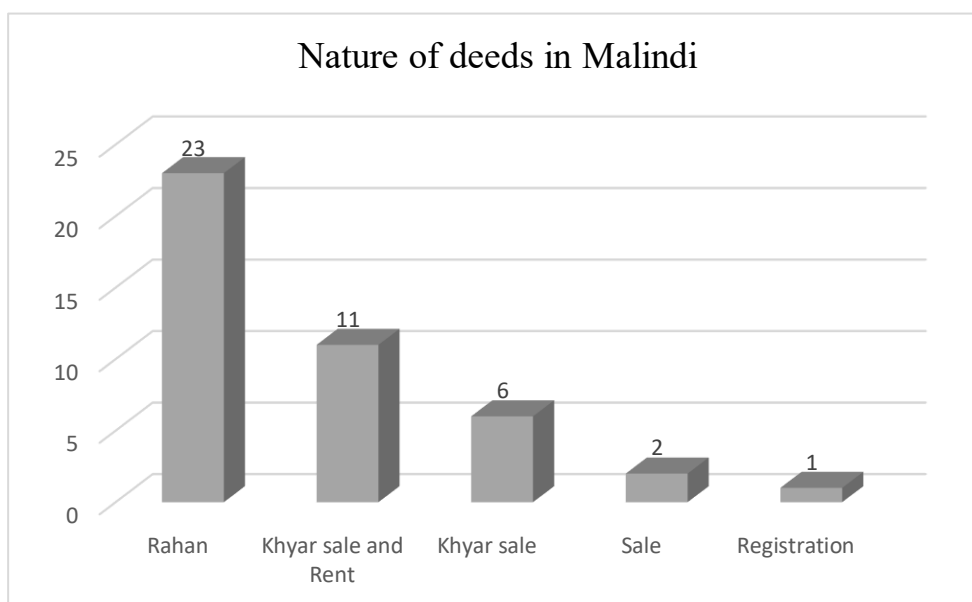
**Chart (1) Nature of transactions in N'gambo.**

The second most common location for transactions in Zanzibar was 'Malindi' which was mentioned in forty-four transactions. Most of the borrowers who secured their properties in Malindi were Arabs, '*Al Inglizi*', freed slaves. The moneylenders were Arabs, Banyans, Indian and slaves. Table (9) shows the numbers of debtors and creditors in Malindi.

	Arab	Banyan	Indian	Bohra	Freed slaves	Former slaves <i>Al Inglizi</i>
Debtors	22	-	-	-	2	14
Creditors	13	15	9	2	1	-

**Table (9) Numbers of debtors and creditors in Malindi.**

The transactions present forty-two of the borrowers secured the payment with houses and two with *shambas*. The nature of deeds in these transactions in Malindi usually used *rahan*, *khyar* sale and rent. The chart below shows the numbers of these transaction in each type.



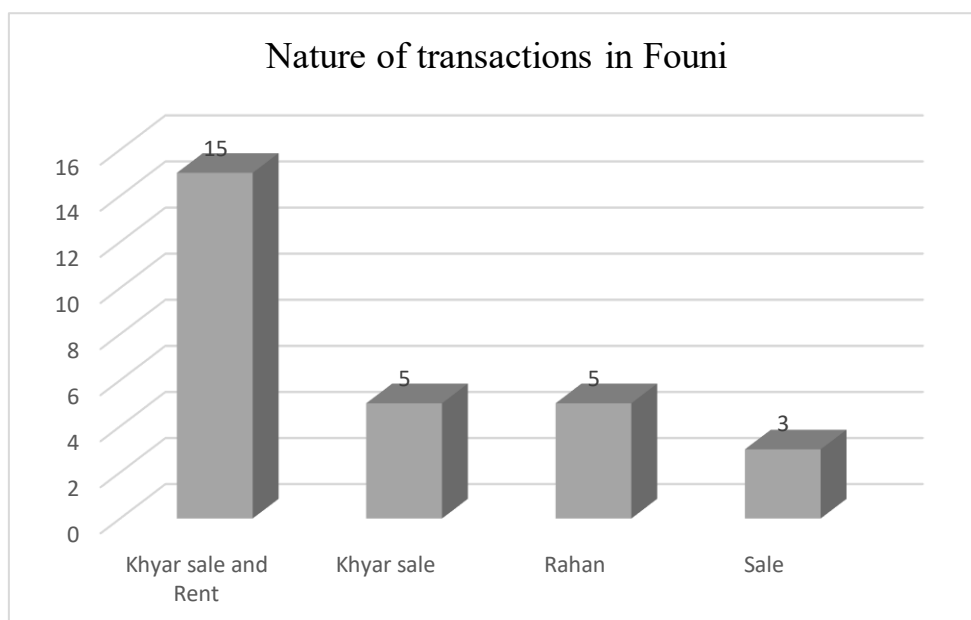
**Chart (2) Nature of deeds in Malindi.**

The third common repeated place in the transactions is Fuoni or Froni. There are twenty-nine transactions which the properties located in Fuoni. This place seems to be a rich plantation area which all transactions in the sample secured *shambas* in Fuoni. The debtors and creditors were Arabs, Swahili, freed slaves and slave, as the table below shows the numbers.

	Arab	Swahili	Banyan	Indian	Slave	Freed slaves	Former slaves <i>Al Inglizi</i>
Debtors	8	9	-	-	1	4	2
Creditors	10	-	11	6	-	1	-

**Table (10) Numbers of debtors and creditors in Founi.**

These transactions in Fuoni were usually *khyar* sale and rent and *rahan*. The chart below shows the numbers of these transaction in each category.



**Chart (3) Nature of transactions in Fuoni.**

It seems that properties in Fuoni were not only owned by Arabs, but also other people such as Swahili and slaves and freed slaves owned *shambas*.

While the evidence of the transactions does not support Al Mughairi's account, it does point to some patterns. The property owners in Malindi who borrowed money were almost all Arabs: the borrowers who mortgaged property in Ng'ambo and Fuoni were much more diverse.

Overall, however, the evidence is that many Omanis lived alongside which were Swahili, slave and Indians.

This section also shows that borrowers in Ng'ambo were very mixed, mostly mortgaging houses; borrowers in Malindi were mostly Arab, mortgaging houses; borrowers in Fuoni were largely Swahili and slaves, mortgaging *shambas*. Map (1) shows the places in Zanzibar in late nineteenth century from Baumann's book.

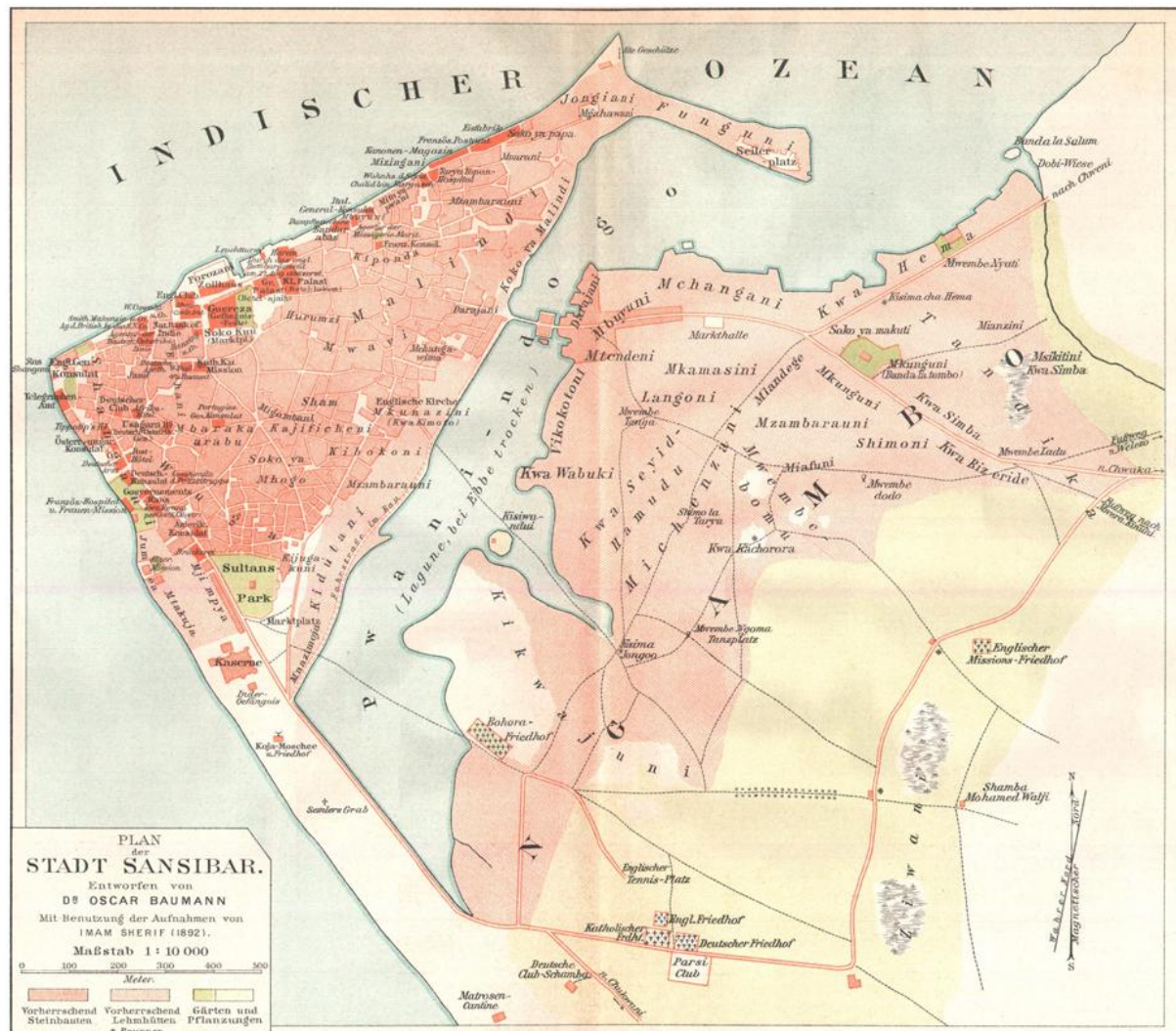
## Conclusion

To conclude, this chapter provides information on some movable collateral used in deeds, such as boats, daggers, and livestock. It also tried to compare some descriptive accounts of residence patterns in the mid-nineteenth century by Al Mughairi and Browne with the evidence from the transactions in the 1880s and 1890s to see if locations where Omanis lived during the mid-nineteenth century, remained consistent to the end of the century. The transactions suggest that there are patterns of residence that link to identity and status – Swahili and slaves or former slaves seem more likely to have a property in N'gambo. On the other hand, there does not seem to be any clear pattern in the 'stone town' – the link between certain areas and certain *nisba* that is suggested by Al Mughairi and Browne is not evidenced by the transactions – Omanis were living alongside others. As Bissell said, 'even at the end of the nineteenth century, the homes of the wealthy, their clients and poorer relations existed side by side'.<sup>377</sup>

This analysis is not straightforward, as there are challenges around the writing of place names, and their continuity: identifying locations is not always easy. Moreover, the analysis by *nisba* shows that Arabs were often lenders, as well as borrowers – this was not simply a matter of Arabs getting into debt with Indians. The sample of transactions shows the number of Arabs as moneylender with Indians and Banyans, and as borrowers with Swahili and slaves.

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<sup>377</sup> Bissell, *Urban Design, Chaos, and Colonial Power in Zanzibar*. 1st ed. (Bloomington: Indiana University Press; 2011), pp. 30-31.



Map (1): Late-nineteenth-century map of Zanzibar city, Oscar Baumann, *Die Insel Sansibar und Ihre Kleineren Nachbarinseln*, and Bissell, William Cunningham. *Urban Design, Chaos, and Colonial Power in Zanzibar*, (Indiana University Press, 2010).

## **Chapter six:**

### **Cosmopolitan Zanzibar in the nineteenth century: definitions and challenges.**

#### **Introduction:**

This concluding chapter returns to the question of cosmopolitanism in Zanzibar. It discusses what might be seen as an inclusive, positive vision of cosmopolitanism – in line with a literature that has stressed that the boundaries of identity and status were negotiable: dress, marriage, and collective festivals have all been seen as focusses for an innovative and inclusive link of cosmopolitanism. The chapter explores some of the evidence for that cosmopolitanism – in terms of men's sartorial culture and festivals. However, it also returns to the question of hierarchy and inequality between people in Zanzibar, and the ways in which cosmopolitanism might actually be exclusive. Then, this chapter will review the evidence from the selected transactions – which have been analysed in the previous chapters – and will explore how the credit and debt were involved in Zanzibar's distinct, unequal, and cosmopolitanism.

#### **What is cosmopolitanism?**

Several accounts identify cosmopolitan with different terms such as 'modernity', 'adaptivity', or global influence in some ways. The definition of the term cosmopolitanism by the Oxford English Dictionary is "belonging to all parts of the world, having the characteristics that arise from, or were suited to, a range of many different countries, and being composed of people from many different countries".<sup>378</sup> Erik Gilbert identified cosmopolitanism in 'Zanzibar was on the cutting edge of nineteenth century modernity and globalization' in terms of modernity and globalization.<sup>379</sup> Kai Kresse, writing about Mombasa, describes cosmopolitanism as a "way of living – reflecting an open, receptive and well-informed perspective on a world that

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<sup>378</sup> This definition from Ivan Vander Biesen, 'Social and intercultural relations in nineteenth-century Zanzibar: Dressed identity', *African and Asian Studies* 8:3 (2009), 309-331.

<sup>379</sup> Erik Gilbert, et al. 'Zanzibar: Imperialism, Proto-Globalization, and a Nineteenth Century Indian Ocean Boom Town.' In *Globalization and the City* (2013), p. 123.

seems interconnected”.<sup>380</sup> For Kresse, cosmopolitanism meant people developing their ability to live with each other as members of a community. For Kresse, cosmopolitanism is about ‘adaptivity as the means by which to alter and adjust oneself to changing circumstances of social interaction and possible confrontation’.<sup>381</sup> The necessity to be sociable led to increased social contacts with other individuals, which increased social networks and potential tensions. This leads to a renewed need to re-adjust society internally.<sup>382</sup> Like Gilbert, Kresse also identifies cosmopolitanism with a ‘modernity’ which introduced new items and influences beyond the society.<sup>383</sup> These items could be music tools, arts, or furniture exported from different countries. Anne Bang discussed in her book *Zanzibar Muslim Moderns: Islamic Paths to Progress in the Inter-war Period* the term of cosmopolitanism in Zanzibar as ‘a modernity’ and how to imply this term as a self-aware, future-oriented approach. She describes Zanzibar’s society as ‘modern’ already in the nineteenth century, and engaged not simply in making themselves modern, but in defining what it was to be modern – in that, they displayed ‘self-awareness’ which was itself modern’.<sup>384</sup>

Earlier observers wrote about some luxuries imported goods, especially among Omani Arabs, and described their way of decorating their houses. Burton’s description of Arab homes in Zanzibar, while intended to emphasise simplicity, actually pointed to the sort of material cosmopolitanism:

Pictures and engravings are almost unknown; chandeliers and mirrors are confined to the wealthy; and the result, which in England would be bald and barn-like, here suggests the coolness and pleasing simplicity of an Italian villa – in Italy. A bright-tinted carpet, a gorgeous but tasteful Persian rug for the dais, matting on the lower floor, which is of the usual chunam; a divan in old-fashioned houses; and, in the best of the modern style, half a dozen stiff chairs of East Indian blackwood or China-work, compose the upholstery of an Arab ‘palazoo’.<sup>385</sup>

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<sup>380</sup> Kai Kresse, ‘Interrogating “Cosmopolitanism” in an Indian Ocean Setting: Thinking Through Mombasa on the Swahili Coast’ in Derryl Maclean and Sikeena Ahmed (eds.) *Cosmopolitanisms in Muslim contexts: perspectives from the past* (2012), pp. 31-50.

<sup>381</sup> Kai Kresse, ‘Interrogating “Cosmopolitanism” in an Indian Ocean Setting: Thinking Through Mombasa on the Swahili Coast’, pp. 31-50.

<sup>382</sup> Kai Kresse, ‘Interrogating “Cosmopolitanism” in an Indian Ocean Setting: Thinking Through Mombasa on the Swahili Coast’, pp. 31-50.

<sup>383</sup> Kai Kresse, ‘Interrogating “Cosmopolitanism” in an Indian Ocean Setting: Thinking Through Mombasa on the Swahili Coast’, pp. 31-50.

<sup>384</sup> Anne Bang, *Zanzibar Muslim Moderns: Islamic Paths to Progress in the Inter-war Period*, (London: Hurst, 2024), p.20.

<sup>385</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p. 87.

Rigby's account in 1861 also describes the character of some of Zanzibar's Arabs as "foreign trade has of late years introduced amongst them a taste for foreign luxuries, such as handsome furniture and dress, costly mirrors, China, &c., and has thus caused an outward appearance of comparative civilization".<sup>386</sup> Writing decades later, Ingrams suggested that Zanzibari's everyday life had become even more shaped by material objects from beyond the region,

the Arab of Zanzibar much appreciates the comforts of modern Western civilization, sits on chairs, and eats off tables, very often with knife and fork. In addition to this, he is fond of the music that has been introduced from Egypt; players on the wood and other instruments are eagerly listened to.<sup>387</sup>

Similarly, Gilbert describes the material innovations in public life from 1870 to 1888 during the rule of Sayyid Barghash bin Said: 'building the city's water supply, created a police force, opened the first public schools, created parks, and the most famously, built the *Beit al-Ajaib* – or House of Wonder'.<sup>388</sup> Gilbert argues that Zanzibar's use of imported commodities as status symbols reflect 'a new, multi-ethnic and dynamic society'.<sup>389</sup> Pouwels account described *Beit al-Ajaib* as "the most notable construction projects, which featured a large array of European objects, fashions and inventions".<sup>390</sup> Also, in Pouwels' account, he quoted a poet's words that described the Swahili reaction of *Beit al-Ajaib* as:

The palace where he lives would amaze anyone; it gleams with bright fabrics. The covers are silk, scarlet and green. Wherever you look you are dazzled. Jewels and glass I cannot describe to you; you cannot look at them, they are so bright. His audience chamber is a mass of gold. It would amaze you how it is furnished. It is strongly built and excellently adorned.<sup>391</sup>

Cosmopolitanism could refer to concepts such as modernity or adaptivity and improving daily life by using imported commodities, but we could also describe the growth of using foreign commodities in terms of a new consumer demand. Anne Bang defines cosmopolitan could simply mean as 'cosmopolitanism tied to a kind of consumerism – 'appropriation ... of a distinct

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<sup>386</sup> Rigby, C. P. *Report on the Zanzibar Dominions*. p.8.

<sup>387</sup> Ingrams, *Zanzibar: Its History and its People*, p.206.

<sup>388</sup> Erik Gilbert, et al. 'Zanzibar: Imperialism, Proto-Globalization, and a Nineteenth Century Indian Ocean Boom Town.', p. 135.

<sup>389</sup> Erik Gilbert, et al. 'Zanzibar: Imperialism, Proto-Globalization, and a Nineteenth Century Indian Ocean Boom Town.', p. 135.

<sup>390</sup> Randall Lee Pouwels, *Horn and crescent cultural change and traditional Islam on the East African coast, 800-1900*. (Cambridge: Cambridge University Press; 1987), p.127.

<sup>391</sup> Pouwels, *Horn and crescent*, p.128.



set of Western-produced consumer modernity.<sup>392</sup> The goods in which Indian or European traders traded went through Zanzibari society: in particular, cloth. This created a new way to describe ‘cosmopolitanism’ as a society that imported material and ideas in a developing cultural form. Jeremy Prestholdt argues that there was in nineteenth century East Africa a growing culture that depended on imported commodities from global markets, but also involved adapting and customising internationally available products to address some local needs.<sup>393</sup> Prestholdt suggests that in Zanzibar in the nineteenth century, ‘people refashioned their city out of diverse global materials’<sup>394</sup>, which emphasizes a global consumer culture – that was central to his idea of cosmopolitanism. This expansion of demand for some types of goods was reflected in the development of Zanzibar’s politics and economics by expanding the global trade during Sayyid Said’s rule in the 1840s. Prestholdt explains that as ‘the centrality of consumerism to new social relations was a hallmark of Zanzibar’s cosmopolitanism’.<sup>395</sup> For example, American traders shipped various commodities such as cotton, textiles, gunpowder and household goods to Zanzibar.<sup>396</sup> The most highly used product was American cotton, *merikani*, which was mostly used by Swahili people. Colonel Hamerton observed in 1848, “this coarse unbleached cotton-clothes (*merikani*) has come into universal use in Arabia and the coast of Africa and is fast driving the British and Indian manufactured articles of this kind out of the market”.<sup>397</sup> In these commercial interactions between Western countries, India, and the East African coast, textile goods came from America, Gujarat and Sindh and were re-exported to the interior towns of Africa. The demand for some type of clothing developed the trade in one hand, reflected the changing taste of people in a society that was adapting to changing global commerce. The different types of clothes worn depending on the status will be explained in depth in the coming section. This consumer culture may have been global, as Prestholdt argues - but it was also related to inequalities within East African society.

This developing, commercially-oriented culture was diverse in some ways, but focused on a cultural idea which was changing, but widely shared. As Pouwels’ work has argued – and has been widely accepted by subsequent scholarship – culture on the East African coast in the nineteenth century was shifting from a cultural ideal of *uungwana* to *ustaarabu* where the ideal

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<sup>392</sup> Bang, *Zanzibar Muslim Moderns: Islamic Paths to Progress in the Inter-war Period*, p. 16.

<sup>393</sup> Jeremy Prestholdt, *East African consumerism and the genealogies of globalization*. (Northwestern University; 2003), p. 169.

<sup>394</sup> Jeremy Prestholdt, *East African consumerism and the genealogies of globalization*. p.169.

<sup>395</sup> Jeremy Prestholdt, *East African consumerism and the genealogies of globalization*.p.201.

<sup>396</sup> Saada Wahab, *History of Indians in Zanzibar from the 1870s to 1963*, pp.80-81.

<sup>397</sup> Reginald Coupland, *East Africa and Its Invaders: From the Earliest Times to the Death of Seyyid Said in 1856*. (Oxford: Clarendon Press; 1938), p.279.

of dress and behaviour was coming to focus on Omani Arab culture. Paola Ivanov noted that during Omani dominance in Zanzibar, the idea of *ustaarabu* became more dominant. This literally means “the act of becoming or behaving like an Arab”<sup>398</sup>, or as Laura Fair described it, ‘one who personified the attributes of civilization: a good character, a respectable family background, social and economic wealth, and a deep knowledge of Islam’.<sup>399</sup> Stanley noted that “coastal people distinguished between themselves, whom they called *uungwana* (free-men, slaves (*watuma*), and foreigners whom they referred to *waarabu*”.<sup>400</sup> That reflected an idea that was already in decline when Stanley described it – that to be ‘civilised one had to be a coastal town-person and a Muslim; and this civilized person meant being called a *mungwana*’.<sup>401</sup> The term ‘civilization’ was characterized by *uungwana*, which referred to exclusive African coastal town culture, excluding Arabness.<sup>402</sup> The long-term effect of Al Busaid rule on the coast was that ‘civilization was replaced by *ustaarabu*’.<sup>403</sup> Laura Fair claims that during the eighteenth and nineteenth centuries, with the rise in influence and prestige of Omani Arabs residing in Zanzibar, the term ‘*mstaarabu* came to eclipse *mwungwana* in usage’.<sup>404</sup> This development indicated a growing expectation that those who wanted to be seen as ‘civilized’ would adopt Arab customs.<sup>405</sup> That opened up possibilities for social advancement, as slaves could seek *uustaarabu* by following Zanzibari cultural practices, converting to Islam, and learning new skills.<sup>406</sup> Coastal culture had for a long time been based on a hierarchy; and the ideal of that hierarchy shifted to Omani Arab culture in the nineteenth century, in the context of Omani political dominance and economic power.<sup>407</sup> This was an ideal that offered opportunity: slaves who could show that they were smart and trustworthy, were usually granted their freedom, given Arab clothes, and continue working for their master.<sup>408</sup> Long-standing practices of manumission had always produced a trickle of former slaves who sought higher status – the

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<sup>398</sup> Paola Ivanov, *Cosmopolitanism or exclusion? Negotiating identity in the expressive culture of contemporary Zanzibar*, p.213.

<sup>399</sup> Laura Fair, *Pastimes and Politics: Culture, Community, and Identity in Post-Abolition Urban Zanzibar, 1890-1945*, p.43.

<sup>400</sup> Henry Morton Stanley, *Through the dark continent: or, The sources of the Nile around the great lakes of equatorial Africa, and down the Livingstone River to the Atlantic Ocean*, vol.1 (London: Sampson Low, Marston, Searle & Rivington; 1878), pp. 44-53.

<sup>401</sup> Pouwels, *Horn and crescent*, pp. 72-73.

<sup>402</sup> Pouwels, *Horn and crescent*, pp. 72-73.

<sup>403</sup> Pouwels, *Horn and crescent*, pp. 72-73.

<sup>404</sup> Fair, *Pastimes and Politics: Culture, Community, and Identity in Post-Abolition Urban Zanzibar, 1890-1945*, p.43.

<sup>405</sup> Fair, *Pastimes and Politics: Culture, Community, and Identity in Post-Abolition Urban Zanzibar, 1890-1945*, p.43.

<sup>406</sup> Bissell, *Urban Design, Chaos, and Colonial Power in Zanzibar*, pp.44-45.

<sup>407</sup> Fair, *Pastimes and Politics*, p.33.

<sup>408</sup> Bissell, *Urban Design, Chaos, and Colonial Power in Zanzibar*, pp.44-45.

dramatic growth in the slave population, followed by the abolition of slavery, meant that there were huge numbers of people seeking higher status by the late 1890s.

All these accounts have seen Zanzibar as a zone of exchange and interaction, and ‘cosmopolitanism’ has been offered as a way to describe an openness to other cultures that characterize coastal communities around the shores of the Indian Ocean.

## **Culture, identity and status in Zanzibar society**

### **Men’s dress**

The history of clothing in Zanzibar was linked to these changing ideas of status. Most of the previous literature wrote about the long history of trade, which made imported goods – including clothes – marks of one’s status in a society. In the late nineteenth century, the term *ustaarabu* became associated with the desirable imports of clothing, as well as ceramics, and metalware.

Generally, Zanzibar was an important hub for trade that reached across India, Africa, the Gulf, Persia, Europe, and America. There are a number of descriptions of clothing written by Western travellers and observers. Different fabrics and clothing styles were seen between males, females, as well as by social status; and those observers readily linked identity, social status and dress. As Laura Fair puts it as: “changing one’s class or ethnicity in East Africa was never as easy as simply changing one’s clothes, yet the power of magical clothing to transform poor African freepersons or slaves into Arab or Shirazi Sultans served as a common trope in nineteenth century Swahili oral literature”.<sup>409</sup> This section will discuss how the different styles of clothes and fabrics marked people’s status, and how the ‘cosmopolitanism’ of dress, jewellery was linked with social class. These material differences in dress and jewellery could be seen both as evidence of a positive pattern of openness to the global world and as a marker of inequality within groups in Zanzibar’s society.

Several styles of dress were described in literature in ways that linked them to status for both men and women. Burton, Rigby, and other earlier travellers who described men’s clothing explicitly in terms of present people’s identity and social rank and classify some kinds of

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<sup>409</sup> Fair. *Pastimes and Politics*, pp.65-66.

clothing as distinctively for Arabs, and others for non-Arabs. According to Rigby's description of Arab men's clothing:

The usual dress of the Arabs is a long, white cotton shirt, reaching nearly to the ancles; a loongee or waist-cloth of silk or cotton of Muscat manufacture; a turban of the same; a short jacket of broadcloth called '*Kisbao*', richly embroidered when the wearer can afford it; a cloth of richly embroidered silk and gold bound round the loins, and a light 'jubbah', or loose cloak of broadcloth trimmed with gold and silver embroidery... the rich prefer a fine embroidered stuff from Oman, supported at the waist by a silver chain... The *kisabao* is a kind of waistcoat, covering only the bust: some wear it with sleeves, others without.<sup>410</sup>

There is also a description of men's *dishdasha* (known in Swahili as *khanzu*), from Burton:

The *dishdasheh* a narrow-sleeved shirt, buttoned at the throat and extending to mid-shin, is made of calico (*baftah*), American drill, and other stuffs called Doriyah, Tarabzun, and Jamdani. Sailors are known by kuzerangi, a coarse cotton, stained dingy red – yellow with henna or pomegranate rind, and rank with Wars (bastard saffron) and shark's oil. Respectable men guard the stomach with a 'Hizam', generally a Cashmere or Bombay shawl; others wear sashes of the dust-colored raw silk manufactured in Oman.<sup>411</sup>

Presumably not all Omani Arabs dressed as Burton and Rigby's accounts described them; but they described the most common dress and how wealthy people appeared. These accounts offered a sense of what the norm was – what people expected particular kinds of people to wear. It can be noted that Omani elites wore expensive pieces of clothing and distinguished themselves – in dress – from other mid-class Omanis or non-Omanis. Sarah Fee - in her chapter 'The Dearest Things on the East African Coast'- sheds light on Omani-made clothes that flourished in the nineteenth century.<sup>412</sup> She described the common styles worn by high-class men such as *mansnafu*<sup>413</sup> striping patterns with gold thread were exclusive to wealthy Omanis,

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<sup>410</sup> Rigby, *Report on the Zanzibar Dominions*. (Bombay: Education Society Press, 1861), p.8.

<sup>411</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, pp.383-384.

<sup>412</sup> Sarah Fee, 'The Dearest Thing on the East African Coast': The forgotten nineteenth-century trade in Muscat cloth', in Pedro Machado, Sarah Fee and Gwyn Campbell (ed.), *Textile Trades, Consumer Culture, and the Material Worlds of the Indian Ocean: An Ocean of Cloth*, 2018, pp.209-252.

<sup>413</sup> Masnafu is "rare and it is a mixed silk and cotton cloth, of striped pattern, made at Maskat... and the Arabs will pay from 20 to 25 dollars for those worked with gold thread". In Richard Burton, *The lake regions of Central Africa* (London, Longman, 1860), vol. 2, p.399.

while the *subaya*<sup>414</sup> was popular among middle-class Arabs in Zanzibar.<sup>415</sup> This explains that not all Omanis wore as the same way or same quality of fabrics, and there were different types and styles for each class. Fair's account suggests that all Omanis were high status, and dressed as such "Omani men were distinguished by a *kilemba*, composed of several yards of very expensive cloth, imported from Oman, elaborated wrapped around the head. According to contemporary observer, a man of status never left his home without a *kilemba*, as the *kilemba* marked him as an Arab man of status and wealth."<sup>416</sup> But it is clear Omani dress was actually not homogenous, and richer Omanis dressed differently than others in the society.

European observers also described the clothing worn by other groups in Zanzibar, particularly those who identified as Swahili people and slaves. There were differences between the dress of Arabs clothes and those described in the literature as Swahili people, which again reflected ideals that tied status and identity to the ability to purchase imported cloth. Guillain noted the different styles of Arabs and Swahili:

The common attire of all classes of the society is a shirt (*kanzou*), most of the time in white cotton, without a collar, with buttons at the neck and open in front till the waist ... The individuals of the higher class, and especially the Arabs during the relatively cold season, and even during every season, wear to have a little more convenience in their outfits, a pair of narrow and short trousers, or rather long johns that fits under their shirt ... After all, the old man, mainly these with high positions, when they have their ceremonies or when they are out of the houses, they dress with a long open robe with folds of more or less rich fabrics known in Europe as caftan and in their countries as *djokha*.<sup>417</sup>

Swahili men's dress was described by Burton as: "the long *dishdasha*, or night-gown; the loins are girted with a '*kamarban*' – shawl, and sandals protect the feet".<sup>418</sup> Furthermore, Stigand in his account *The Land of Zinj*, written in 1913, described several people in East African coast

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<sup>414</sup> *Subai*: a cotton and silk blend, stripped stuff with small checks between the lines, and with a half-breadth of border, a complicated pattern of red, black and yellow. This cloth used as *uzar* or loin cloth, by the middle-classes of Arabs. In Richard Burton, *The lake regions of Central Africa*, vol. 2, p.399.

<sup>415</sup> Fee, *The Dearest Thing on the East African Coast: The forgotten nineteenth-century trade in Muscat cloth*, p. 235.

<sup>416</sup> Fair. *Pastimes and Politics: Culture, Community, and Identity in Post-Abolition Urban Zanzibar, 1890-1945*, pp.68-69.

<sup>417</sup> Guillain, *Documents sur l'histoire, la géographie et le commerce de l'Afrique Orientale*, (vol II, part 1), p.83 Translated in Ivan Vander Biesen, 'Social and intercultural relations in nineteenth-century Zanzibar: Dressed identity', *African and Asian Studies* 8:3 (2009), pp. 309-331.

<sup>418</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.433.

and he described clothes of Swahili people – by which he meant people who lived in a coast – in a way that emphasized the possibilities of ‘dressing up’:

The dress of the high-class Swahili man is much the same as that of the Arab, viz., the long white shirt, the *khamis* of the Arabs called here ‘*kanzu*’, colored waistcoat or long-flowing Joho, a robe something like a dressing-gown, a colored turban or red fez, and Arab leather sandals. <sup>419</sup>

The above description might be evidence that by the early twentieth century, many Swahili people were dressing like wealthy Omanis and showing the dominance of *ustaarabu*.

Slaves’ clothing in the nineteenth century, was usually described in terms of the cheapest materials. Rigby wrote about their dress as: “the men wear a loin-cloth of American cotton, or the red fez... Slaves and other Africans who can afford it, usually wear a long, white cotton shirt in addition to the loin-cloth”.<sup>420</sup> Also, Laura Fair summarized these nineteenth-century accounts of slave’s clothing as minimal: as “ slaves in nineteenth century Zanzibar typically wore only the slightest of clothes, which were usually made of the rudest and cheapest white cloth, known as *merikani*.” <sup>421</sup> That varied: there was specific formal clothing for slaves who worked in Sayyid Said’s palace, especially during the serving of food and Sayyida Salma bint Said described a careful differentiation: “the slaves were dressed in Swahili style, but we were permitted to appear in Arab fashion alone.” <sup>422</sup> It is clear that the slaves themselves were distinguished in dress depending on their social position, so the slaves in the Sultan’s palace wore different styles than other slaves.

The head-dress was also noted in the descriptions of Arabs in Burton’s account. The Arab’s head-dress is a *kummeh* or *kofiyyah*, (red fez), a Surat calotte, or a white skull-cap worn under a turban (*kilemba*) of Oman silk and cotton religiously mixed.” <sup>423</sup> However, the *kofiya*, head cap, became well-known among Swahilis as well as Arabs. As Burton said: “respectable *Wasawahili* dress like Arabs in *kofiyya*”. <sup>424</sup> Zulfikar Hirji, in his work on headwear in Zanzibar, explains that ‘the *kofia* is worn by the Swahilis’.<sup>425</sup> Usually, people wear *kofiya* in

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<sup>419</sup> C. H Stigand, *The land of Zinj*. (London: Constable & Company Ltd, 1913), p. 122.

<sup>420</sup> Rigby, *Report on the Zanzibar Dominions*, p.12.

<sup>421</sup> Fair. *Pastimes and Politics*, p.67.

<sup>422</sup> Emily Said Ruete, *Memoirs of an Arabian Princess from Zanzibar*, p. 11.

<sup>423</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, pp.382-384.

<sup>424</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, p.433.

<sup>425</sup> Zulfikar Hirji, ‘The Kofia Tradition of Zanzibar: The implicit and explicit discourses of Men’s head-dress in an Indian Ocean Society’, in R. Barnes (ed.), *Textiles in Indian Ocean Societies*, (London: Routledge Curzon; 2005), pp. 68-84.

public gatherings, weddings, funerals and religious ceremonies.<sup>426</sup> There were various designs of *kofiya* and the use of silk embroidery, which enabled the differentiation between those worn *kofiya* by Omani Arab themselves and Omani Arabs with others. Nevertheless, the making and selling of *kofiyas* began to be influenced by the preferences of consumers as the quantity of designs expanded; and makers modified their designs based on consumer demand. For instance, Zulfikar conducted his research, that the *kofiya* market in Zanzibar had high demand for the multicolored Muscati designs, causing the makers to reduce production other styles.<sup>427</sup> Through the adoption of different *kofiya* designs and qualities, individuals improved their status was determined and distinguished between the style of Arabs' *kofyia* and non-Arabs.

On the other hand, *Kofiya*, was not worn by slaves, that distinguishes them from their owners as Fair explains that “male Muslim slaves were forbidden from wearing head coverings.”<sup>428</sup> Fair gave a description from Mtoro bin Mwinyi who suggested that ‘a slave was known by his dress, for never in his life did he wear a cap’.<sup>429</sup> It is clear from the description of Mtoro the links between dress and status, as seen slaves were not allowed to wear any kind of clothing, which created a real incentive for slaves, or ex-slaves, to ‘dress up’ to claim higher status. As the Laura Fair and the account of Mtoro suggest the limits to ‘dressing-up’ notably, that seen clearly when slave was not permitted to wear a *kofiya*. This suggest that even in a commercial economy where clothing was imported and available for sale to anyone who could afford to buy it, some kind of ‘dressing up’ wear not allowed. But at some points, this began to change, especially during the decline of abolition of slavery. Vander Biesen notes that freed slavery started to wear the *kofiya* in an attempt to claim status.<sup>430</sup> From above, the linkage here between the *kofiya*, like other kind of dress, seems to make identity and status; but also offers the possibility of buying higher status and ‘dressing up’ like people from high-class.

Not only did people dress in different ways, but there were also differences in the accessories that might be added to complete the ‘Omani’ dress look, such as wearing daggers and/or a sword. Most Arabs habitually carried a sword and dagger according to Rigby’s account: “all classes go armed with a straight, doubt-edged sword and a dagger. The dagger or *jumbea* is worn everywhere, even by young boys; it is the object upon which the Arabs display most

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<sup>426</sup> Zulfikar Hirji, ‘The Kofia Tradition of Zanzibar’, pp. 68-84.

<sup>427</sup> Zulfikar Hirji, ‘The Kofia Tradition of Zanzibar’, pp. 68-84.

<sup>428</sup> Laura Fair. *Pastimes and Politics: Culture, Community, and Identity in Post-Abolition Urban Zanzibar, 1890-1945*, pp.68-69.

<sup>429</sup> Fair. *Pastimes and Politics*, pp.68-69.

<sup>430</sup> Vander Biesen. ‘Social and Intercultural Relations in Nineteenth century Zanzibar: Dressed Identity’. *African and Asian studies*. 2009, p.323.

extravagance; those who can afford it, have the haft and sheath richly ornamented with gold and silver”.<sup>431</sup> These kinds of daggers were various, and a man’s status could be known from the type of his dagger.

As seen above, dress fashions in Zanzibar in the nineteenth century were various and changing and drew on imports from around the world. That evokes a positive perspective of cosmopolitanism. These travellers may, of course, sometimes have miscategorized the people they described – as Bissell notes.<sup>432</sup> But their descriptions make clear that imported clothes were very much associated with status, and that what was perceived to be ‘Omani’ style was the ideal - even though the ideal changed, and not all Omanis, let alone others, may have been able to achieve it. But clothing was imagined to be linked to identity, and particularly to distinctions between Arabs and non-Arabs, as well as one’s social status. Despite Zanzibar’s diversity, its cosmopolitanism emphasized a unique ideal linked with material goods.

### **Women’s dress**

Women’s clothing, discussed in detail in the previous gender chapter, included various styles and materials that categorised women by their social status. This could be seen in Sultan’s palace and how high-status women wore Omani style, Sayyida Salma bint Said describes the formal dress as follows:

to whatever rank an Arab woman may belong, her dress consists of only shirt, reaching down to the ankles, pantaloons, and a kerchief. The fabrics vary widely. Rich people prefer gold brocades in the most manifold patterns, richly trimmed velvet and silk, but, during the hot season, plain light calicoes and muslins.<sup>433</sup>

The women in the Sultan’s palace had standard dress, even if they were non-Arab. According to the memories of Sayyida Salma that described the clothing in the palace as:

The various races were indeed living together ... but among us only the Arab fashion was permitted, and among the negroes the Swahili one. When a Circassian woman arrived in her clothes of ample shirts, or an Abyssinian woman in her fantastic attire, within three days she had to lay aside everything and to wear Arab clothes assigned to her.<sup>434</sup>

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<sup>431</sup> Rigby, *Report on the Zanzibar Dominions*. (Bombay: Education Society Press; 1861), p.8.

<sup>432</sup> Bissell, *Urban Design, Chaos and Colonial Power*, p.57.

<sup>433</sup> Emily Said Ruete, *Memoirs of an Arabian Princess from Zanzibar*, pp.219-220.

<sup>434</sup> Emily Said Ruete, *Memoirs of an Arabian Princess from Zanzibar*, pp. 156-157.



The key point here was that in the palace, status defined clothing: the higher status women dressed in Omani styles. Sayyida Salma points out that there were women from foreign origins, the Sultan's wives, such as Ethiopia, Persia, and Circassia, who all dressed in the same style as the Arabs' wives and daughters. Also, the nineteenth-century accounts describe Arab women as secluded or covering themselves if they appeared in public. There are some differences – the details are in the gender chapter – about the type of fabric or material used to cover their face, such as masks or *burka*. The types of *burka* identified the women's status, as Fair described the high-class women's *burka* “a silk mask embroidered with gold and silver thread”.<sup>435</sup> Swahili women's dress was described by Stigand as distinct “the women's dress, however, differs materially from that of the Arab women. It consists generally of two big robes of Manchester cotton bearing the same device. Of these, one is worn folded round the chest and reaching to the shoulders or head as a shawl”.<sup>436</sup> So, Stigand described that women's dress was different for Swahili and Arabs - but this was not the same as the men's dress description as mentioned above. As seen in the gender chapter, in the twentieth century Swahili women usually wore a *kanga*, a cloth fastened above the breast with another worn over the head when they were not working, but this was not yet usual in the late nineteenth century.<sup>437</sup> The *kanga* presented a new identity in the twentieth century for the Swahili women in a case of creating new social status.

Slave women also dressed differently in the nineteenth century compared with other groups in Zanzibar. Mostly, slave women wore “a dress of coloured cotton or chintz; it is one piece tightly round the body under the arms, pressing the breast down; the shoulders and head are bare”.<sup>438</sup> And they did not cover their faces, as Fair described them ‘female slaves accompanying free women do not wear a veil or a headcloth’.<sup>439</sup> These materials of clothing worn by slaves' women made visible the distinctions between women of high-class and lower class. Women, like men, did not simply accept their status and dress; accordingly, they innovated, creating new styles while also trying to claim a higher status. According to Fair “slave women were dyeing their *merikani* fabrics with locally produced indigo, changing the colour from white to

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<sup>435</sup> Fair. *Pastimes and Politics*, pp.69-70.

<sup>436</sup> Stigand, *The land of Zinj*, p. 122.

<sup>437</sup> Ingrams, *Zanzibar: Its History and its People*, p.309.

<sup>438</sup> Rigby, *Report on the Zanzibar Dominions*, p.12.

<sup>439</sup> Fair. *Pastimes and Politics*, pp.68-69.

a deep blue or black, and transforming the cloth itself from *merikani* to *kaniki*, a dark cloth that was regarded as a feminine form of dress”.<sup>440</sup>

Not only was the dress different to identify the women’s rank, but there were also different kind of jewellery, the wearing of which could be seen as distinguishing between Arabs and Swahili. Arab women wore *bangles* known as *Khalkhal*, as well as rings and earrings which are all made of gold, silver, or copper.<sup>441</sup> Stigand described Swahili jewellery as quite different:

the Swahili women bore and extend the lobe of the ear, a custom they must have borrowed from the inland African tribes, as it is not done by the Arabs, but extensively by different inland tribes. In the extended lobe is worn an ornament about the size of a crown piece, made like a drum hollow inside. Round the outside edge is a groove like the bare rim of a bicycle, into which the extended lobe fits. These ornaments are of ornamented gold or silver.<sup>442</sup>

However, poor women did not wear jewellery as much as high-class women, which reminds us that the assumption that dress was simply linked to ethnic identity was unreliable, and Stigand described “the poor inhabitants of the coast who wear rounds of tightly rolled tissue paper in place of these ornaments. In the nose is worn a small gold or silver button or ornament as amongst Arabs”.<sup>443</sup>

By the early twentieth century, clothing changed, and lower-class people created new identities. Freed slaves and slaves began to wear the *kanzu* and the *kofia*, and the freed slave women started to wear the *kaniki* and then the *kanga*.<sup>444</sup> Zanzibar and Pemba continued to import clothes from Manchester and India.<sup>445</sup> People continued to dress in ways that sought to improve their status and at the same time confirmed that higher-class dress was associated with Arabs, as Ingrams described in the 1920s, “those who wish to imitate Arabs and appear fine may wear a turban and a *joho* or *bushti* (kind of large embroidered overcoats)”.<sup>446</sup>

By adopting some Zanzibari cultural practices, developing skills, slaves could claim to be *waswahili* or even *wastaarabu*. Cosmopolitanism could be seen here in various fabrics, clothes,

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<sup>440</sup> Fair, *Pastimes and Politics*, pp.67-68.

<sup>441</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, pp.386-387.

<sup>442</sup> Stigand, *The land of Zinj*, p. 123.

<sup>443</sup> Stigand, *The land of Zinj*, p. 123.

<sup>444</sup> Ivan Vander Biesen, ‘Social and intercultural relations in nineteenth-century Zanzibar: Dressed identity’, *African and Asian Studies* 8:3 (2009): 309-331.

<sup>445</sup> Ingrams, *Zanzibar: Its History and its People*, p.309.

<sup>446</sup> Ingrams, *Zanzibar: Its History and its People*, p.309.

and styles of dressing imported from around the world: material consumption was a way to claim higher status, open to those who could afford it. However, there is a distinction between these dresses of Arabs and non-Arabs by the status and ethnicity and can be seen clearly in Zanzibar's coast. Coastal culture was 'open' based on political and economic relations and people could change their status, and urban culture through the direct contact between villagers and townsmen.<sup>447</sup> But, at the same time, they had to accept its ideals, which were about material consumptions as well as behaviour, and change might not always be as simple as changing clothes.

### **Social celebrations: marriage and weddings, religious festivals:**

Marriage and wedding ceremonies are another social aspect that can be identified as cosmopolitan in Zanzibar's society. There are two different ways to analyse the marriage among Arabs and non-Arabs. McMahon, writing about women's marriage partners in Pemba after the abolition of slavery, suggested that the concern with *kufu* persisted, especially for a first marriage – Omanis wanted their female relatives to marry men of equal status. That suggests a concern with inherited identity and status – not inclusion. This idea, based on *kufu* and choosing a suitable husband who had to be of the same social rank or above, affected intermarriage between Arabs and non-Arabs. For some families, the first marriage was usually chosen by a family, that was from the same *nisba*, or between cousins.<sup>448</sup> Women marrying for a second time had more freedom in choosing who to marry without any restrictions, McMahon's account demonstrates that Zanzibar's society was divided, and the religious and ethnic background influenced the selection of a suitable marriage partner.<sup>449</sup> This meant that – whatever the kind of fluidity and innovation in dress women married only at their rank or above, Arab families would not lose children to families of a lesser level.<sup>450</sup> The marriage criteria of Arabs make it complicated to choose a suitable man for their daughters to depend on their genealogy, wealth,

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<sup>447</sup> Jonathon Glassman, *Feasts and Riot: Revelry, Rebellion, and Popular Consciousness on the Swahili Coast, 1856-1888*, (Portsmouth, N.H: Heinemann; 1995), pp. 53-55.

<sup>448</sup> Elisabeth McMahon, 'Marrying beneath Herself': Women, Affect, and Power in Colonial Zanzibar.' *Africa today* 61: 4 (2015), pp. 27-40.

<sup>449</sup> Elisabeth McMahon, "Marrying beneath Herself": Women, Affect, and Power in Colonial Zanzibar." *Africa today* 61, no. 4 (2015): 27-40.

<sup>450</sup> Jonathon Glassman, 'Creole nationalists and the search for nativist authenticity in twentieth century Zanzibar: the limits of cosmopolitanism', *The Journal of African History*, Cambridge University Press. Vol. 55, No. 2 (2014), pp. 229-247.

and work. In this way Zanzibari society can be seen as cosmopolitan, but in a way that emphasized the maintenance of difference between social groups, not an inclusive openness.

Yet other scholars have seen wedding ceremonies on the East African coast as shared and inclusive that was a part of 'adaptivity'. Strobel, writing about Mombasa, argued that weddings showed a sort of inclusive, integrating cosmopolitanism; over time weddings became less exclusive. In the Mombasa context, changes in wedding practices – rather than in the choice of marriage partners – involved a cultural mixing and integration that allowed people to improve their status. Strobel described distinctions: the weddings of some wealthy people which extended for four or five months; and high-status women known at weddings by the quality of their clothing and the jewellery worn.<sup>451</sup> Wedding celebrations in Mombasa affirmed social structure, and ethnic distinctions through dances and distinct roles for slave and freeborn women.<sup>452</sup> Slave women in the nineteenth and early twentieth centuries had their own 'life-cycle rituals', performing wedding dances as part of their identity.<sup>453</sup> Traditional dances were categorized according to ethnic groups, although participation was determined by social status rather than ethnicity.<sup>454</sup> These dances originated in Hadramawt, Oman, Swahili and slave background. But in the twentieth century, some of these distinctions blurred, with formerly low-status events coming to involve women of higher status even as women of lower-status took up what had been high-status practices.<sup>455</sup> Weddings, Strobel suggests, might be part of an inclusive cosmopolitanism.

These two cases appoint to two very different kinds of cosmopolitanism: one that maintained ideas of distinct and inherited status, and one in which cultural performance tended to integrate communities that had been divided by ethnicity and status.

Other kinds of cultural performance have also been interpreted in different ways. Distinct religious communities – Muslim or Hindu – celebrated their own festivals in Zanzibar society, but these could involve social gatherings and crowds in the city. According to Bissell's argument, such festivals saw a sharing of public space, and this revealed a flexible, inclusive sort of cosmopolitanism. Bissell's explains this by seeing people from different ethnicities celebrate their own festivals as "religious festivals and observations transformed urban space

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<sup>451</sup> Margaret Strobel, 'Women's wedding celebrations in Mombasa, Kenya', *African Studies Review* 18.3 (1975), pp.35-45.

<sup>452</sup> Margaret Strobel, 'Women's wedding celebrations in Mombasa, Kenya', pp.35-45.

<sup>453</sup> Margaret Strobel, 'Women's wedding celebrations in Mombasa, Kenya', pp.35-45.

<sup>454</sup> Margaret Strobel, 'Women's wedding celebrations in Mombasa, Kenya', pp.35-45.

<sup>455</sup> Margaret Strobel, 'Women's wedding celebrations in Mombasa, Kenya', pp.35-45.

periodically throughout the year, drawing large crowds and gatherings into the city”.<sup>456</sup> He gave examples for the religious festivals, such as Indians when they celebrated Diwali, and Ithnasheri celebrated during Muharram as follows:

the Hindu community celebrated Diwali with fireworks and house visits, while Ithnasheri believers solemnly mourned the death of Husain during Muharram, with groups of flagellants marching through the streets. But by far the largest holidays were Id el-fiter and Id el Hajj, marking the close of the Ramadan fast and the pilgrimage to Mecca, respectively... On the first day of the festival, all who could afford to do so would turn out in their finest new clothes, making the rounds and visiting friends, relatives, and neighbors. It was also the occasion for slaves and the poor, children and clients.<sup>457</sup>

Burton also gave description for two Muslim celebrations of Eid Al Fiter in Zanzibar as:

The ‘Id el Saghir, or lesser festival, that concludes the Ramazan, began at dawn on May 26<sup>th</sup>; the usual public prayers were recited in the mosques, and at 8.30 A.M the squadron, dressed with flags, fired whilst the townsmen followed suit. The servants and slaves gathered in their new clothing to kiss the master’s hand and to wish him a happy festival... these festivities – they have been already described – continued to a late hour. The second and third days are diluted copies of the first; visits are exchanged between all acquaintances.<sup>458</sup>

These celebrations through Burton’s descriptions also emphasis that this was shared – but also it reproduces hierarchy especially when the servants and slaves gather to kiss the master’s hand.

Not all public celebrations were so inclusive. Some were assertions of difference: such as the celebration of Nirouz. Guillaïn explained that in his account as:

the Swahili people celebrate the festival of Nirouz, which was the first day of the solar year. It is especially the people of the countryside who make this day an occasion for celebration. Individuals of both sexes, go in groups to the city and roam the streets, engaging in noisy demonstrations. The Arabs of Zanzibar did not participate in this festival.<sup>459</sup>

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<sup>456</sup> Bissell, *Urban Design, Chaos, and Colonial Power in Zanzibar*, p.54.

<sup>457</sup> Bissell, *Urban Design, Chaos, and Colonial Power in Zanzibar*, pp.54-55.

<sup>458</sup> Burton, *Zanzibar: City, Island and the coast*, v.1, pp 392-393.

<sup>459</sup> Guillaïn, *Documents sur l’histoire, la géographie et le commerce de l’Afrique Orientale*, p. 107.

These Muslims and non-Muslims celebrations accepted the idea of tolerance, and Sayyid Said gave them the freedom to practice their religion. It could be seen as an inclusive sort of cosmopolitanism by sharing cultures and celebrating their own festivals. However, Arabs did not participate in some festivals of other groups, and there was inequality when they celebrated Eids and slaves kissed their master's hand.

As seen above, there are different ways of understanding cosmopolitanism in social aspects. Growing commerce brought multiple, changing, consumer goods to Zanzibar – especially cloth. These imports were incorporated into the material culture of high-status groups – notably Omanis – in ways that distinguished them. But at the same time, this commerce meant that lower-status people might also acquire these items – buying the material marks of a higher status and identity. Everyone wanted to buy these material markers of status. Weddings involved choosing a *kufu* partner between Omanis themselves by their *nisba*; but might also see performances that came to blur categories of identity. Religious celebrations were allowed for Arabs and non-Arabs and could be seen in public as shared culture and as a part of the Sultan's tolerance. However, some groups did not participate in these festivals.

To sum up, clothing, status, and identity were linked for men, as for women. Also, a growing global economy, the material markers of status were becoming more widely available. The changing of political circumstances meant that it was increasingly possible for people to 'dressing up' – if they had money.

### **Conclusion: cosmopolitanism and inequality in Zanzibar**

As discussed previously in the introduction, other work has emphasised a different aspect of cosmopolitanism that is about difference as well as openness, which produces inequality. Kenneth, McPherson writing of Indian Ocean port cities generally, has noted that

In the port cities of the Indian Ocean, cosmopolitanism affected only certain sectors of society in a limited number of ways. If, however, the word is used simply to denote the presence of a variety of confessional, cultural, and racial groups within a single urban setting, then it can readily be applied to the major ports of the Indian Ocean region.<sup>460</sup>

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<sup>460</sup> Kenneth McPherson, 'Port cities as nodal points of change: The Indian Ocean, 1890s-1920s' in Leila Fawaz and Chris Bayly (eds.), *Modernity and Culture from the Mediterranean to the Indian Ocean, 1890-1920*. (Columbia University Press, 2002), pp.75-95.

Glassman and Walker have, as mentioned in the introduction emphasised the hierarchical nature of cultural practices in which Omanis and Arabs were dominant. This is shown clearly above in gendered terms, particularly in the arguments about who women can marry. Glassman points out that Zanzibar's Arabs thought of themselves as 'creole elite', in terms of linking back their ancestry and the marriage relied on '*Kufu*' or 'female hypergamy'.<sup>461</sup> Describing a later generation of Hadhrami migrants who moved to and from Zanzibar Walker notes that traders said: "we have two homes, one here, and one there".<sup>462</sup> When these migrants created African families, it was a difficult for these Zanzibari families to live in Yemen, where local people see them as alien: "they show a lack of respect for traditions; they have foreign habits and strange language; they do not belong".<sup>463</sup> These differences created social conflicts in the original traditions of their families. In Walker's view, 'cosmopolitan' culture is not a global culture that will embrace everyone, but rather still specific cultures.

Glassman has argued, that Swahili cosmopolitanism can be employed to advance 'policies of exclusion'.<sup>464</sup> It emphasises difference and its significance, rather than erasing it 'on the Swahili coast, the hegemonic forms of cosmopolitanism included distinctions between peoples who perceived themselves as oriented more towards the Indian Ocean'.<sup>465</sup> He noted that integration involved accepting the dominance of a particular cultural ideal.<sup>466</sup>

Return back to Hoffmann's question – as mentioned early in the introduction – when he described Zanzibar's cosmopolitanism as unequal. His argument focused on 'seeing Omani Sultanate on the Swahili coast as a colonial project or was a sultanate as a haven of racial, ethnic, and religious equality'; and he based on the writings of Ibadi scholars and manuscript written by a Shafi scholar, 'Abdul Aziz Al Amoi'.<sup>467</sup> His evidence presents two viewpoints: one suggests the Zanzibar Sultanate was highly racist, and other that claims the society was so harmonious that ethnic and religious differences did not matter at all.

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<sup>461</sup> Glassman, 'Creole Nationalists and the Search for Nativist Authenticity in twentieth century Zanzibar', pp. 229–47.

<sup>462</sup> Iain Walker, *Hadramis, Shimalis and Muwalladin: Negotiating Cosmopolitan Identities between the Swahili Coast and Southern Yemen*, (2008), pp. 44-59.

<sup>463</sup> Iain Walker, *Hadramis, Shimalis and Muwalladin*, pp. 44-59.

<sup>464</sup> Jonathon Glassman, 'The varieties of cosmopolitanism: A reply', *Cultural Dynamics* 28.3 (2016), pp. 332-340.

<sup>465</sup> Glassman, 'The varieties of cosmopolitanism: A reply', pp. 332-340.

<sup>466</sup> Glassman, 'The varieties of cosmopolitanism: A reply', pp. 332-340.

<sup>467</sup> Hofman, 'Religion, Ethnicity and Identity in the Zanzibar Sultanate', p.73.

A question here is to be asked what does that data from the transaction registers tell us about Zanzibar's cosmopolitanism? The credit and debt process in the nineteenth century involved diverse people from different backgrounds, such as Arabs, Africans, Indians, slaves, and freed slaves, men and women, as seen in the selected data on transactions in the previous chapters. This suggests that everyone in society had the right to borrow or lend money. According to McDow, who argues the debt process in the nineteenth century, Zanzibar gave people an opportunity to increase their money by using a way of 'buying time'.<sup>468</sup> When this strategy was unsuccessful, or "when they met resistance from entrenched hierarchies"<sup>469</sup>, they asked for extra time to return the money that enabled them to find new markets or bring ivory from interior.<sup>470</sup>

It is clear that what really comes out of the record of transactions is that – while the literature has tended to stress Arab indebtedness – Arabs were both borrowers and lenders. This was an 'inclusive' system, in that people who were not Arabs could borrow. But the possibilities of borrowing were very unequal – Arabs could get credit because they had valuable lands and houses – having taken the land in the first half of the nineteenth century. They mortgaged this to borrow – but mostly they did not lose it and managed to keep on borrowing. Swahili and ex-slaves had much less land, and so they could borrow less. And borrowing itself mostly relied on having a *nisba* – accepting the dominant form. We do not know from the transaction register how people used the money they borrowed – other evidence suggests that sometimes this was used to buy clothes; but it may also have been used for business. But we can say that Arabs were able to get credit, and provide it. So, the evidence suggests that the availability of credit helped to sustain this unequal cosmopolitanism.

Fahad Bishara calls this system of debt in Zanzibar as the "Banyan system",<sup>471</sup> and this is partly true when we see the most of money comes from Banyans and Indian merchants. Banyans loans a total of six hundred and sixty thousand rupees with an average of one hundred and sixty-five thousand. This suggests that Banyans contributed the most money: to that extent, this was the "Banyan system".<sup>472</sup> Arabs borrowed more than six hundred and forty-seven thousand

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<sup>468</sup> McDow, *Buying Time: Debt and Mobility in the Western Indian Ocean*, p.5.

<sup>469</sup> McDow, *Buying Time: Debt and Mobility in the Western Indian Ocean*, p.5.

<sup>470</sup> McDow, *Buying Time: Debt and Mobility in the Western Indian Ocean*, p.5.

<sup>471</sup> Bishara, *A Sea of Debt*, p.33.

<sup>472</sup> Bishara, *A Sea of Debt*, p.33.



rupees from Banyan creditors, which appeared to be the highest money rate compared with other debtors' groups among Banyan creditors and other creditors from different nationalities

However, the sample of transactions showed that a large number of Omani were wealthy and participated in lending money. As shown in the previous chapters that give numbers of lenders and borrowers in the total sample of transactions as Arabs were the largest number in lending and borrowing. The table below shows the top three number of moneylenders categorised by their *nisba*, showing that Arabs were the single largest group of creditors.

Moneylenders	Approximately number of transactions
Arab	324
Banyan	274
Indian	239

**Table (1) Moneylenders with the numbers of transactions in total sample data.**

Borrowing money and participating in the debt process could be explained by various reasons. Slaves, for example, actively took part in expanding their money by borrowing – as seen in the table below – Bishara suggests that they were seeking to participate in the consumption culture, dressing like others in order to try to gain status.<sup>473</sup> Hollian Wint's thesis suggests that Zanzibari society was an unequal society and rejects the term 'cosmopolitan'.<sup>474</sup> She argues that credit was 'means to assert belonging in coastal commercial society'.<sup>475</sup> They borrowed money from Indians, Arabs, and slaves borrowed more money than Swahili people, however, the number of transactions by Swahili was higher than that of slaves with less money. Omani Arabs also were the largest group of borrowers in terms of the number of transactions and the amount of money borrowed.

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<sup>473</sup> Bishara, *A Sea of Debt*, p.50.

<sup>474</sup> Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World, c.1860-1940*, p.10.

<sup>475</sup> Wint, *Credible Relations: Indian Finance and East African Society in the Indian Ocean World, c.1860-1940*, p.2.

Borrowers	Number of transactions	Average
Arab	544	2413.76
Swahili	148	169
Slaves	86	289.87
Freed slaves	83	231.6
Former slaves	55	326.69

**Table (5) Total amount of money of the borrowers in the total sample.**

The transactions show that borrowing and lending money in Zanzibar was not simply a story of wealthy Omanis becoming indebted to ‘Banyans’ and losing their property. While wealthy Omanis did get indebted, they often seem have kept their property. Many other kinds of people also borrowed – poor Omanis; and other Muslim Indians and Omanis and others were also lenders. This was in some ways inclusive economy of debt. On the other hand, it was based on a hierarchy. The nature of the transactions register – in Arabic, with the emphasis on a *nisba* – reinforced the cultural primacy of Omanis. The people most able to borrow were those who had the most lands who were Omanis. And, while the terms of lending varied, borrowing tended to be more expensive for those who borrowed small amounts, who tended not to be Omanis.

The differences in the size of borrowing by different groups can be seen in a few examples. Three Arab individuals got into debt with the greatest amount of money within the total number of Arab borrowers. On 15 January 1887, Shareef Abu Baker bin Abdullah Al Shatri obtained a loan of 69,440 rupees from Lkimdas Laddah Al Banyani. He sold six *shambas* by *khyar* sale and promised to return the money in five years. Abu Baker rented these *shambas* with 6,249 rupees annually. The second example was a deed by Mohamed bin Abdullah Al Shaqsi who borrowed 62,669 rupees from Keswji Damodar Jairam on 2 February 1887. He sold three houses and a *shamba* with *khyar* sale and promised to return the money in three years. He rented these properties with 5,642 rupees. The third example of the high amount of money borrowed by Arabs was on 29 May 1886, when Al Shaikh Salim bin Said Al Harthi borrowed

thirty-nine thousand and sixty rupees from Kimji Jairam Al Banyani. He gave all of his *shambas* and houses to Kimiji as *rahan* till he repaid the money in six years, and he wrote in the deed that he would return six thousand five hundred and ten rupees annually.

These three cases collectively borrowed over one hundred and seventy thousand rupees, which implies that there were wealthy Arab merchants in Zanzibar. This could imply that the debtors who possessed the most land and houses were able to borrow the most money. Arabs borrowed much more money than other non-Arabs identified by their *nisba*. The most common properties secured by Arabs were *shambas* and houses, and they sold them by *khyar* sale to the creditors and rent back or by *rahan* these properties. However, this does not mean that all Omani Arabs can borrow as this amount; there are several of Omanis from middle and low status who involved in the debt process with small amount of money.

On the other hand, there were several examples of borrowers who borrowed a small amount of money, and registered these deeds in the court. On 2 May 1893, Hajj bin Saleem – identified himself as a slave – borrowed twenty-one rupees from Mohamed bin Abdullah bin Mohamed Al Marhubi. He sold his *shamba* as *khyar* sale and promised to return the money in six months. He rented this *shamba* during this period for five rupees. Another example is Ali bin Wakani who identified himself as a freed slave of Said bin Khalfan Al Adwani - who borrowed twenty-one rupees from Nasser bin Qasim Al Ryiami; and this deed was registered on 5 July 1893. He sold his *shamba* as *khyar* sale and promised to return the money in a year. Last case was on 13 April 1897, Ali bin Hammadi Al Mutambatu borrowed twenty-four rupees from Nasser bin Qasim Al Ryiami. He sold his *shamba* as *khyar* sale and he rented it back with nine rupees. He promised to return the money in one year.

The above cases illustrate that people of lower status were involved in credit and debt, and the borrowing process was for all members of Zanzibar's society. However, when we compare the amount of money and the number of properties the debtor's owned, it is clear that Arabs borrowed more than others, and secured their borrowing on properties like *shambas* and houses more than others as well.

### Women in the transactions:

Women participated as both debtors and creditors in the transaction sample. The majority of loan and borrowing activities mostly involved male individuals, with a limited number of women participating as lenders and borrowers. The borrowers' women appear in one hundred and twenty-one transactions from a total number of one thousand transaction. The table below illustrates the numbers, with women categorised by their *nisba*. The largest groups of debtors were Arab, followed by Swahili and freed slave women.

Debtors by <i>nisba</i>	The number of transactions
Arab	71
Swahili	15
Freed slave	12
Slave	8

**Table (6) The numbers of transactions included women as borrowers.**

According to the data, there were some notable examples of Arab women who borrowed large amounts of money. Jukha bint Sayyid Humood bin Ahmed Al Busaidi borrowed 14,538 rupees from Khondas Ranji Al Banyani registered on 9<sup>th</sup> December 1885. She promised to return the money in three years and sold her house in Malindi Zanzibar as *khyar* sale.

Another example of a woman debtor named Fatima bint Muslim bin Amer Al Barwani who had three transactions registered from 1886 to 1896. Fatima borrowed from Lakmdas Laddah Al Banyani 7,595 rupees, registered on 21 October 1886. She sold her house for *khyar* and rent and promised to return the money in three years. On 16 February 1887, Fatima borrowed from Mohamed Banji Al Hindi 9,765 rupees. She sold her two *shambas* as *khyar* sale and rented these two *shambas* for 976.5 rupees and she promised to return the money in two years. The last transaction of this debtor in the sample was registered on 30 April 1896, and she borrowed from Ali bin Nasser Al Hindi 3,255 rupees. She sold her *shamba* as *khyar* sale and promised to repay the money in two years. As shown above, Fatima borrowed approximately 20,615 rupees in ten years in the sample. It is unclear what business she did, but it is notable from these cases that Omani women can borrow money from multiple creditors, such as Banyans and Indian Muslim merchants.

The most common repeated *nisba* among Arab women creditors was Al Marhubi family – but only because of the activity of one woman. Muza bint Said bin Salim Al Marhubi, who was involved in twenty-five registered transactions as a moneylender, between October 1896 and April 1897. Muza lent largely to Swahili and freed slaves and slaves, which explains the small sums involved. She also preferred to secure the payment by *khyar* sale type and rented properties for all the transactions; most of the transactions - twenty-one - involved *shambas*. Notably, freed slave debtors who borrowed money from Muza Al Marhubi, were all identified through their previous Arab masters, which might reflect a reliance on the trust and *hashima* of these masters as the basis of the transactions.

To return to that question of cosmopolitanism: there are two distinct ways of understanding cosmopolitanism in Zanzibar through transactions. Firstly, Zanzibar society in the nineteenth century involved people from various ethnicities and backgrounds, which might be seen as a kind of cosmopolitanism involving ‘modernity’ and ‘openness’ to different cultures. This is clear in terms of the global influence in terms of material culture, from furniture to clothing, imported from around the world. Secondly, the society that included multi-ethnic people, could be seen as divided and categorised by their status and ethnicity. These two point of views could be seen clearly in some social aspect such as dress, marriage and festivals. In terms of openness and modernity, we can see the sharing cultural identity between Arabs and others in various types of dress and celebrations, for example. However, there was difference in choosing the material of clothes – for example – that show the status and social rank, and this was clear between Omanis themselves and others in Zanzibar.

In the sample of transactions, a sort of inclusiveness is evident in that we can see in the registers names of individuals belonging to various ethnic groups, including Arabs, Africans, Indians, and freed people and slaves, men, and women. Everyone in society can participate and operate a business or invest money by borrowing or lending with no matter what social rank or status comes from. However, the record of transactions clearly indicates that Omani Arabs were both borrowers and lenders, even though the previous literature focused on Arab indebtedness. The borrowing and lending of money – as seen in this chapter – is unequal; Omani Arabs could get credit due to their ownership of houses and lands in the early nineteenth century. Banyans and Indian Muslim financiers were mostly lent to Omanis than others and Omanis mortgaged

properties to keep on borrowing or develop businesses with them. The Swahili and slaves were unable to borrow as much as the Arabs because to their smaller land holdings.

The data suggests that this was a cosmopolitanism society, in the sense of being culturally diverse and commercially open. But it was also one in which the social and cultural ideal involved material consumption, which cost money, and in which possession of land enabled some people to borrow money on better terms and in larger amounts. ‘Buying time’ and ‘dressing up’ allowed individual social mobility in a cosmopolitan setting – but did not diminish the inequality in that society.

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