



# INDIAN BUSINESSMEN IN KENYA DURING THE TWENTIETH CENTURY: A CASE STUDY

John Irving Zarwan

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INDIAN BUSINESSMEN IN KENYA  
DURING THE TWENTIETH CENTURY:  
A CASE STUDY.

ZARWAN JOHN IRVING  
DEGREE DATE: 1977

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**INDIAN BUSINESSMEN IN KENYA DURING THE  
TWENTIETH CENTURY: A CASE STUDY**

**A Dissertation**

**Presented to the Faculty of the Graduate School**

**of**

**Yale University**

**in Candidacy for the Degree of**

**Doctor of Philosophy**

**by**

**John Irving Zarwan**

**May, 1977**

## **ABSTRACT**

**INDIAN BUSINESSMEN IN KENYA DURING THE TWENTIETH CENTURY:**

### **A CASE STUDY**

**John Irving Zarwan**

**Yale University, 1977**

Despite a fairly extensive secondary literature on Indians in East Africa, there remains a number of significant gaps in our knowledge of their activities. In the most studied field, the political arena, internal Indian politics, especially on the caste/community level, have been totally ignored. Similarly, the economic role of Indians in East Africa has been presented only in the most general terms and we still do not have a clear understanding of the actual activities of individuals and their firms. There is a pressing need for specific studies.

One of the more interesting and important phenomena of Indian behavior in East Africa is the relationship between social networks, in particular those of caste and kin, and economic activities. To grasp better the nature of these linkages, the dissertation focuses on one caste, the Visa Oshwal Community in Kenya (popularly known as "Shahs"), as a case study, and within this community on two family groups. As a micro-analysis, it is very much concerned with the activities and motivations of specific individuals. Using these two families as a starting point, I was able to "work outward" along kinship lines, including marriage, and contact every major commercial and industrial firm of the caste. In addition, interviews were

conducted with a number of other people, primarily Indians, from many communities and occupations.

In order to begin "on the ground" rather than at the top, the families chosen are in the middle range of the Indian population in terms of income, size of business, and education. Although they were selected randomly in the sense that I was unaware of the scope and extent of their activities, the actual determination was to a large degree influenced by the all-pervasive network of social linkages which figures so prominently. The "families" themselves are defined largely in terms of the degree of social relations within the group.

The limitations of a case study are clear. Oshwals are not entirely representative of Indians, of Hindus, nor even of businessmen in East Africa. This is even truer of the case studies. However, the use of a micro-study does point out and highlight differences which are often missed in more general discussions and are useful in illuminating patterns of activity, such as the organization of business, lines of credit, and especially social and economic networks, which are necessarily missed by a more scattered approach. The dangers of examining caste/kin networks as the basis for the study are manifest; it may well prove to be self-fulfilling. By starting with these networks, others may be ignored. Yet, I believe the evidence supports the presumption.

The dissertation should be of interest to both Indianists and Africanists. It provides an intensive study of the emergence of a caste and the functioning of caste overseas. For the Africanist, it illuminates an important aspect of Kenya's economic history. The study also has comparative value, raising important questions of

**economic development and underdevelopment, the role of "middleman minorities", trading diasporas, entrepreneurship, and social networks.**

## INTRODUCTION AND ACKNOWLEDGEMENTS

The writing of history has traditionally been concerned with prominent individuals, royalty, ministers, men of intellectual force or political power, and has concentrated on issues of statehood, war, nationalism, and ideology. Increasingly, however, historians are turning their attention to social change and questions which affect more intimately the lives of the majority of people. Even African historians, with an almost unique opportunity to examine these more mundane activities, have only recently shifted their focus from colonialism and other examples of macro political change to the economic and social changes of the continent.

In recent years, and especially since the expulsion of Indians from Uganda in 1972, the problem of the South Asian in East Africa has been brought to the attention of the world, although the seeds of this problem were sown many years before. From the early nineteenth century, if not earlier, Indians enjoyed an economic preeminence on the East African coast out of all proportion to the numbers. They provided organization and (especially) capital for the expanding trade in East Africa and acted as intermediaries in its overseas trade. With the advent of colonial rule, Indian traders began to take a more active and direct role in the interior, expanding and exploiting existing trade networks and establishing new centers of commerce. As the colonial economy expanded, Indian visibility and economic activity increased.

Despite a fairly extensive secondary literature, both scholarly and polemical, on Indians in East Africa, there remains a number of significant gaps in our knowledge of their activities. In the political arena, the

subject of most studies, internal Indian politics, particularly on the caste/community level, has been totally ignored. Similarly, the economic role of Indians in East Africa has been presented only in the most general terms; there has been little attempt to examine in detail their economic activities. This is especially surprising given the ostensibly pivotal role played by this so-called middleman minority in eastern Africa.

The thesis is a socio-economic history of Indians in Kenya during the twentieth century. As such, its concerns are threefold: a social history, an economic history, and, most importantly, an analysis of the relationship between social networks and economic activities. To understand the nature of these linkages, one caste, the Halari Visa Oshwal Community (popularly known as "Shahs"), has been chosen as a case study, and within this community, two families have been studied intensively. Therefore, the dissertation is also a micro-study and is very much concerned with the actions and motivations of specific individuals. Using these two Oshwal families as a starting point, I was able to "work outward" along kinship lines, including marriage, and contact the owners of every major commercial and industrial firm in the caste. In addition, interviews were conducted with a number of other people, mostly Indians, from many communities and occupations.

My initial plan was to study the better-known Patidar (Patel) caste. Shortly after my arrival in Nairobi, however, it soon became apparent that the Patels were not particularly significant in business in Kenya, as they were in Uganda, but were mainly professionals and civil servants. Most Indian businessmen I met were Oshwals, and they were almost uniformly friendly and eager to talk about their caste and personal history. Furthermore, Oshwals tend to be under-recognized. They did not settle in large

numbers in Uganda or Tanganyika, were not in Zanzibar in the nineteenth century, and were not active in politics.

The Oshwals in Kenya are a sub-group of a "banya" or trading sub-caste (although they were farmers in India) and come from a small and well-defined area of western India. By religion, almost all are Jain and they make up the great majority of Jains in East Africa. In East Africa, almost all Oshwals are in commerce and industry and without doubt are the most important Indian business community in Kenya, both in terms of their activities and numbers. The only significant settlements of Oshwals in East Africa outside of Kenya are in Moshi and Arusha, both of which were linked more to the colonial Kenyan economy than to the Tanganyikan one.

As I wanted to begin "on the ground" rather than at the top of East African Indian society, the families chosen for intensive study are in the middle range of the Indian population of Kenya in terms of income, size of business, and education. Although the families were selected randomly in the sense that I was unaware of the scope and range of their interests, the actual determination was to a large extent influenced by the all-pervasive network of social linkages which figures so prominently. The families themselves are defined largely in terms of the degree of social contacts within the kinship group.

The activities of the two family groups complement each other nicely. Although both were initially contacted in Mombasa, only one is entirely a Mombasa group. The other started "up country" (especially in Nairobi, Thika and Kisumu) and moved to Mombasa only after achieving a measure of success. The focus and location of significant members and activities remain non-coastal. In addition, the Mombasa-based family's activities were

smaller in scale and scope with businesses dealing in foodstuffs, although there has been some diversification. Members of the second family were involved in a number of economic ventures, ranging from produce buying to textile importing and wholesaling to light industry. A further difference between the two groups of families is that the currently economically active members of the family living in Mombasa are second and third generation East African (i.e. born in Kenya). The heads of family of the other kinship group are older and are immigrants. Their children tend to be professionals.

The prosopographical approach used affords new historical insights through study of family origins and marriage connections and a biographical style of investigation. Genealogies and family history can be important sources for social and economic history. Field research, of more importance for this dissertation than is usual even in African history, supplements and makes written documents more meaningful and useful.

The limitations of a case study are understood. Oshwals are not entirely representative of Indians in East Africa. They are unique in their concentration in Kenya and in commerce and industry. Micro-history is, however, necessary to correct distortions. It points out and highlights crucial differences which are often missed in more general discussions and is useful in illuminating patterns of activity, such as the organization of business, lines of credit, and especially social and economic networks, which are necessarily missed by a more scattered and less systematic approach. Indians in East Africa are not a monolithic group. Religious, linguistic, and communal differences are reinforced by the variation in political and economic conditions of the three East African nations. It is impossible to write a history of Indians in East

Africa without consideration of individual groups and local circumstances. The dangers of examining caste and kin networks as the basis for the study are manifest; it may be self-fulfilling. By starting with these networks, others may have been ignored. I believe, however, the evidence supports the presumption.

The use of caste as a reference point does not imply that it is causative. While the internal structure of the Indian castes in East Africa is a significant factor, Indian commerce cannot be studied apart from Kenyan economic history. By concentrating on Oshwals, attention should not be diverted from the overall context in which they operated. It is a major contention of this dissertation that, though Indians have not lacked initiative, they have largely accommodated themselves to the prevailing historical situation. Nevertheless, my tendency to emphasize the external forces of the economy is not meant to deny the significance of internally generated change among both Indians and Africans.

Chapter I discusses the history and society of Oshwals in India as a necessary background to understanding their attitudes and behavior in Kenya. Material of greater interest to scholars of India than to Africanists has been put in the rather lengthy footnotes. In Chapter II, the Indian migration to East Africa is considered. Chapter III outlines changes in the formal Oshwal caste and religious institutions, their importance in maintaining caste identity and solidarity, and their ramifications on economic activities. The overall context of the Kenya economy, and the Indian role within it, are analyzed in Chapter IV. Chapters V and VI, the core of the dissertation, trace the histories of two Oshwal family groups. The role of the family and caste network in Indian businesses in Kenya is analyzed in Chapter VII. The final chapter

continues the discussion and explicitly considers a number of theoretical factors of importance to the continued economic success of Indians in East Africa. The question of African entry into the commercial sector and a discussion of their difficulties vis-a-vis the Indian trader are deferred until the end of this chapter.

A recurring theme of the dissertation involves the structure of business in the Kenyan context. The costs of conducting business, ownership of assets, specialization and diversification, sources of credit and information, and supply of goods are major variables. The nature of trust relationships and the procedures and values underlying decision making are especially significant. Related to these is the problem of fission versus expansion of a firm. These issues are discussed within the following broad chronological framework: pre-colonial East Africa; the early colonial period (c. 1895-1919); the inter-war period; World War II to independence (1963); independent Kenya.

The dissertation is of interest to both Indianists and Africanists. For the student of South Asia, the study provides in-depth examples of the emergence of a distinct caste and the functioning of caste overseas, as well as a caste history.

The study of Indians in Kenya is also important as an aspect of African history. While it is no doubt true that the significance of Asians in East Africa has been overemphasized relative to the broad scope of East African history, and that observers have seized upon this group because of its visibility, the role that the Indian trader played has widespread ramifications. The introduction of currency, creation of demand, generation of wealth, increasing emphasis on production for a wider market, trade as a source of power--all are important issues in African social and economic

history. The economic role of Indians is a legitimate concern of the Africanist. A study of the functioning and operation of Indian businessmen, their socio-economic system, and place in the wider society and economy of Kenya provides valuable information and insight into a complex problem. Moreover, it has comparative value, raising important questions and contributing to our understanding of economic development and underdevelopment, the significance of "middleman minorities", trading diasporas and the ethnic organization of commerce, entrepreneurship, and social networks.

At times, the tone of the study may lack bite, a result of a self-imposed "neutrality." The author is sympathetic to the problems, concerns, and needs of both Indians and Africans. Working and living among Indians, one is unavoidably sucked into Indian culture and society, yet at the same time tries to remain as distant and analytical as possible. I am sure that neither my African nor Indian friends will be entirely satisfied with my selection, presentation, and interpretation of the material.

The author would like to thank the numerous librarians and archivists who have provided assistance, especially the staffs of the Kenya National Archives and University of Nairobi Library, the India Office Library and Public Record Office, London, and the Yale University Library. In addition, the assistance of the Office of the President and the many government officials of the Republic of Kenya allowed me to conduct research in that country. I am also grateful to the Department of History, University of Nairobi, for my affiliation as a research associate during 1973-1974.

Most importantly, the thesis could not have been completed without the aid and cooperation of numerous Oshwals. All Oshwal organizations

opened their archival records to my scrutiny. The Oshwal Education and Relief Board kindly provided accommodation for my family in Nairobi, Mr. Maganbhai Savla and the Oshwal Gnyati Mahajanwadi in Bombay. Individual Oshwals exhibited a hospitality and readiness to discuss my work and showed a great deal of patience in accepting my persistent questioning, the memory of which still brings forth a feeling of warmth and friendship. The few who refused to speak with me were far outnumbered by the hundreds who were open and candid. Of special mention are those who extended extraordinary hospitality and facilities: Somchand Ladhabhai Shah and Keshavji Rupshi Shah; Mrs. Kankuben Ranmal Shah and family, Meghji Khimji Gudhka and Kanji Khimji Gudhka for accommodation and friendship; Batuk and Manju Vasani; Twiga Stationers and Printers, Ltd. for supplies. To the many who are omitted from mention here: I have not forgotten.

I would also like to thank the numerous English-speaking sons and daughters of "informants" who willingly translated for me. Extra duties were undertaken by Miss L. G. Shah, Mrs. Suhas Gudhka, Mr. Mulchand S. Shah, Bihari Gudhka, and especially Miss Kanchan Gudhka.

For comments on drafts of parts or all of the dissertation, I am grateful to Frederick Cooper, Gavin R. G. Hambly, Maureen Michaelson, and especially to my advisors, David Robinson and Leonard Thompson, whose interest, criticism, and suggestions were most valuable and immeasurably improved the dissertation's quality.

The research was made possible by awards and grants from the Department of History, Council on African Studies, and Concilium on International Studies of Yale University, and by Howland and Whiting Foundation fellowships.

### LIST OF ABBREVIATIONS

AHS	African Historical Studies
BG	Bombay Gazetteer
COPEA	Colonial Office Pamphlets on East Africa
CSSH	Comparative Studies in Society and History
EAISR	East African Institute of Social Research
EDRP	Economic Development Research Project, Makerere University, Kampala
HMSO	His (Her) Majesty's Stationery Office
IJAHS	International Journal of African Historical Studies
ILO	International Labour Office
IOL	India Office Library and Records
	L/P&S - Legal/Political & Secret
JAH	Journal of African History
JMAS	Journal of Modern African Studies
JRAI	Journal of the Royal Anthropological Institute
JRGS	Journal of the Royal Geographical Society
KAR	Kenya Annual Report
KNA	Kenya National Archives
	AG - Attorney General
	AR - Annual Report
	CCC - Central Chamber of Commerce
	CD - Coast Deposit
	DC - District Commissioner
	DO - District Officer
	HOR - Handing Over Report
	MCI - Ministry of Commerce and Industry
	PC - Provincial Commissioner

#### Districts

CN - Central Nyanza

CP - Central Province

EBU - Embu

FH - Fort Hall

KAU - Kavirondo

KBU - Kiambu

KER - Kericho

KSI - Kisii

KSU - Kisumu

KTI - Kitui

LOND - Londiani

MKS - Machakos

MRU - Meru

MSA - Mombasa

NBI - Nairobi

NKI - Nanyuki

NKR - Nakuru

NSU - Naivasha

NYI - Nyeri

NZA - Nyanza

TKA - Thika

UG - Uashui Gishu

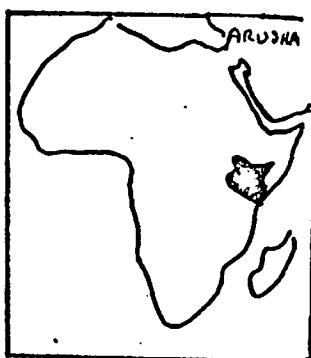
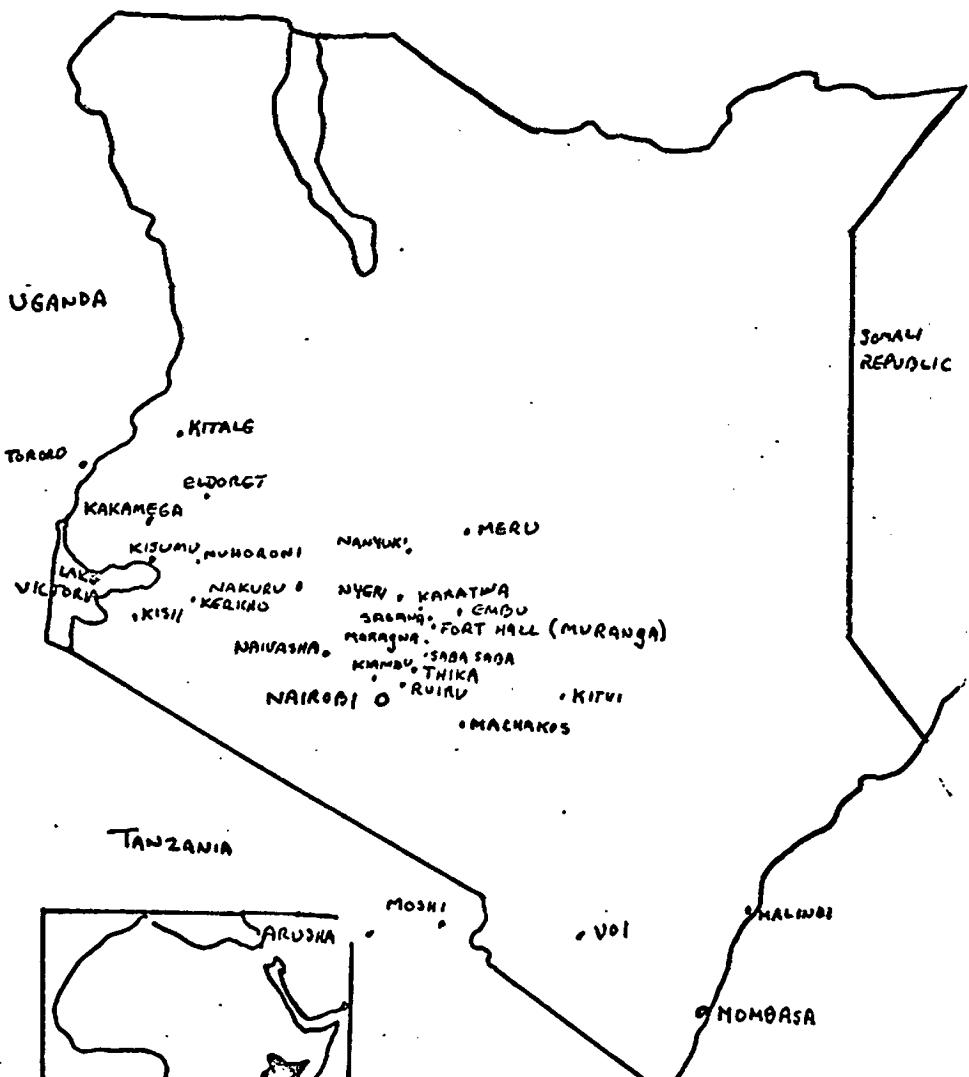
Msa Bankruptcy - High Court Mombasa, Bankruptcy Cause  
Msa CC - High Court Mombasa, Civil Cause  
Msa P&A - High Court Mombasa, Probate and Administration  
NCCK National Christian Council of Kenya  
OTR Great Britain, Department of Overseas Trade Reports  
PP Parliamentary Papers  
PRO Public Record Office  
CO - Colonial Office  
FO - Foreign Office  
Reg Co - Registrar General, Company Registry File  
RGAR Registrar General (Kenya), Annual Report  
RGS Royal Geographical Society  
SR Selections from the Records of the Government of Bombay,  
New Series (1856)  
SWJA Southwestern Journal of Anthropology

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KENYA



## CHAPTER I

### The Indian Background: History of a Caste

Perhaps the most neglected aspect of Indian history is caste history. Despite the centrality of the institution of caste to understanding the society and cultures of the area, the history of individual caste groups has largely been ignored. Yet historical information about specific castes can tell us a great deal about the nature of caste and the caste system, about the processes of caste formation and mobility, and changes in occupation, status, and religious practices. Moreover, this information is a necessary prelude to a proper understanding of the history and behavior of caste groups and their members overseas.

#### The Setting

The Halari Visa Oshwall<sup>1</sup> caste is a small one. In the first decades of the twentieth century, the caste's population was probably only 10,000 to 12,000. In 1972 the world population of Halari Visa Oshwals was about 45,000, of whom approximately 14,000 were in East Africa and the remainder were divided roughly equally between the United

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<sup>1</sup>Oshwal is a name common to a number of castes throughout northern and western India. The best known is one of the castes referred to as Marwari. In other cases, a geographical prefix is usually attached, such as Halari Oshwal. Halar is the name for an area of western Kathiawad and includes Navanagar and Jamnagar. Visa is a numerical prefix meaning twenty which is often found among Gujarati trading castes. In East Africa, all non-Visa Oshwal vanias are popularly called (by Indians) "Dasas" (ten) regardless of their proper caste name. There are, in fact, few Dasa Oshwals in Halar or in East Africa.

Kingdom, Bombay, and Jamnagar District, their "home" area in India.<sup>2</sup>

Of the four wide groupings of Indian castes (varna), Oshwals are considered to be Vaishyas, and within that, one of the vania (banya), or trading, castes. The varna scheme provides a simple, if distorted, framework applicable to all parts of India. It serves as a referent if one moves to another district and can be useful in an overseas situation. Varna is in no sense, however, a corporate group, and membership in it merely reflects the hierarchical position which a caste population or local group is acknowledged or claims to hold. In practice, Indian society is made up of many small local hierarchies. Jati is the corporate group which imposes rules of behavior and forms the core of social organization. Jatis are hereditary, endogamous, usually localized groups, traditionally associated with an occupation (which is not, incidentally, exclusive to it) and are arranged hierarchically. In principle the order is immutable; in practice it is less rigid. In many parts of India there is divergence between ritual ranking and local dominance. Similarly, individuals and castes can often change occupations. Business and agriculture, two ritually neutral occupational categories, are generally associated with the vaishya varna. As a result, this varna often contains castes with a seemingly indeterminate status. It has been recognized by scholars for some time that the caste hierarchy at the middle levels tends to be blurred and to

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<sup>2</sup>Government of India, Census Commissioner, Census of India 1901, 1911, 1921, 1931; Government of India, Census 1961, Gujarat District Census Handbook 1: Jamnagar District; Directory of Visa Oshwals in Bombay, 1971; Visa Oshwal Community Nairobi, Census of Oshwal Members 1972; Visa Oshwal Community Mombasa, Archives; S59, S104, S106, S116, S154, S155, S172, S15, S73. See Appendix IV.

provide opportunities for lower castes to up-grade their status.<sup>3</sup>

The Oshwals in Kenya come from a small area in the former Nawanagar State (Jamnagar) in Saurashtra (Kathiawad) in western India.<sup>4</sup> Jamnagar is primarily a rural area, with a small, scattered agricultural population. Its capital, Jamnagar, is, however, a fairly large and prosperous city. By the mid-nineteenth century it was the most populous city in Saurashtra, with a number of industries. The great development of the area only began, however, in the early twentieth century. After India's independence and the union of the princely states with the former British districts, Jamnagar's population grew rapidly, partly as a result of the influx of refugees from Pakistan and the establishment of naval and military stations in the area.<sup>5</sup>

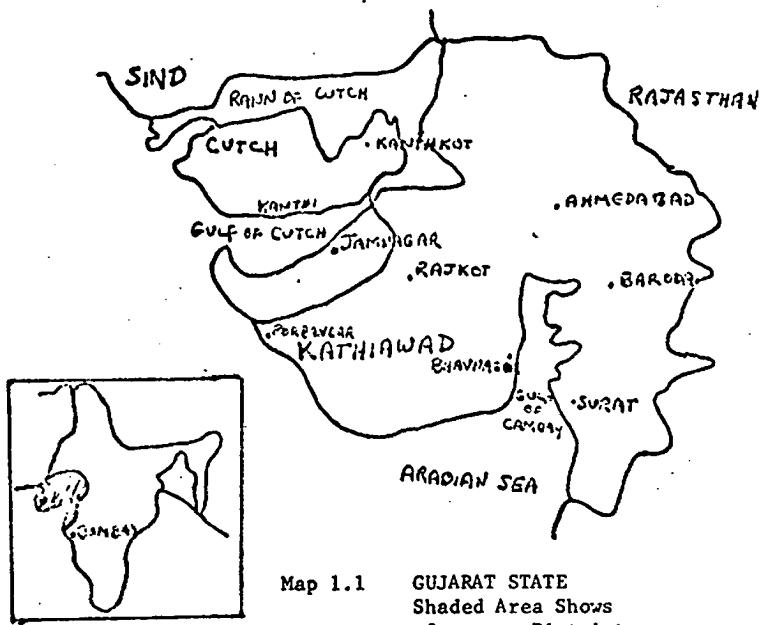
Halari Visa Oshwals come from fifty-two villages, all located between Jamnagar and Khambaliya.<sup>6</sup> The historical explanation for this

<sup>3</sup> M. N. Srinivas has been a pioneer in this area, although his concepts have been challenged and revised considerably. On caste and the caste system, see the works of Srinivas, Mayer, Hutton, Mandelbaum, Karve, Blunt, among others.

<sup>4</sup> Nawanagar was a princely state, not directly under British rule. It became part of independent India in 1947.

<sup>5</sup> J. W. Watson, Statistical Account of Nawanagar (Bombay, 1879), p. 9; John de la Valette, An Atlas of the Progress of Nawanagar State (London, 1931); Jamnagar District Handbook; Census of India 1961, volume V-IA, pp. 243, 252; Census of India 1931, p. 29; Nawanagar Administration Reports.

<sup>6</sup> It is difficult to be precise concerning the exact number. The directories of Halari Visa Oshwals in Bombay and Nairobi list a total of fifty-seven villages as the places of origin of Oshwals in these cities. Some should not be considered as historical places of settlement, as only one family claims each as a place of origin. What is interesting to note, however, is that these villages, and towns such as Jamnagar, are listed as villages of origin, and that, presumably, those who did list these places now identify themselves with them. The most common numbers of "Oshwal villages" given are fifty-two and fifty-six. Some



Map 1.2 JAMNAGAR DISTRICT:

is that Jam Rawal, the founder of Nawanagar state, first went to Kham-baliya and moved in the direction of what was to become Jamnagar. Oshwals, travelling with or following him, settled in these areas first.<sup>7</sup>

The village is essential to an Oshwal's identification, and other Oshwals as well as outsiders use the ancestral village to place a person. In Africa and England, many young Oshwals who have never been to India still speak of "my village."

There are, of course, other villages in the area where no Oshwals live, and there are other castes within each village.<sup>8</sup> The relative importance of Oshwals from village to village differs. In some, Oshwals can be considered dominant--numerically, economically, and politically; in others, they make up only a small portion of the village population and wield little power or influence.<sup>9</sup>

Oshwals claim there were more at one time, as many as sixty-five, but that Visa Oshwals are now found in only fifty-two. In addition, there is a tradition of Oshwals from forty-two villages returning to Cutch (see pp.9-10). S26, S59, B12, Khimji Mandal Bhujpuria, "Shree Cutchhi Oshwal Jain Gnati--Gaura Gatha," (in Gujarati), Suabal (October, 1973), pp. 105-149.

<sup>7</sup> See pp.9-11 for a fuller explanation.

<sup>8</sup> Jamnagar District had about 700 inhabited villages in 1961. Throughout the nineteenth century Nawanagar State contained 650 to 700 villages. Even if one counts only the villages in the three divisions where Oshwals settled, the proportion is still negligible, 52 villages of more than 250. Census of India 1961 Jamnagar District Handbook; D. A. Blane, "Miscellaneous Information connected with the Districts," 1831, SR, No. 37; George Jacob, "Report upon the General Condition, in the Year 1842, of the Province of Kattywar," SR, No. 37.

<sup>9</sup> On the concept of dominant caste, see Adrian Mayer, "The Dominant Caste in a Region of Central India," SWJA, 14(1958), 407-427; S155 claims Oshwals were a majority in all but ten or fifteen villages.

From observation it appears that the villages in the area are prosperous, with a number of well-built stone and concrete houses. While this may be a recent phenomenon in part due to investment from overseas or urban areas elsewhere in India, villagers say that while many houses have been rebuilt, they were "always good".<sup>10</sup> Within each village, houses are grouped both communally, by caste, and by family or lineage.

#### Origins and Migrations

Oshwals have strong traditions of caste origin and subsequent migrations. Although Richard Fox found that Banyas were neither knowledgeable about nor interested in their family and caste histories,<sup>11</sup> Halari Oshwals are, despite protestations of ignorance, generally well-informed and proud of their past.<sup>12</sup>

Like many of the Jain castes and groups found in northern India, Oshwals have their traditional origins in what is now Rajasthan. Most legendary accounts place their origin in Osiya, or Osiyanagri, (and hence the name Oshwal) in Marwar, where they were converted to Jainism by an ascetic. Although various dates are assigned to the conversion

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<sup>10</sup> S108. The situation differs from that in the Patidar villages of Kaira District where large, but unused, buildings were constructed by Patidar from Africa.

<sup>11</sup> Richard Fox, From Zamindar to Ballot Box (Ithaca, 1969), pp. 60, 87.

<sup>12</sup> Because the primary focus of the dissertation lies elsewhere, the following reconstruction of Oshwal caste history presents only the basic outline. While I have attempted, where possible, to reconcile variations of tradition in light of known historical events, there has been little analysis and cross-checking of tradition for historical accuracy, and what is presented should be read in this light. The author hopes to publish a fuller study in the near future.

and caste formation, it seems likely to have occurred between the eighth and twelfth centuries, when Jainism flourished in Rajasthan.<sup>13</sup>

Oshwals therefore claim to be of Rajput descent, and this is generally accepted both in India and East Africa.<sup>14</sup> The ideal of Rajput origin is not limited to Oshwals but is common to a number of other castes, of relatively high as well as low status, in Gujarat and elsewhere.<sup>15</sup>

Because of drought, frequent and prolonged famines, and occasional political and economic insecurity in Marwar, Oshwals began to look for new opportunities elsewhere, and thus became part of the great population drift out of Rajputana during the eleventh and twelfth centuries.<sup>16</sup> At this time, further divisions in the caste, based on

<sup>13</sup>For Oshwal as a loconym, James Tod, Annals and Antiquities of Rajast'han (London, 1829), I:518 and II:166. Bhujpuria, "Shree Cutchhi Oshwal", S40, S46, S104, S115, S148. Legends of origin can be found in William Crooke, Tribes and Castes of the North-Western Provinces and Oudh (Calcutta, 1896), IV:97-98; R. E. Enthoven, The Tribes and Castes of Bombay (Bombay, 1920-22), III:436; BG, IX-I 97 and I-1 463-464n; K. C. Jain, Jainism in Rajasthan (Sholapur, 1963), pp. 17-18, 94; James Tod, Travels in Western India (London, 1839), p. 465; S26 and B12.

Oshwals whom I interviewed, although aware of the tradition of origin in Osiya, rarely date the founding of their caste and conversion to the Jain religion. Many hold the conversion process to have been gradual, slow, and incomplete. One would expect both caste leaders and a barot to emphasize the heroic version. S104, B12, S28, S40, S148.

<sup>14</sup>Encyclopedia of India, 3rd ed. (London, 1885), III:56; William Miles, "On the Jains of Gujarat and Marwar," Transactions of the Royal Asiatic Society, 3(1835), 337; Tod, Annals, II:166; S148, J1.

<sup>15</sup>For example, the attempted legitimization of Patidar claims to Kshatriya status and their subsequent shift to assertion of Vaishya status discussed in A. M. Shah and R. G. Shroff, "The Vahivanca Barots of Gujarat: A Caste of Genealogists and Mythographers," Traditional India: Structure and Change, edited by Milton Singer (Philadelphia, 1959).

<sup>16</sup>S104, Bhujpuria, "Shree Cutchhi Oshwal."

area of settlement, began to appear. The predecessors of Halari Visa Oshwals settled in Sind, perhaps as early as the tenth century. Conditions in Sind, however, were often similar to those in Rajputana, and migrations continued to Cutch, further south.<sup>17</sup>

Initially, these Oshwals settled in Vagad district; later a number moved to Kanthi district.<sup>18</sup> Apparently, at this time, a group of Oshwals also went to Kathiawad. It seems that political disorder and antagonism were the prime factors leading to new migrations.

Most Halari Visa Oshwals are aware of the broad outline of the origin of their caste and its migration from Marwar to Sind, Cutch, and Nawanagar.<sup>19</sup> And, almost without exception, they date this movement to Halar from the founding of the Nawanagar State by Jam Rawal in 1535-1540 A.D. This kind of tradition, dating the origin of a group in an area from the founding of the kingdom, is not an unusual one, and one can therefore be somewhat sceptical of its historical accuracy. Oshwal traditions of migration from Rajputana through Sind and Cutch to Saurashtra are similar to those of Jamnagar's rulers and to other so-called trading castes in Kathiawad, many of which are also found in East Africa.<sup>20</sup> This can indicate either that Oshwals were part of a

<sup>17</sup> Ibid., and B12. Bhujpuria dates this migration as c. 1465 V.S. (1409 A.D.). EG, V 52 also mentions that Oshwals migrated to Cutch from Sind.

<sup>18</sup> Ibid., S157, Census of India 1931, VII-I, 308-9.

<sup>19</sup> A surprising number place the sequence Sind - Rajasthan - Cutch - Jamnagar. There are occasional other wrinkles, such as a Bihar origin, or an intermediate stop in Punjab before moving to Sind. The time depth of these migrations is uniformly vague, with the exception of the move to Halar.

<sup>20</sup> M. A. Sherring, Hindu Tribes and Castes (London, 1872-1881), II:233 for Oshwals, Bhatias, and Lohanas, among others, from Sind to

much larger population movement or that the assumption of these traditions was common to the area. Scepticism concerning the accuracy of the tradition of migration with Jam Rawal is also occasionally voiced by Halari Oshwals themselves.<sup>21</sup> On the other hand, our knowledge of the processes of migration and state formation and of the politics of the area lends unexpected support to the oral tradition.

One traditional account, related by a barot (traditional caste historian and bard), can be usefully summarized.

In Kanthkot, a feast was given after a death, and so much ghee [clarified butter] was made and butter thrown out, that the prince's horse slipped. The prince complained to his father, so those Oshwals thought it better to leave. As they were leaving, the ruler requested that they return, which they did. But with the prince antagonized, they still wanted to leave and slipped away at night, leaving lamps burning to assure the ruler they were still there. All but twenty-four families [villages?] left Kanthkot.

Jamnagar was founded in 1596 (1540 A.D.). Since Rawal knew that Oshwals were good agriculturalists, he sent his brother Hardoliji to the leaders of the Oshwal community and requested they settle in the Jamnagar area. Rawal fled from Cutch [following the assassination of its ruler?]. Some Oshwal families went with him, thinking that the new ruler would not treat Rawal's supporters well.

Forty-eight villages were established in Kanthi district of Cutch<sup>22</sup> when Rawal left, twenty-four remained in Kanthkot.

Cutch to Kathiawad. Irawati Karve, "Kinship Terminology and Usages in Gujarat and Kathiawad," Bulletin of the Deccan College Research Institute 4(1942-43), 226 mentions Gujarati vania traditions linking them to Sind and Cutch. A number of Muslim groups in Jamnagar, including Bohras, Khojas, and Memons, have similar traditions, with Bohras also claiming settlement in Nawanaigar at the time of Jam Rawal. Census of India 1961, V-VIIIA. Also Ol.

<sup>21</sup> S139, for example. He knows of a maximum ten generation time depth in Nawanaigar.

<sup>22</sup> Bhujpuria, "Shree Cutchhi Oshwal" and Census of India 1911, VII-I both indicate fifty-two villages of Oshwals in Kanthi. The other four may have been added later or either number may be inaccurate.

Kangaji commanded the whole of Cutch; he gave those areas to Oshwal farmers. Rawal gave concessions to those Oshwals in Halar by taking one share less of the produce.<sup>23</sup>

Reading this account in conjunction with the tales of Rawal's overthrow in Cutch and subsequent founding of Nawanagar,<sup>24</sup> one may suppose that Oshwals were involved in the political struggles of the area. Thus, what appears to have occurred is not a simple migration of a group of Oshwals in Cutch to Kathiawad in search of better conditions, but a three-fold division among Visa Oshwals of Vagad (Kanthkot), Kanthi, and Halar districts.<sup>25</sup> Those Oshwals who left Cutch entirely were those who had sided with the loser, Jam Rawal, or

<sup>23</sup>Barot Shambudin (B12). I would like to thank Miss L. G. Shah and Mr. A. V. Mehta for their help in translating this passage.

<sup>24</sup>By the sixteenth century, Cutch was ruled by at least two divisions of the same Jhareja Rajput family, under the leadership of Jams Hamirji and Rawal. In a territorial dispute, Rawal assassinated Hamirji, head of the senior branch, and seized his dominions. Hamirji's heirs, with the aid of the ruler of Ahmedabad, expelled Rawal, who then fled across the Rann of Cutch to Kathiawad with his followers sometime between 1535 and 1537. Rawal subjugated the ruling families in the area and in 1540 founded the city of Nawanagar, which later became the capital of the state. Rawal slowly consolidated his rule over the area, and his successors expanded the principality. Several other states, including Dhrol, Rajkot, and Gondal, were established from the main stem. Variations of this tradition are given by Alexander Walker, "Reports on the Resources, &c. of the Districts of Guzerat," [1804-1808], SR, No. 39, pp. 208-210; Blane, "Miscellaneous Information," p. 215; H. Wilberforce-Bell, The History of Kathiawad (London, 1916), p. 99; Watson, Statistical Account; BG, VIII, pp. 111-112; de la Valette, Atlas, p. 1; W. Lang, "Names, Titles &c. of the Principal Chiefs of Kattywar," [1853], SR, No. 37, p. 543; Gujarat State Gazetteers, Jamnagar District (1970), p. 73; J6, S146. Shambudin (B12) says it took thirty years to conquer the area.

<sup>25</sup>This is also indicated by Bhujpuria ("Shree Cutchhi Oshwals"), a Cutchi Oshwal.

who were attracted by what they considered to be the more favorable offer made by him. Land and the hope of better conditions seem to have been the primary motives.<sup>26</sup> It should be noted that only a minority of Oshwals left Cutch for Halar.

Settlement in Halar was certainly not easy, despite grants of land and favorable revenue arrangements by the new rulers. The initial process of migration was long, as new areas were conquered, and the movement of people from Cutch to Nawanagar probably continued for decades, if not centuries. At first, Oshwals settled in and around Kambhaliya, the original capital, later spreading eastward to Jamnagar. To this day, Oshwals in the area are found only between the two cities.

During the period of Muslim rule in Nawanagar (1664-1673), a group of Oshwals apparently returned to Cutch and settled in forty-two villages in Abdasa district. They are known as Visa Oshwals of Abdasa and are not affiliated with those in Kanthi or Halar.<sup>27</sup>

#### Oshwal Occupation: Traders as Farmers

The period in Cutch and Kathiawad is of particular interest. Oshwals are a vania caste cluster<sup>28</sup> engaged in and associated with

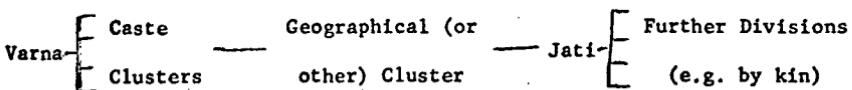
<sup>26</sup> S157, S139.

<sup>27</sup> Census of India 1911, VII-I, p. 308; Bhujpuria, "Shree Cutchhi Oshwal." Shambudin (B12) says they are still known as Halari. He also suggests they came from forty-two villages in Halar.

<sup>28</sup> The term is derived from David Mandelbaum, Society in India (Berkeley, 1972), I:19. "Jati-cluster," defined "as a set of separate jatis, classed together under one name, whose members are treated by others as having the same general status." Finer distinctions can be made within the jati-cluster itself according to circumstances. Halari

trade and mercantile pursuits in many areas of India.<sup>29</sup> Most Oshwals in Jamnagar, however, are "traditionally" farmers, despite their vania appellation. While one must be wary of "traditional" caste occupations,<sup>30</sup> it is somewhat surprising that Halari Visa Oshwals should be farmers at all because of their status as vanias and their Jain religion, which is usually seen as prohibiting agriculture.<sup>31</sup>

Visa Oshwals can be considered part of Visa Oshwal, Oshwal, and vania caste clusters.



<sup>29</sup> Alexander Kinloch Forbes, Ras Mala, edited by H. G. Rawlinson (London, 1924) (1st ed. 1856), I:107; Enthoven, Tribes and Castes, III: 413, 436; Tod, Annals, II:166; BG, V:52; Census of India 1911, VII-I, p. 307 and 1931, VIII-I, p. 508, to cite only a few references.

<sup>30</sup> While occupation and caste are often closely related, they are not identical. All members of a caste, or even a majority, do not in practice follow their hereditary calling. Moreover, the occupation of a caste is not immutable. Changes in occupation are well documented for the twentieth century, and the materials of nineteenth century ethnographers indicate the breakdown of occupational homogeneity by that time. Crooke, Tribes and Castes; Edgar Thurston, Castes and Tribes of Southern India (Madras, 1904); Census of Bombay 1864, volume XVIII; Census of India 1931, I:296; J. B. Shukla, Life and Labour in a Gujarat Taluka (London, 1937), p. 60.

<sup>31</sup> S136, S26; Hermann Jacobi, "Jainism," Encyclopedia of Religion and Ethics, edited by James Hastings (Edinburgh, 1908-1921), VII:473; H. R. Kapadia, "Some References Pertaining to Agriculture in Jaina Literature," Indian Historical Quarterly, 10(1934), 800; Enthoven, Tribes and Castes, II:97; Census of India 1901, IX-I, pp. 131-132 and IXA-II, p. 548; Vilas Adinath Sangave, Jaina Community, A Social Survey (Bombay, 1959), p. 278.

It appears that the sub-group we are concerned with became agriculturalists while in Cutch and continued as (landed) tillers of the soil after migration to Halar.<sup>32</sup> The point is important because of the subsequent shift to trade and business of Visa Oshwals in East Africa. Although the majority of Gujarati-speaking Indians in East Africa who became businessmen were farmers in India, Oshwals, as "vania", are often seen by other groups in East Africa as having the advantage of a business tradition. This is a result of the identification of Jains as businessmen and the idea that a group's traditional/hereditary occupation is genetically passed on as a natural aptitude. Even Indians, including Oshwals, who are aware of the agricultural background, explain Oshwal economic success in Kenya in these terms.

Most Oshwals in Nawanagar were landowners who farmed their own (family) property, hiring such labor as was seasonally necessary. A number of Oshwals, however, share-cropped or leased their land while attending to other matters, usually businesses and shops.<sup>33</sup> A sizeable number had businesses as well as farms.<sup>34</sup> Still others were purely businessmen, with their ancestral land either in the hands of relatives or with no land at all. Their occupations ranged from peddlers and

<sup>32</sup>S106, S107, S139, S146, S65, S104, S59, S27, S74, B12, B154. Although Cutchi Oshwals are known as merchants, especially grain brokers, because of their later activities in Bombay, there are references to them as cultivators. See EG, V:52; S. M. Edwardes, Gazetteer of Bombay City and Island (Bombay, 1909), L:160 and 293; Bhupuria, "Shree Cutchhi Oshwal"; P. G. Shah, Ethnic History of Gujarat (Bombay, 1968), p. 108.

<sup>33</sup>S2, S33, S87.

<sup>34</sup>S70, S131, S37, S27, S96, S40, S69.

small village shopkeepers to moneylenders, produce buyers and brokers.<sup>35</sup> A few were landless and worked as hired laborers or farmed others' land.<sup>36</sup>

Oshwal cultivators, like others, had to pay taxes to the Jam or his agents and tax-farmers. Levies on crops were both in cash and in kind, and the government share was often as high as one-third of the yield. In addition, there were a number of other taxes levied by the state and by the village. A cash assessment replaced division of produce by 1917, and cultivators were granted full occupancy rights in 1919.<sup>37</sup>

It seems possible that Oshwals, as a group, may have had a special relationship with the State as a result of their long association with its rulers. There are traditions of Rawal's invitation to Oshwals to come to Nawanagar, the granting of villages, and tax concessions to Oshwal producers.<sup>38</sup> Even non-Oshwals resident in Jamnagar indicate the existence of Oshwal state patronage in Nawanagar stemming from their migration with the State's founder.<sup>39</sup> Most Oshwals believe that the relationship between the Jams and the villages was a good one,<sup>40</sup> although some claim that the "government" exploited villagers

<sup>35</sup>S107, S9, S62, S24, S68, S72, S90.

<sup>36</sup>S8.

<sup>37</sup>Manilal H. Shah, Jam the Great (Nadiad, 1934), pp. 81, 84; Kathiawad Administration Reports, 1866, pp. 1, 1917-1918; 1895-1896, pp. 3-4, 10-11; Watson, Statistical Account, pp. 38-40; Nawanagar Administration Reports; de la Valette, Atlas, pp. 4-5; Jacob, "Report," p. 24; S107, S108, B6.

<sup>38</sup>S139, S154, S157, B12.

<sup>39</sup>B6, B12. But these were land grants only, not tax concessions.

<sup>40</sup>S108.

and cite quarrels between caste leaders and government representatives. "State rulers are very cruel. They are asking for laboring, so there was trouble."<sup>41</sup> While Oshwals deny that the Jams extorted Oshwals who had relatives overseas, some informants suggest the exploitation of other locally wealthy trading castes such as Bhatias or Memons by Jamnagar's rulers.<sup>42</sup>

#### **The Split Between Cutchi and Halari Oshwals**

That group mobility and fission are two important characteristics of the caste system is now well-known and understood.<sup>43</sup> Implicit in changes in caste status is caste schism, which is usually expressed by a complete or partial denial of marriage and commensality.

The division of Cutchi and Halari Visa Oshwals into two endogamous groups presents an interesting case of caste fission resulting from migration, hypergamy, urbanization, and changes in occupation and wealth. Even after the migration of a group of Oshwals from Cutch to Halar with or shortly after Jam Rawal in the mid-sixteenth century, close relations continued between the two groups. Migration and

<sup>41</sup>S4, S77.

<sup>42</sup>S104.

<sup>43</sup>M. N. Srinivas, Religion and Society Among the Coorgs of Southern India (Oxford, 1952); "A Note on Sanskritization and Westernization," Far Eastern Quarterly 15 (1956):481-496; Caste in Modern India (Bombay, 1962); H. N. C. Stevenson, "Status Evaluation in the Hindu Caste System," JRAI 84 (1954):45-65; Irawati Karve, Hindu Society, An Interpretation (Poona, 1961); Adrian Mayer, Caste and Kinship in Central India (Berkeley, 1960); J. H. Hutton, Caste in India (London, 1963); James Silverberg, editor, Social Mobility in the Caste System in India (The Hague, 1968); Lloyd and Susanne Rudolph, The Modernity of Tradition (Chicago, 1969); Shah and Shroff, "Barots"; D. F. Pocock, "The Hypergamy of the Patidars," Professor Ghurye Felicitation Volume, edited by K. M. Kapadia (Bombay, 1954); "Inclusion and Exclusion: A Process in the Caste System of Gujarat," SWJA 13 (1957):19-31; Census of India 1911, VII-I p. 203; 1921 VIII-I, p. 188; BG IX-I, p. xiii.

settlement in rural areas of Nawanagar continued, perhaps through the nineteenth century.<sup>44</sup> Cutchi remained the language of Oshwals in Nawanagar. Their barots and family genealogists remained resident in Cutch, travelling in Saurashtra periodically to record births, marriages, and deaths and to recite family and caste history.<sup>45</sup> Marriages between Oshwals in the Jamnagar area and those remaining in Cutch probably continued, and Halari Oshwals still considered themselves to be a part of the Cutchi group. Cutchi Oshwals also recognized their affinity with Oshwals in Halar and were important in assisting those who moved to Bombay in the early years of the twentieth century, maintaining a single caste institution, providing employment in shops, and proffering subsistence where necessary.<sup>46</sup>

Nevertheless, fissures did appear almost from the initial migration. Internal political conflict may have played a role, each group supporting a different faction in Cutch politics. At first, the prefix "Halari" may have just been a geographical indicator. It soon, however, took on other meanings. Halari Oshwals came to Jamnagar with other Oshwals. Those who settled in villages became known as Halari; those who entered trade and commerce in the larger towns are still known as Cutchi or Jamnagari Visa Oshwals. This was the beginning of a division based on occupation.<sup>47</sup>

<sup>44</sup>One informant claims the last Halari Oshwal arrived from Cutch in the 1890s and even gives his name. S154.

<sup>45</sup>S15, S73, S155, B12, Watson, Statistical Account, p. 9.

<sup>46</sup>S27, S40, S70, S104, Bhujpuria, "Shree Cutchhi Oshwal."

<sup>47</sup>Even the group of Oshwals which returned to Cutch in the late seventeenth century are still often referred to as Halari. S104, S105, S154, S155, B12.

Occupation and wealth became more important factors leading to a final division as more Cutchi Oshwals began to shift from agriculture to commerce, not only in Nawanagar and Cutch, but also in Bombay. Occupational changes probably began to occur in significant numbers in the early nineteenth century, at least fifty years before the start of a similar shift by Halari Oshwals. As most Cutchi Visa Oshwals were still cultivators, however, occupation alone cannot account for the final separation of the two groups. The Cutchi division was substantially wealthier.<sup>48</sup> It is probable that, as time passed, Cutchi Oshwals gradually attempted to establish a hypergamous relationship with their Halari relations and refused to "give their daughters" in marriage to Halari boys.

The difference in economic standing was emphasized during the severe drought and famine which affected most of India in 1899-1901. Kathiawad was especially hard hit. During the famine, men from Cutch would find wives in Halar, often paying bride wealth of Rs. 300 or Rs. 400. A number of Halari Oshwal women were married in this manner at the time. However, despite the theoretical equality between the two groups, no Cutchi women married Halari men.<sup>49</sup> As perceived by Halari Oshwals today, the reasons for this were primarily economic and secondarily socio-cultural.<sup>50</sup> Because of opposition to the downgrading

<sup>48</sup> BG, V:52; Sangave, Jaina Community, p. 325 for references to Cutchi Visa Oshwals as a wealthy subcaste.

<sup>49</sup> S139, S26, S128, S59, B12, S13, S154, S157. Estimates given of the number of girls married to Cutchi Oshwals during the famine are 5, 15, and 106.

<sup>50</sup> "Cutchis were in a better position than Halari Oshwals, and naturally no one would like to give their daughters to a poorer community." S139. Also S59, S65.

implicit in this arrangement, Halari Visa Oshwals subsequently refused to allow their girls to marry Cutchis.

It is entirely possible that there had been no marriages for generations between Halari and Cutchi Visa Oshwals without any formal prohibition of them, and that it was only the extraordinary conditions existing at the turn of the century that led to the realization of the unequal relationship.<sup>51</sup> Economic and cultural differences between the two groups, crystallizing during the great famine of 1899-1901 into an explicit hypergamous relationship led to the formation of two new endogamous groups.

#### Caste and Village Government

The process of breaking relations with Cutchi Visa Oshwals provides a good indication of Halari Oshwal caste government at the time. Castes were governed by generally understood customary relations, rather than by the manifest and explicit legal structures which characterize modern caste associations. There did exist, however, a formal system of organized interference in domestic affairs in the caste panchayats and other communal and inter-communal institutions for adjudicating disputes.<sup>52</sup>

<sup>51</sup>S26, S154 believe there was little or no marriage before this. S65 claims an earlier break in the late eighteenth century. The existence of a one-way relationship is inadvertently indicated by Bhujpuria ("Shree Cutchhi Oshwal"), a Cutchi Visa Oshwal, who notes that many Cutchi Oshwals have maternal uncles in Halar.

An alternative version, placing a formal break in the late 1920s, is given by both Cutchi and Halari Visa Oshwals in Bombay. It is possible that it refers to the two groups in Bombay only. The reasons given are the developing hypergamous relationship and Cutchi disdain for Halari 'peasants.' Bhujpuria; S70, S104, S128.

<sup>52</sup>Thomas Timberg, "The Rise of Marwari Merchants as Industrial Entrepreneurs to 1930," (Harvard, 1972); and Michael Pearson, "Commerce

In Nawanager, as elsewhere in India, each village had a headman or patel who represented the village to the government and the government to the village. The Jams of Nawanager periodically met with the cultivators as represented by their patels, at which time they could air their grievances. The patel was responsible for revenue collection. The smaller villages had one patel only; larger settlements may have had a police or revenue patel as well. Although the position was initially either appointed or purchased, it often became hereditary within a family or group of families. Civil cases in Jammagar were usually decided by caste or village panchayats, as appropriate.<sup>53</sup>

Although each caste in a village had its own leaders, panchayat and village government were typically the concern of the dominant caste, and the patel of Visa Oshwals would often be the village patel as well. The village patels of Mithoi and Navagam, two villages with large Oshwal populations, were also the headmen of that caste.<sup>54</sup>

The chief patel, or Nath Patel, of Halari Oshwals was chosen from one family by the elders of the three divisions in Halar. Divisional patels would come from the villages of Kansumra, Danta, and

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and Compulsion: Gujarati Merchants and the Portuguese System in Western India, 1500-1600," (Ann Arbor, 1971) for trading castes' institutions. These are analogous to those described by Abner Cohen, Custom and Politics in Urban Africa (Berkeley, 1969) among Hausa traders in Ibadan. See below, Chapter III.

<sup>53</sup> On patels see Nawanager Administration Reports; BG, VIII:171. Kathiawad Administration Reports (especially 1895-1896 Appendix III); J. T. Barr, "Notes Relative to the Petty States in the Province of Kattywar," 1854; SR, No. 37, p. 115; S139.

<sup>54</sup> Census of India 1911, VII-I, pp. 308-309; BG, V:53; Bhujpuria, "Shree Cutchhi Oshwal"; S26, S74, S76, S108, S136, S139, B6. See Louis Dumont, Homo Hierarchicus (London, 1970), p. 171 on village government and dominant caste.

Dabasang. Although the position of the Nath Patel remained within one family from the time of migration from Cutch until India's independence, the actual office-holder was open to choice. Decisions involving the whole community or a number of villages (settling disputes, levying fines) were made by the Nath Patel with other elders. Nawanagar's rulers recognized the Nath Patel as a caste representative and spokesman.<sup>55</sup> The new caste organizations with elective officials that developed from the 1930s often came into conflict with the more traditional system. India's independence ended the old patel system, although those families are still held in high esteem.<sup>56</sup>

The actual processes of decision-making, such as the decision to end marriages with Cutchi Visa Oshwals, were not as clear-cut as a formal description implies. One indication is the different accounts and timings of the break. Some Oshwals tell of a formal decision by the caste patel to break relations, probably in consultation with other caste leaders, while others indicate that there was no formal decision but rather informal, general agreement.<sup>57</sup> It is likely that both took place: a formal break would follow the emergence of a general consensus, and support for any decision would be necessary to enforce the prohibition. Because daily relations between Visa Oshwals from Halar and Cutch were closer in Bombay than in Nawanagar, the official break there was later and, with the development of new institutions, took a different form.

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<sup>55</sup> S74, S124, S136.

<sup>56</sup> On changes in caste government and organization, see Chapter III.

<sup>57</sup> S59, S74, S128, S139.

## Religion

The religion of almost all Visa Oshwals is Swetambara Derawasi Jain.<sup>58</sup> Much of Oshwal social life, in East Africa as well as in India, is centered around the temple and temple affairs; rituals, worship, and holidays are of varying degrees of importance in the rhythm of life. In addition, the ideology of Jainism has been considered by a number of scholars, most notably Max Weber,<sup>59</sup> to be an important factor in business behavior and success. The sense of community and solidarity engendered by the common religious heritage of Halari Visa Oshwals certainly was--and is--of major significance in social and business relations and activities.

The Jain religion, founded by Vardhaman Mahavira, an older contemporary of Buddha, is one of the oldest of the Indian sub-continent. The main principle of Jainism is non-violence, and the primary social effects of this can be seen in occupation and diet. Most Jains are businessmen; indeed they are the "pukka banyas" of India. Here, as has been mentioned, Halari Oshwals are definitely an exception.

Dietary rules are extremely strict. Not only are Jains vegetarian but root vegetables are also forbidden. Many Jains strain their drinking water and prefer to eat before sunset to avoid insects that

<sup>58</sup> There are two main Jain sects, Swetambara and Digambara. The latter do not decorate their idols and their priests (formerly) wore no clothes. There are two main groups of Swetambaras, Derawasi and Sthanakwasi. The main differences are that Sthanakwasi do not worship idols. In East Africa, Sthanakwasi Jains are primarily represented by the Navnat Vanik castes. There are very few Digambara Jains.

<sup>59</sup> Max Weber, The Religion of India (Glencoe, 1958). This will be discussed further in Chapters VII and VIII.

may be attracted to the light. There are a number of annual fasts as well, each lasting more than a week. Fasting is considered a sign of piety, and great honor is paid to those who vow to fast to death.

Although Jain cosmology and rituals are different from their Hindu counterparts, the domestic rites of the layman are the same in practice. These are especially noticeable in the performance of a number of ceremonies, such as marriage, and in social life. Some Jains "do actually consider themselves to be Hindus."<sup>60</sup> While Jain Oshwals generally prefer to be known as Jains rather than Hindus, they recognize their similarity in customs and behavior.<sup>61</sup>

Within the last generation, there are a few Oshwals who have become Digambara Jains, followers of Kanji Swami of Songath and known as Mumuksha. By the mid-seventies, there were about fifty Digambara Oshwal families in Kenya, primarily in Nairobi.<sup>62</sup> The few non-Jain Halari Visa Oshwals, usually estimated as 1%, are members of the Swami Narayan sect of Hindus. Almost all come from one village and were probably converted in the mid-nineteenth century.<sup>63</sup> It is interesting

<sup>60</sup> Census of India 1921, VIII-I, p. 61; 1931, I, p. 383; 1961, V-IAII, p. 258; Forbes, Kas Mala, p. 238.

<sup>61</sup> S127: "We follow each other, same customs and everything same." S29: "For all intents and purposes we are a part of Hinduism, we all join in Diwali, and the invocation of all these goddesses, we do it from time to time when unmarried girls are invited. This is all pure Hinduism."

In East Africa, Jains were usually considered as Hindus for legal purposes and many Oshwals listed their religion or community as "Hindu" on official forms.

<sup>62</sup> S138, S139. Before the construction of a temple in Nairobi in 1963, the Swetambara temple was used for worship. The numbers of non-Oshwal, non-Mumuksha Digambara in East Africa were always minimal.

<sup>63</sup> In 1973, there were approximately 450 to 500 Swami Narayan Visa Oshwals world-wide, 130 of them in Kenya. Informants claim that the

to note that Swami Narayan Oshwals in Kenya worship with the Cutchi Kanbi Swami Narayan temple rather than that associated with Gujarati-speaking Patidars and Lohanas. The reason for this is not simple caste/cultural but a religious one based on an earlier organizational split within the sect in India and seems to be related to the affiliation of the ascetic who initially converted Halari Oshwals. Although the Cutchi Swami Narayan temples in East Africa are also caste institutions, Oshwals are welcome, active, and hold office. Similarly, Swami Narayan Oshwals take an active role in Oshwal caste affairs; one served on the managing committee of the Mombasa Oshwal Community for forty years.<sup>64</sup>

There are a number of Hindu bhakti cults with Oshwal participation, notably that of the Hindu saint Jala Ram. Jala Ram (1799-1881), a Lohana from a small merchant family, is revered for his saintly qualities and miracles and was especially known for his alms giving. His shrine is located in Virpur, in central Kathiawad, and is visited by Muslims, Jains, and Parsis, as well as Hindus, from India and East Africa. A large number of Jain Oshwals in Kenya have made the pilgrimage to the shrine and believe in the efficacy of prayers and vows taken in the saint's name; his idol or picture appears in many homes. It seems that contact with Lohanas in East Africa was instrumental in

"entire village" of Devalia is Swami Narayan, but they are not sure if members of lower castes are Swami Narayan as well. On the sect, see Census of India 1961, V-IA, p. 187; The Imperial Gazetteer of India (London, 1885), I:48; Tanzania Swami Narayan Satsang, Souvenir Booklet (Dar es Salaam, 1973); East African Standard, 13 April 1970; Agehananda Bharati, Asians in East Africa (Chicago, 1972); R. O. Preston, Oriental Nairobi (Nairobi, 1938), p. 107. On Oshwal Swami Narayans, B3, S106, S145, S148, S153, S154.

<sup>64</sup> The relationship between caste and religious organizations is discussed in Chapter III.

developing Oshwal faith in Jala Ram, and this spread from Kenya Oshwals to those in India.<sup>65</sup> This reverse influence represents an interesting variation on the usual and expected flow of religious practices from "Mother India" to Africa.

#### Marriage

Probably the clearest demarcation of caste can be found in marriage. Oshwals, like other castes, are not allowed to marry outside of caste. Other than that, however, rules regarding marriage are quite simple. There are no religious injunctions: Jains can marry Hindus or into another Jain sect. Caste membership and religious affiliation operate, in theory, at different levels. Conflict only exists if the sect makes itself exclusive. The sections may appear as "sub-castes" but usually do not forbid inter-marriage. Thus, among Visa Oshwals, Swami Narayan can and do marry Jains, and Derawasi marry Sthanakwasi. Generally, the husband's religion is adopted.<sup>66</sup>

Unlike the Patidar (Patels) there are no village restrictions. An Oshwal can marry into a family from any village, including his or her own. Although there was no dowry system, there seems to have been

<sup>65</sup> S155: "Africawalla have great faith in him [which] spread to Oshwals here [in Jamnagar]. On Jala Ram, see S. M. Rajdev, Bhakta Shri Jalaram (Rajkot, 1966); Census of India 1961, V-VIIB, p. 99ff; L1, L2, L6. Bharati's discussion (Asians, p. 338, n. 45) appears to be incorrect.

<sup>66</sup> An example from one of the case studies in Chapter V (Haria) Jayantilal Karamshi Haria married a Swami Narayan woman, who became Jain. On the other hand, S153 married a Jain woman, who remained Jain. Jati endogamy is, however, usually maintained and is certainly a preferential value to religious sect endogamy. The concensus in the literature on religious endogamy among Jains is contradictory. See Enthoven, Tribes and Castes, I:vi and II:82; Census of India 1911, VII-I, pp. 24 and 204; Sangave, Jaina Community, pp. 86, 91; Crooke, Tribes and Castes, IV:99.

a practice somewhat akin to "bride price," especially when the man was substantially older than the prospective bride. Often daughters would be "exchanged." A sister, cousin, or other relation of the groom would marry someone in the bride's family. There do not appear to have been any strict rules regarding these practices, however. The primary impetus would seem to be economic and, secondly, to strengthen social ties.

Oshwals today are somewhat reluctant to discuss it.

The only clear-cut rule, other than caste endogamy, concerns incestual marriages. Oshwals can be divided into different groups by surname or atak.<sup>67</sup> There are between twenty-five and thirty of these surnames among Halari Visa Oshwals.<sup>68</sup> The surname is passed on patrilineally. All people with the same surname are considered to be of the same "family" and, therefore, cannot marry. In addition, marriage

<sup>67</sup> Although "Shah" has been adopted by most Oshwals in East Africa as a surname, it is separate from atak. Indeed, even among those with Shah as atak there are four exogamous sub-categories. The four Shah ataks together are the largest; other common surnames are Malde, Chandaria, Gudhka, and Haria.

"Shah" is a common Jain surname and has been considered synonymous with both Jain and Hindu vanias. As an honorific title, however, it is not limited to Jains or vanias. On "Shah," vanias, and Halari Oshwals, S139, S13, S9, S37, S146, S137, S26, S27, B12, S119, BG, VIII:90. Further confirmation of Halari Oshwals as vanias comes in references to them as "Mahajan". (literally great people, but historically a merchant guild). See S104, S155, B6, S106, S26, S108, S108 (non-Oshwal in Navagam), S107 (Shrimali); Jaipur Museum; Weber, Religion, p. 91; Forbes, Ras Mala, II:249; Sherring, Hindu Tribes and Castes, II:243; Crooke, Tribes and Castes, III:405; Howard Spodek, "Rulers, Merchants and Other Elites in the City-States of Saurashtra, India," paper delivered at the South Asian Regional Studies Seminar, University of Pennsylvania, 1973, p. 23; and especially Pearson, "Commerce and Compulsion."

<sup>68</sup> The Bombay Oshwal Directory lists twenty-nine surnames, while the 1972 Nairobi caste census gives only twenty-four (one different), and other informants mention still others. See also Tod, Annals, II: 210; Jain, Jainism, p. 94; Sangave, Jaina Community, passim; Bhujpuria, "Shree Cutchhi Oshwal"; Crooke, Tribes and Castes, IV:99; B12 (Barot Shambudin).

with someone with the same surname as mother's father is prohibited if a blood relationship can be found within five or six generations. This generational depth is also used as a rule of thumb in determining incestual prohibitions generally. It would seem the reason for this particular time-depth has more to do with generational memory than formal incest taboos.

These rules are widely known and generally followed. By the 1940s, however, marriage between two unrelated people with the same surname was not unknown in Kenya, though it is by no means common even today. There is still some opposition to it when the situation arises. A number of teenagers are unaware of the prohibition. It thus seems likely that it will disappear within the next decade or two, especially as the use of the atak as surname has largely been replaced by "Shah."

A final aspect of Indian Oshwal society which should be mentioned here is the institution of the extended or joint family.<sup>69</sup> It seems likely that this was the most common form of family organization. A man, his wife, sons and their wives and children, and any unmarried daughters, would live under the same roof. It was not uncommon to find five- or six-generational descendants of a common ancestor living together in the same compound of houses. Often land was owned and farmed jointly by a number of cousins, although division of property and separation no doubt occurred frequently.<sup>70</sup>

The importance of this background to an understanding of Oshwal

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<sup>69</sup> The question will be discussed in more detail in Chapters VII and VIII.

<sup>70</sup> For example, one "family" farm of forty acres was reduced to twelve following a division. S27.

behavior in East Africa is two-fold. First, the caste "dominance" in a number of villages was no doubt important to their self-image and self-confidence. Secondly, the fact that Halaris Visa Oshwals come from relatively few villages in a limited geographical area, and that a man in each village has close ties of kinship and caste with a large number of others, certainly contributed to caste solidarity. It also means that Oshwals, whether in Jamnagar, Bombay, Nairobi, or London have a common cultural, social, and economic background.

## CHAPTER II

### Patterns of Migration and Settlement

The migration of Halari Oshwals from Nawanagar to Kenya must be considered in terms of two other population shifts. First and foremost, Oshwal migration belongs to a much older pattern of Indo-African contact and settlement. Without the previous migration of other Indians, Oshwals would not have settled in Africa. Secondly, Oshwal migration to East Africa must be viewed against the background of prior movement of Oshwals within India.

We will first consider conditions in Nawanagar which encouraged emigration, then briefly discuss Oshwal migration from the villages to Jamnagar, primarily as small traders, and outside Nawanagar to cities such as Bombay for unskilled employment. The second part of the chapter outlines pre-colonial patterns of Indian migration, settlement, and economic activity in East Africa, which were essentially different from those of the twentieth century. Oshwal migration to Africa will then be examined.. Although Oshwals make up a small proportion of the later migration, the characteristics of their migration have much in common with the general pattern of Indian settlement in East Africa during the colonial era, with which it coincides.

#### Beginnings of Oshwal Migration

##### Factors in India: "Push"

The majority of the numerous explanations of migration are basically refinements and extensions of the concept that people tend to

go from places of limited prospects to areas of greater opportunity. Typically this is phrased in terms of "push" and "pull" factors or, to use A. C. Haddon's terminology, expulsion and attraction.<sup>1</sup>

The primary reasons for emigrating were economic.<sup>2</sup> It would seem that "push" factors were especially important in the decision of the first Oshwals to migrate. These can be summed up as lack of rainfall, drought, famine, and land pressure.

A number of natural calamities befell Nawanagar during the period of Oshwal emigration. The area is on the periphery of the monsoon belt and receives an irregular rainfall which often drops below normal.

Famine was not unusual; more than one-third of the years 1880 to 1940 was lean or famine.<sup>3</sup> In addition to the succession of famines and bad seasons, a number of major epidemics and natural disasters such as cyclones, locusts and floods caused considerable hardship.<sup>4</sup>

Lack of economic opportunity, as well as economic hardship, also

<sup>1</sup>A. C. Haddon, The Wanderings of Peoples (Cambridge, 1912). For objections to this schema, see William Douglass, "Peasant Emigrants: Reactors or Actors?", Migration and Anthropology, edited by Robert Spencer (Seattle, 1970) and William Petersen, "A General Typology of Migration," American Sociological Review 23 (1958):256-266.

<sup>2</sup>On the importance of the economic factor see E. G. Ravenstein, "The Laws of Migration," Journal of the Royal Statistical Society 48 (1885):167-227 and 52 (1889):241-201 and Julius Isaac, The Economics of Migration (London, 1947).

<sup>3</sup>BG, VIII:190ff; Watson, Statistical Account, pp. 12, 34; Kathiawad Administration Reports; Nawanagar Administration Reports; de la Valette, Atlas, p. 8 and table 4; M. H. Shah, Jam the Great, pp. 83, 115-116; Rajdev, Jalaram, p. 75; Census of India 1901, IX-I, p. 21.

<sup>4</sup>Nawanagar Administration Reports; Kathiawad Administration Reports; M. H. Shah, Jam the Great, pp. 21, 162; de la Valette, Atlas, p. 3.

led to emigration, a fact recognized by Nawanagar's former rulers. Jam Ranjitsinhji noted as early as 1910 that "the subjects of this state are noted for a spirit of commercial enterprise which makes them seek their fortunes . . . elsewhere . . . as they find only a limited scope within my own territory." And again, in 1924, he told a British official that people leave "for want of occupation in the land of their birth.<sup>5</sup>

The migrants themselves retain a strong tradition of poverty as a primary cause of leaving their villages. These economic factors include both underlying conditions and specific events. Informants and official reports often mention produce price declines and rising living costs as burdens. Growing population, land pressure, changing economic patterns, and lack of accessible economic alternatives are cited as reasons for leaving.<sup>6</sup> The lack of money to pay for marriage and other expenses and the inability of agriculture to support and absorb large families were also important.<sup>7</sup> Physical insecurity presented by marauding bands of robbers and dacoits compounded the

<sup>5</sup> Nawanagar Administration Report, 1909-1910, p. 2 and M. H. Shah, Jam the Great, p. 117.

<sup>6</sup> S104, S113, S13, S49, S133, J8, S7, S43, S107, S105, O2, S154, S172, J2, B10. These were succinctly summarized as "no chhash and rotlo" (buttermilk and millet bread, the staple food of Saurashtra peasants). Nawanagar Administration Reports 1918-1919, p. 17; 1931-1932, pp. 6, 40, 1934-1935, p. 48, 1935-1936, p. 54; Malcolm Darling, The Punjab Peasant in Prosperity and Debt (London, 1925); S. Arasaratnam, Indians in Malaysia and Singapore (London, 1970); C. Jayawardena, "Migration and Social Change: A Survey of Indian Communities Overseas," Geographical Review 58 (1968):429-430. For economic change in nineteenth century India, see especially the works of Morris D. Morris.

<sup>7</sup> S13, S59.

unsettled economic conditions.<sup>8</sup>

Specific events also played a role in the decision to migrate, most notably the famine of 1899-1901. Its severity and effects were forcefully and poignantly described by one old man who had lived through it. At the end of our discussion he repeated "Hapana Chakula" ("Asian Swahili" for "No food") a number of times, shaking his head and repeatedly bringing his hand to his mouth.<sup>9</sup> This catastrophic event was an important catalyst in the migration of Patidar from Charotar to Baroda and Ahmedabad as well as Africa and has been seen as the stimulus to that caste's modern economic development. Similarly, the incidence of plague in Bombay during the 1890s is considered a factor in the Marwari industrialist Birla's shift to Calcutta.<sup>10</sup>

And yet, while many Oshwals cite this famine as a major cause of migration, very few actually left at the time.<sup>11</sup> It is difficult to link a propensity to migrate with specific causes and local economic

<sup>8</sup>Dacoity was a problem in Nawanagar well into the twentieth century. Dabasang, a village with a large Oshwal population, was harrassed during the early decades of this century by a particularly important gang. Nawanagar Administration Reports 1913-1914, p. 7 and 1920-1921, pp. 23ff; Kathiawad Administration Report 1871-1872, p. 2; Spodek, "Rulers, Merchants and Elites," pp. 7, 23-24; B12.

<sup>9</sup>S128.

<sup>10</sup>Kenneth Gillion, Ahmedabad, A Study in Indian Urban History (Berkeley, 1968), pp. 162-163; D. F. Pocock, Kanbi and Patidar (Oxford, 1972) and P6 for Patidar; Timberg, "Rise of Marwari Merchants," p. 124 for Marwaris and Birla.

<sup>11</sup>For example, S77, S104, S107, S108 and S154 among others. Only one of these people or their ancestors left Nawanagar at this time. S108 (Navagan village patel), however, gives specific examples of people who want to Ahmedabad. It is interesting to note that only two of these informants eventually went to Africa; the remainder stayed in India.

conditions. But the general economic situation and bleak outlook reinforced by the succession of famines, bad seasons, and epidemics after 1896, certainly held a crucial position in the thinking of many.

#### Oshwal Migration: India

Minor movements between villages, usually for marriage but occasionally also for economic or political reasons, are common and accepted throughout most of India.<sup>12</sup> Oshwals first began to go to Jamnagar from the villages only in the second half of the nineteenth century. Those from nearby villages often commuted to Jamnagar during the day and returned home at night. At first, only a few people settled in the town. Unlike the typical pattern of rural-urban migration elsewhere in India, most Oshwals in Jamnagar were running their own businesses and were not employed as laborers; many of these businessmen continued to farm as well.<sup>13</sup> As the years progressed, however, more people made the city their permanent home. Most dealt in provisions or were produce brokers, perhaps because of their agricultural experience, and Halari Oshwals still form an important part of Jamnagar's wholesale grain market.<sup>14</sup> After World War II, button manufacturing and

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<sup>12</sup>Most migration that does occur in Gujarati speaking areas, and presumably elsewhere in India, is within a single district. Census of India 1931, I, pp. 62-63; 1951, IV-I, p. 8; 1961, V-IA1, p. 467 and Chapter V; I. P. Desai, Patterns of Migration and Occupation in a South Gujarat Village (Poona, 1964); A. M. Shah, The Household Dimension of the Family in India (Berkeley, 1974), p. 19; S. M. Edwardes, The Rise of Bombay (Bombay, 1902), p. 301; David Lowenthal and Lambros Comitas, "Emigration and Population," Geographical Review, 52 (1962):198-199.

<sup>13</sup>S15, S73, S105, S154, S155.

<sup>14</sup>One estimate is 20-25% of the shops in the grain market were Oshwal owned. S154. Also S15, S59, S107. Only two of the 102 original member firms of the Nawanagar Chamber of Commerce in 1933 were Halari Visa Oshwal owned; by 1963 the Oshwal proportion had barely risen to

brass parts became important small-scale and cottage industries in Jamnagar. Eventually, a majority of Oshwals in Jamnagar became involved with these industries and now constitute a major segment of the factory owners.<sup>15</sup>

Other cities also attracted Oshwals. A number went to Karachi and Ahmedabad for casual, unskilled labor, especially during the droughts of 1895-1896 and 1899-1900.<sup>16</sup> Clearly the most important early destination in India for Oshwals, besides Jamnagar, was the rapidly expanding commercial and industrial city, Bombay. The geographic and economic position of the port made it a center of attraction for immigrants.<sup>17</sup>

Permanent migration of Oshwals to Bombay from Halar seems to

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eleven of 212. Jamnagar Chamber of Commerce, Bulletin (1963), pp. 85ff.

<sup>15</sup> For the development of Jamnagar's industry see Jamnagar District Gazette (1970), p. 232. On Oshwal involvement, S15 (Vice President of the Jamnagar Factory Owner's Association), S116, S154, S156. Oshwal involvement in small industry seems to be similar to that of the Mahisya of Howrah described by Raymond Owens, "Peasant Entrepreneurs in an Industrial City," Entrepreneurship and Modernization of Occupational Cultures in South Asia, edited by Milton Singer (Durham, 1973).

<sup>16</sup> S70, S90, S108, S104, S128. See Watson, Statistical Account, p. 12 and James Macmurdo, "Remarks on the Province of Kathiawar," 1813/Bombay Literary Society Transactions 1(1819):287 for Halar-Karachi trade.

<sup>17</sup> For the economic rise of Bombay and the population of Gujarati and Cutchi trading castes, see Christine Dobbin, "Competing Elites in Bombay City Politics in the Mid-Nineteenth Century," in Leach and Mukherjee, eds., Elites, p. 79; Edwardes, Rise and Gazetteer; Somerset Playne, The Bombay Presidency (London, 1917-1920); Enthoven, Tribes and Castes, I:133, 144. The first Oshwals from Kanthi in Cutch arrived in Bombay sometime between 1800 and 1820. Edwardes, Gazetteer, I:160, 177, 293 and Bhujuria, "Shree Cutchhi Oshwal."

have started only in the 1880s and early 1890s.<sup>18</sup> Certainly a major reason for going to Bombay rather than Jamnagar was the greater opportunity of finding employment, usually as masons or "coolies." After earning some money, one could start a business instead of returning to Nawanagar. Although it is difficult to correlate movement to Bombay with specific economic and natural events--once again the 1895-96 famine is frequently mentioned as a direct impetus to Oshwal migration<sup>19</sup>--it seems likely that the existence of opportunities in Bombay was more important in the long run.

The presence of contacts and possibility of employment also drew Oshwals to Bombay. Although other castes from Halar had begun to migrate to Bombay before Oshwals, the settlement of Cutchi Visa Oshwals there acted as a more important "pull."<sup>20</sup> Cutchi Oshwals provided information about conditions in Bombay, and "service" (employment) in Cutchi Oshwal shops was an alternative to physical and unskilled labor. "Service" offered possibilities of a small salary, experience, and a spring-board to one's own shop. Both these processes will be discussed in more detail with regard to Africa. And as was the case in Africa, the success of some of the early migrants spurred others to head for Bombay.<sup>21</sup>

<sup>18</sup>S70, S104, S106, S107, S172.

<sup>19</sup>S70. The first left Navagam for Bombay at this time. S108.

<sup>20</sup>On Cutchi Oshwal migration, Bhujpuria, "Shree Cutchhi Oshwal." For the importance of Cutchi Oshwals to Halari Oshwals in Bombay, S104, S114, S148 among others. The Kathiawad Administration Report for 1878-1879, p. 3, mentions emigration from Saurashtra to Bombay.

<sup>21</sup>S107 tells a story of two early Oshwal settlers in Bombay who saved Rs. 350 in the first year and Rs. 1000 in the second. This was a considerable sum in the 1890s and substantially more than a family could

Not all Oshwals in Bombay began as laborers. The first immigrant from Navagam, for example, was a cotton broker. Others also entered business shortly after their arrival. With continuing immigration and economic expansion, Halari Oshwals diversified their activities, and a large number are involved in export-import and manufacturing. In recent years Oshwals have entered government service and the professions.<sup>22</sup> Migration to Bombay has continued throughout the twentieth century, and Bombay's Halari Visa Oshwal population now includes emigrants from East Africa as well as Jamnagar.<sup>23</sup>

#### Early Migration to Africa

Indian migration to East Africa can be divided into five broad stages.<sup>24</sup> The first period is the pre-Zanzibar era, characterized by occasional, often seasonal, settlement in the various ports on the East African coast to facilitate the trade between India, the Persian Gulf, and East Africa. The pattern changed during the nineteenth century, as Zanzibar became the focus of economic activity. The number of Indians in East Africa remained relatively small; Muslims outnumbered Hindus, and the alien population remained concentrated in the coastal areas.

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expect to earn in agriculture during the best of seasons.

<sup>22</sup>S69, S70, S44, S106, S108, S102, S120, S137, S140, S98, S175.

<sup>23</sup>Saurashtra provides more immigrants to Bombay than any other area in India. Census of India 1951, IV-1, p. 11.

<sup>24</sup>This model, while developed with reference to Africa, is in substantial concord with Desai's (Patterns of Migration) conclusions on migration from a village in Gujarat. The attempt at periodization should not obscure the significant fluctuations within each period.

In the third period, from the beginnings of British overrule until World War I, new Indian groups, including a few Oshwals, began to arrive and older groups continued to immigrate in increasing numbers. Businesses expanded inland and the growth of the colonial administration required increasing numbers of support staff. During this period the largest and most prosperous firms and castes were predominantly Muslim.

The Indian population of Kenya decreased during World War I. During the two decades after 1920 there was a marked increase in Indian immigration and the Oshwal population in Kenya began to grow significantly. Women migrated in increasing numbers, an indication of growing permanent settlement. Marriages began to take place in Kenya and natural growth accelerated.

Migration from India to East Africa declined markedly and "emigration" from East Africa increased during the recession of 1921-22 and again with the start of the Great Depression from 1930 to 1933. From 1934, however, large-scale immigration to Kenya from India was renewed and maintained until the outbreak of World War II, when many Indians in East Africa returned temporarily to their family homes in India.

The fifth period began after World War II. The Indian population of East Africa grew dramatically, although immigration slowed with stricter regulation.<sup>25</sup> With the approach of independence, there was a

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<sup>25</sup> Increases in immigration were more noticeable in Uganda and Central Africa than in Kenya. For example, Goan immigration to Uganda doubled from 1945 to 1962, and Patidar continued to migrate, especially to fill teaching posts in the expanding Asian school system. On the other hand, Ismaili immigration had by and large ceased by 1940. Jessica Kuper, "The Goan Community in Kampala, Uganda," (University of London Ph.D. thesis, 1973), pp. 12, 73; H. S. Morris, "Immigrant Indian Communities in Uganda," (University of London Ph.D. thesis, 1963), p. 388;

flurry of emigration from the East African colonies. Population continued to grow, however, until it peaked in the late 1960s. By this time, restrictions on non-citizen economic activities began to force increasing numbers of Indians to leave. While emigration from Kenya was never as dramatic as the expulsion of Asians from Uganda in 1972, the Indian population is declining at an increasing rate as more people and different groups are affected by the regulations.

#### Pre-Colonial Indo-African Contact

Emigration and trade between Cutch, Kathiawad and Gujarat and the western Indian Ocean area, including East Africa and the Persian Gulf, have existed, with different intensity, for hundreds of years. The dominance of Gujarati traders in international Asian trade from 1500 dispels the myth that Indians were essentially a land-oriented people; sea trade was an important part of the economy of western India.<sup>26</sup>

The trade between India and the Persian Gulf, and especially the Indian presence in Muscat, placed a number of Indian traders in a position to move to Zanzibar when it began to achieve greater importance in the

Floyd Dotson and Lillian Dotson, The Indian Minority of Zambia, Rhodesia and Malawi (New Haven, 1968), p. 44; Shirin Walji, "A History of the Ismaili Community in Tanzania" (University of Wisconsin Ph.D. thesis, 1974), pp. 173, 191.

<sup>26</sup> See Pearson, "Commerce and Compulsion," Chapter I; W. H. Schoff, The Peripus of the Erythrean Sea (New York, 1912); Ashin Das Gupta, Malabar in Asian Trade, 1740-1800 (Cambridge, 1967); Vasco da Gama, A Journal of the First Voyage, 1497-1499, translated and edited by E. G. Ravenstein (London, 1898), pp. 36-45; Duarte Barbosa, The Book of Duarte Barbosa, translated by Mansel Dames (London, 1918-1921); Pamela Nightingale, Trade and Empire in Western India, 1784-1806 (Cambridge, 1970); BG II: 423 and V: 117-119; R. Leech, "Memoir on the Trade, &c., of the Port of Mandvee in Kutch," [1837], SR, No. 15, pp. 214-215.

nineteenth century. The number of immigrants and traders in East Africa increased with the growth in economic opportunity, protection, and stability following the establishment of Omani control of Zanzibar and Mombasa and the developing interest of the British and Indian governments in the area.<sup>27</sup>

Testimony of the extent and importance of Indians in the coastal economy abounds.<sup>28</sup> Indians financed and supplied caravans to the interior, were major importers and exporters, and supplied retail services. While their importance has no doubt been exaggerated and an accurate and balanced account of the role of Indians in Zanzibar and the coast during this period has yet to be written, one can at least accept that a number of Indians were prominent in the external sector of the Zanzibar economy.<sup>29</sup>

<sup>27</sup> For Indians in the Persian Gulf, G. B. Brucks, "Navigation of the Gulf of Persia," SR, No. 24, p. 632; Carsten Niebuhr, Travels Through Arabia (Edinburgh, 1792), II: 116; Vincento Maurizi, History of Seyd Said, Sultan of Muscat (London, 1819), pp. 23, 29; W.F.W. Owen, Narrative of Voyages to Explore the Shores of Africa (London, 1833), I: 336, 343; Joseph Osgood, Notes of Travel (Salem, 1854), pp. 90, 95; J. Richard Pankhurst, "Indian Trade in Ethiopia, The Gulf of Aden, and the Horn of Africa in the Nineteenth and Early Twentieth Centuries," Cahiers d'etudes africaines, 14 (1974): 453-498 for Indians at Aden and Ethiopia. Secondary works with details on Indians in Zanzibar include Abdul Sheriff, "The Rise of a Commercial Empire: An Aspect of the Economic History of Zanzibar, 1770-1873" (University of London Ph.D. thesis, 1971); Fred Cooper, "Plantation Slavery on the East Coast of Africa" (Yale University Ph.D. thesis, 1974); Reginald Coupland, East Africa and Its Invaders (Oxford, 1938) and The Exploitation of East Africa (London, 1939); C. S. Nicholls, The Swahili Coast (London, 1971); Robert Gregory, India and East Africa (Oxford, 1971); and J. S. Mangat, A History of Asians in East Africa (Oxford, 1969).

<sup>28</sup> For example, T. Smee and Lt. Hardy, "Observations during a Voyage of Research on the East Coast of Africa [1811]," Transactions of the Bombay Geographical Society, 6 (1841-1842): 23-69; FO 84/1391, "Memo Regarding Banians or Natives of India in East Africa" by Bartle Frere in Frere to Granville 7 May 1873; FO 541 and FO 2; PP (XII of 1871); IOL L/P&S/9 and the writings of Burton, Speke, Stanley, Guillain, Krapf, Tippu Tib, and Ropes.

<sup>29</sup> Sheriff, "Rise" and Cooper, "Plantation Slavery" have made headway here, but their main focus lies elsewhere.

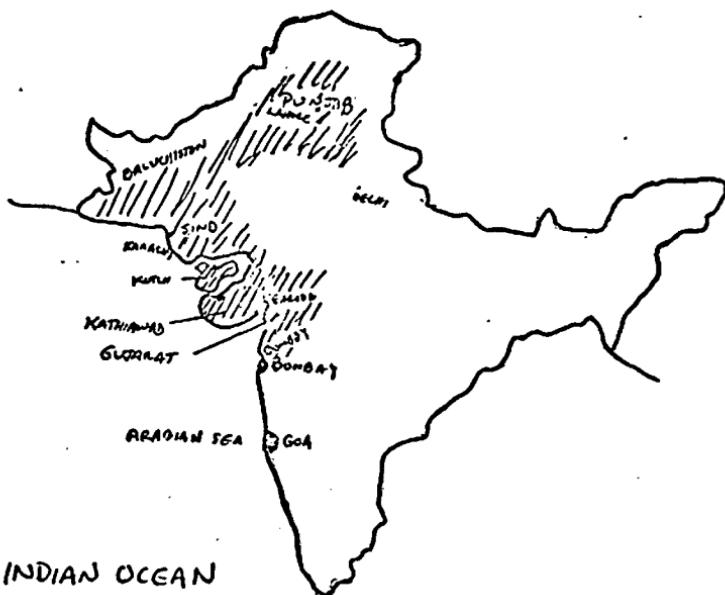
These early migrants to Africa came from only a few regions and castes. With the exception of sailors, most of the Indians who went to Zanzibar in the nineteenth century were members of "business communities" and came from Cutch, Saurashtra, and Bombay. The main groups were Hindu Bhatias and Lohanas, Jain vania castes, and Muslim Khojas, Memons, and Bohras. Of the non-trading castes represented in Zanzibar from the mid-nineteenth century, one could find potters, tailors, silver and goldsmiths, masons, and other craftsmen.<sup>30</sup>

Although there are numerous references in the sources to "banyans" and "wanias," it is not likely that many of these were Jain or Hindu members of the various vania castes. Most of the Jain vanias in East Africa originated in the Portuguese Indian enclaves of Diu and Daman and do not seem to have been very important except, perhaps, in Mozambique.<sup>31</sup>

Of the "banians," Bhatias were most important in both wealth and influence throughout nineteenth century Zanzibar and into the early twentieth century on much of the coast. A relatively small caste from Cutch and, later, Bombay, Bhatias were extensively involved in the foreign trade of western India. In Zanzibar, they were active in a number of areas of commerce but were especially significant due to their long control of the customs farm.

<sup>30</sup> See, for example, James Christie, Cholera Epidemics in East Africa (London, 1876), p. 345; IOL L/P&S/18/B90, Memo by Kazi Shahbudin, Dewan of Cutch, 14 February 1870; FO 84/1391 Frere 1873 Memo on Banians.

<sup>31</sup> Lt. John Emery, Journal, 1 April 1826, refers to a Mombasa customs official named Mahavir, probably a Jain, but other explicit references are rare. See IOL L/P&S/18/B90 Memo by Kazi Shahbudin; Pearson, "Commerce and Compulsion"; Edward Alpers, "Gujarat and the Trade of East Africa," IJAHS, 9(1976):22-44. SL37.



Map 2.1

## Primary Sources of Indian Emigration to East Africa

A second Hindu group, one which has surprisingly and consistently been ignored in the histories of the period, is the Lohana caste. It is probable that most of the non-Bhatia "banians" in East Africa during the nineteenth century were Lohanas. Sir Bartle Frere, for example, explicitly refers to "Lohana Wanias" and Lohanas as "Banians proper." Lohanas later were among the earliest settlers on the mainland and became especially prominent in Uganda.<sup>32</sup>

<sup>32</sup> IOL P/2111, May, 1883, Proceeding 274, A Political, Zanzibar; FO 84/1391, Frere 1873 Memo on Banians; FO 84/1386 Memorandum in connection of

Of the Muslim groups, the most numerous during the nineteenth century were Ismaili and Ithnasheris Khojas, Bohras, and Memons. Bohras, after initial settlement in Madagascar, became especially important on the north coast of East Africa. Most came initially from Surat and Cambay but subsequently from Cutch. The emigration of Khojas to Zanzibar began very early and by the 1870s they were considered to be the most numerous and influential group in Zanzibar. Although they were chiefly cultivators in Cutch, a number became merchants in Bombay, Africa and China, establishing the community's reputation as enterprising businessmen. A third and much smaller Muslim group is the Memon (often referred to as "Scindis" in the nineteenth century sources), traders and merchants from Cutch and Kathiawad with numerous settlements throughout the Indian Ocean area by 1900. It seems that while most Memons were small traders in Cutch a few started overseas trade, following the lead of Bhatias, and that the first Memons in contact with East Africa heard about it from Bhatia merchants.<sup>33</sup>

British Subjects with East African Slave Trade by Bartle Frere, 25 August 1872; Fred Berg, "Mombasa Under the Busaidi Sultanate" (University of Wisconsin Ph.D. thesis 1971); Justus Strandeborg, The Portuguese Period in East Africa, tr. by Jean Wallwork, ed. by J. S. Kirkman (Nairobi, 1961), p. 93; Christie, Cholera, p. 344; Walter Brown, "A Pre-colonial History of Bagamoyo" (Boston University Ph.D. thesis, 1971), p. 151; Richard Burton, Zanzibar: City, Island, and Coast (London, 1872), I 105; 02; B10; L9; H. S. Morris, personal communication. Also Fred Cooper and John Zarwan, "Land and Credit in an East African Town: Mombasa 1890-1920" (forthcoming).

<sup>33</sup> FO 84/1344 and FO 881/1936 "Administration Report of the Zanzibar Agency 1870" in Kirk 14 January 1871; FO 84/1852 passim.; Christie, Cholera, p. 343; Enthoven, Tribes and Castes; Calcutta Gazette 26 October 1820, p. 383; Bombay High Court Records, 1875, p. 344; interviews by Yusuf Bagha with Memons in Mombasa, 1969, University of Nairobi Department of History Archives, E/2/1; M3, M4, M5, M6.

Except for the early commercial contacts between the Gujarati ports of Cambay, Broach, and Surat and Africa, almost all of the early Indians in East Africa originated primarily in Cutch and secondarily in a few areas of Saurashtra. That the migrants should come from a few areas is not, of course, an unusual phenomenon,<sup>34</sup> but it is interesting to note that few came from Gujarat proper or Bombay. Nawanagar was considered by nineteenth century observers to be an important source of migration to East Africa.<sup>35</sup>

A great deal has been made, both by historians and polemicists, of the supposedly temporary nature of this migration to Africa. This can only be understood in light of traditional patterns of trade and internal migration within India. The residence of most Indians on the Swahili coast was seasonal, based on the monsoon cycle. To miss the return wind would mean defaulting on debts for goods taken on credit in India. Eventually, some members of a trading group were left in East Africa to arrange for collection of goods and sales of cargo. After a few years, they would be replaced by others. The temporary and seasonal nature of settlement remained a factor as late as 1920.

<sup>34</sup> For example, overseas Chinese come from only a few districts (T'ien Ju-K'ang, The Chinese of Sarawak [London, 1953] and Maurice Freedman, "Immigrants and Associations: Chinese in Nineteenth Century Singapore," CSSH, 3 (1960): 25-48) and the bulk of Italian-Americans are from Sicily and Calabria.

<sup>35</sup> FO 84/1386 Frere 1872 Memo on the Slave Trade; FO 84/1391 Frere 1873 Memo on Banians; C. P. Rigby, "Report on the Zanzibar Dominions," SR No. 59 (N.S.) (1861), p. 4. For early Khojas and others from Jamnagar, Mombasa Probate File 34/44 and interviews by A. Amersi and S. Nasser in University of Nairobi Department of History Archives UCN/HD-RPA E/1/2.

Of late years many Memons and others have gone for trade in Africa and other places. They return to their houses in Nawanagar to pass the monsoon season here and again go to their places of business after the end of the monsoon.<sup>36</sup>

Both Abdul Sheriff and Shirin Walji see the rhythm of economic life and the need to control the East African trade as a major impetus to nineteenth century Indian settlement.<sup>37</sup> Extending this one step further, it would seem that the primarily export-oriented nature of the early Afro-Indian trade reinforced these trends. With the growth of an import-oriented commerce and internal business opportunities, the decrease in scale of individual businesses, and the development of a money economy, as well as population increases of the late nineteenth and twentieth centuries, settlement became more permanent.

Crucial to an understanding of these early "sojourners" are the cultural norms and accepted practices of internal Indian migration. "Semi-permanent migration" was a dominant pattern of the trading classes in particular.<sup>38</sup> Overseas migration of Indians, both "passenger" and

<sup>36</sup> Nawanagar Administration Report 1920-1921, p. 3. For temporary settlement of Indians on the coast, see FO 84/1386 Frere 1872 Memo on the Slave Trade; W.S.W. Ruschenberger, A Voyage Around the World (Philadelphia, 1838), p. 35; IOL L/P&S/18/B90 Memo by Kazi Shahbudin; Osgood, Travels, p. 95; Burton, Zanzibar, I: 329; Hamerton in FO 54; Rigby, "Report"; M. Guillain, Documents sur l'histoire la géographie et le commerce de l'Afrique orientale (Paris, [1850]); 02.

<sup>37</sup> Sheriff, "Rise" and Walji, "Ismailis."

<sup>38</sup> Ravinder Kumar, Western India in the Nineteenth Century (London, 1968), p. 34; Ahmedabad Gazette, p. 295 in Gillion, Ahmedabad, p. 77. The comparison with Marwaris is manifest and was explicitly stated by Frere, FO 84/1391 Memo on Banians. See Timberg, "Rise of Marwari Merchants," p. 115, and John Malcolm, A Memoir of Central India (London, 1823), II: 159. For this pattern by Memons, see Hanna Papanek, "Pakistan's New Industrialists and Businessmen: Focus on the Memons," Entrepreneurship and Modernization, edited by Milton Singer and R. V. Russell, Tribes and Castes of the Central Provinces of India (London, 1916), II: 40ff.

indenture, followed accepted patterns of temporary separation from one's family. The economic advantage to the migrant worker of keeping his wife and children in the rural joint family is reinforced by the advantage accruing to the family of receiving financial contributions from the absent earner.<sup>39</sup>

Despite the presumption that the early Indians in Zanzibar and the coast intended to return to India after a few years, many Indians did, in fact, become residents of Zanzibar, a point noted by many of the same observers who referred to Indians as "birds of passage." Emery, as early as the 1820s, pointed out that a number of Indians were permanent residents of Mombasa. During the controversy in the 1860s and 1870s over the citizenship status of Indians in Zanzibar dominions, many Indians, both Muslim and Hindu, claimed the Sultan's protection by virtue of their birth in Zanzibar.<sup>40</sup>

Many mistakenly think that Indian merchants in East Africa were merely agents of large commercial houses headquartered in Bombay and that the capital for the East African trade came from India.<sup>41</sup> There were, of

<sup>39</sup> Raymond Owens, "Industrialization and the Indian Joint Family," Ethnology, 10 (1971): 248; G. H. Desai, Hindu Families in Gujarat (Baroda, 1932), p. 61. For poignant portrayals, see the films of Satyajit Ray, especially the Apu Trilogy, and R. P. Jhabvala's "Householder," produced by Ismail Merchant and directed by James Ivory.

<sup>40</sup> IOL L/P&S/9/48. Emery's Journal; FO 84/1376 Kirk 125 of 6 November 1873; Christie, Cholera, p. 336; Mohammed Sokwalla, interviewed by Bagha, University of Nairobi History Archives; H. Papanek, "Pakistan's New Industrialists," p. 83. Christopher and Elton saw "Banians" residing permanently and felt they were quite at home. IOL L/P&S/5/422 Lt. Christopher Report, 1843; J. F. Elton, "On the Coast Country of East Africa, South of Zanzibar," JRGs, 44 (1874): 227-252.

<sup>41</sup> Bartle Frere: FO 84/1386 1872 Memo on Slave Trade, H.C. 420 evidence para. 453; IOL L/P&S/9/1 no. 48, Prideaux to Derby 8 February 1875;

course, branches of Indian firms in East Africa in both the pre-colonial and colonial periods,<sup>42</sup> and some Indians, notably A. M. Jivanjee, were well established before becoming active in Africa. More often, however, capital from East Africa helped finance investments in Asia.<sup>43</sup> With increasing demand both in India and Africa for the other's products, the development of industrial enterprises in India, and the provision of better shipping facilities, several Bombay firms established close connections with East Africa; many others started and thrived as a result of their relationships with Africa.<sup>44</sup>

#### **The Early Twentieth Century**

The Indian role in the interior of East Africa grew rapidly during the last ten years of the nineteenth century and the first two decades of the twentieth. This expansion was initially spearheaded by some of the larger established traders, but increasingly they were supplemented by new immigrants. Not only did the British build on the Indian presence to increase their influence and control in East Africa, but the advent of

FO 84/1344 Kirk 1870 Administration Report. Modern scholars include Nicholls, Swahili Coast, p. 78.

<sup>42</sup>Playne, Bombay and East Africa (British): Its History, People, Commerce, Industries, and Resources (London, 1908).

<sup>43</sup>Sheriff, "Rise," p. 346, citing M. T. Topan "Biography of Sir Taria Topan" (unpublished), II: 54-55; Edward Ropes, Jr., The Zanzibar Letters of Edward D. Ropes, Jr. 1882-1892, edited by Norman Bennett (Boston, 1973), p. 52 (2 August 1886); Burton, Zanzibar II: 413.

<sup>44</sup>For example, Gudhka Brothers (S86) began as an exporting and importing business in Bombay after 1945 in part because of Oshwal relations in Kenya.

direct British administration and the increased security and opportunity it brought were also important factors in encouraging Indian migration to East Africa. Furthermore, most Indians were proud of extending British influence and authority in Africa and conscious of their importance and role in the history of East Africa.<sup>45</sup>

The first large-scale connection of Indians with the interior came with the introduction of Indian indentured labor to build the Mombasa-Victoria (Uganda) Railway beginning in 1896.<sup>46</sup> Following completion of the railway in 1903, the need for large-scale importation of unskilled labor decreased. Nevertheless, indentured labor from India continued to be used on the railway and other projects such as the construction of Kilindini port in 1915.

Not all official recruitment in India was for unskilled laborers, however. Skilled artisans and, more importantly, clerical and administrative staff were required. Staff would be engaged both by the official agents of the East African colonial governments and through direct advertisement and recruitment by individual departments.<sup>47</sup>

<sup>45</sup> IOL vol. 10650, Emigration A Proceedings No. 1, November 1919, "Memorial of Indian Subjects in British East African Protectorates to Baron Chelmsford"; S137, P2 and other oral information.

<sup>46</sup> Between 1896 and 1901, 31,983 laborers were imported to East Africa for the railway. 16,312 were repatriated on expiration of their contracts or dismissal. Another 6,454 were invalidated and 2,493 died. Of the balance of 6,724 laborers who remained in East Africa, about 2,000 continued to be employed by the railway. PP LXII (1904) Cd. 2164 "Final Report of the Uganda Railway Committee."

<sup>47</sup> For example, see Mombasa Municipal Files 33/5, 33/6 and 3/9 and advertisements in Times of India of 9 June 1932 and 14 June 1952. Also S77; J8; P1; correspondence in CO533/18, CO 533/29, CO 533/94, CO 533/104 and C.D. 1/3/286.

Unofficial recruitment was also instrumental in the migration of many skilled and semi-skilled Indians. Officials often requested their Indian employees to recruit people with specified skills. The railway and many private firms thus imported labor outside official channels. Men travelled at their own expense to Africa, where contracts were signed and fares reimbursed.

<sup>48</sup> With the growth of the Kenyan economy and the development of industry, especially after World War II, a number of firms recruited skilled technicians. For example, a major Oshwal-owned company, Kenya Aluminium and Industrial Works, frequently brought people from India to man and oversee new machinery and processes of manufacture, a procedure that was little different from importing skilled European technicians.<sup>49</sup>

Employment in government and European firms held a number of attractions for educated Indians, especially in the early years. One was assured of steady pay with guaranteed increments, "home leave," and a pension or gratuity upon retirement.<sup>50</sup> Professionals, too, were attracted to Africa by the greater opportunity it offered.<sup>51</sup> The benefit

<sup>48</sup> IOL Emigration A March 1910, pros. 1-2 file 20, volume 7968, Emigration Proceedings 12/08 No. 23 p. 8612; CO 533/67 IO to CO 27 Jan 09 (Minto et al to Morley 24-12-08).

<sup>49</sup> KNA MCI 6/462/53-78, 81, 83, 85 (1955). Their proposals ran into some bureaucratic opposition from the Immigration Department, but the firm was, with the aid of the M.C.I., able to hire these people.

<sup>50</sup> Compare Nawanagar's salaries for teachers of Rs. 4 to Rs. 15 per month in 1913 to a postal clerk's salary in Kenya of Rs. 80 per month in 1905, for example. Nawanagar Administration Report 1913-14, p. 22. The CO533 files are filled with correspondence dealing with the salaries and pensions of individual cases.

<sup>51</sup> B10.

52 This was policy both of Government agencies and European-owned firms. On Oshwals in Madagascar 540, 552, 561, 565, 5101, 5122, 5154, 59, 513.

53 On Oshwals in Madagascar 540, 552, 561, 565, 5101, 5122, 5154, 59, 513. CO 533/101 No. 36 Borrowing 16 January 1912; CO 533/298 C.D.N. Felling Staff, "British East Africa Meteorological Services for the Asatitic firms," COPEA 528: "Terms and Conditions of Services for the Asatitic firms" CO 533/101 No. 36 Borrowing 16 January 1912; CO 533/298 C.D.N. Felling to CO 7 October 1923 in Germany to CO 22 October 1923.

Kenya, 53

Many Oshwals in Madagascar returned to India and/or later migrated to Kenya. Many Oshwals in gold-mining and plantation agriculture as well as commerce. Involved in gold-mining and plantation agriculture as well as commerce. Number of firms became quite large; one had thirty-two branches and was perhaps as many as three hundred scattered throughout the island. A Madagascar increased steadily, if slowly, and by the 1930s there were start, a few were engaged in agriculture. The Oshwali population of far-away island. While most Oshwals in Madagascar were traders from the knowledge, inducement, and opportunity for Oshwals to leave for the jamagat. The contacts between Madagascar and Jamagat provided the eighteenth century; a majority of these early residents were Bohras from Madagascar in 1896. Madagascar had settlements of Indians by the first Oshwals to go to Africa from Nawangat probably went to

#### Oshwali Migration to Africa

of conditions and opportunities in East Africa. Africa were thus able to maintain regular and extensive contacts with their families in India, and it was instrumental in disseminating knowledge leave" to all Indians, whether hired in India or Kenya. 52 Indians in which the most important ramifications was the policy of granting "home

The first Halari Visa Oshwal to settle in Kenya was Shah Hirji Kara. He went to Mombasa, via Cutch, with two or three other Oshwals, sometime between 1895 and 1899.<sup>54</sup> It seems highly probable that these early pioneers had heard about Africa, and perhaps were persuaded to go, by members of other communities in Nawanagar, especially Khojas, Bhatias, Memons, and the sailing castes.<sup>55</sup>

The single most important source of information about opportunity in Africa, for both artisans and traders, was undoubtedly "word of mouth." Oshwal knowledge of Africa and African opportunities came through an informal grapevine originating in Jamnagar residents who had been to Africa and Oshwals in Karachi and Bombay. Besides regular visits home, early settlers in Africa wrote letters and encouraged others to come. One Oshwal tells how an Ismaili personally convinced him to try his luck in Kenya, and it is said that Khojas from the village of Hirji Kara, the first Oshwal in Kenya, preceded him to East Africa.<sup>56</sup> The very fact of migration of some people from a district encouraged migration by others.<sup>57</sup>

<sup>54</sup> Various dates are given, often by the same people. 1895 is the earliest date, 1899 the latest. Almost all Oshwals as well as many other Indians in East Africa know of Hirji Kara, probably because of the firm's importance until the mid-1920s. S135 says the others were Narshi Devji and Devji Hirji. Also see S131, S132; Somchand Ladhabhai Shah, "The Jain Immigrants in East Africa," Voice of Ahimsa, 10 (1960): 434-436; Preston, Oriental Nairobi.

<sup>55</sup> This is explicitly stated by S65, S104, S107, S130, S136. One might want to qualify the inclusion of Memons since most Memons in Kenya are Kasserpuria not Halai, although Halai has a relatively large Memon population.

<sup>56</sup> S104, S107, S70, J2, S65, S130, S136, S128.

<sup>57</sup> Examples among non-Oshwals include a Brahmin lawyer from Patidar-dominated Charotar (B10) and a Punjabi Brahmin doctor (B11). Also see Desai, Patterns of Migration.

The railway and recruitment for it often had the effect of encouraging other migration. While most of the railway workers were repatriated under the terms of their contract, many returned to Kenya at a later time, often bringing with them relatives, friends, or casual acquaintances. Those who returned to India, often with what seemed to be considerable savings, informed others about openings for artisans and opportunities for business. Although this process was especially important for Sikhs and other Punjabis, its effect was not limited to these groups. As one early British official commented,

A considerable influx of Indian cultivators has of late set in, but almost entirely from Native States such as Kutch. These are not "emigrants" in the strict sense of the term, inasmuch as they pay their own passages from India and do not sign any contract in that country. On arrival in East Africa, to which they appear to have been mainly attracted by reports sent home by railway coolies, some engage as labourers on the railway, others are hired by private employers, in many cases, in quarries, or in connection with building works, whilst others again set up as petty traders.<sup>58</sup>

While it is highly unlikely that any Oshwals were indentured immigrants or that any even worked on the railway as laborers or support staff, there were Nawanagar natives, carpenters and smiths, who sent letters or returned to their birth-place, "so that the idea came to our people [Halari Visa Oshawal] to come to this country [Kenya]."<sup>59</sup> In short, railway workers "spread the news."<sup>60</sup>

<sup>58</sup> IOL Emigration vol. 6135 (2/01) Pros. No. 4, File 7 of 1900, p. 156 (A. Hardinge to FO, 24 August 1900).

<sup>59</sup> S77.

<sup>60</sup> A similar situation is the beginning of Sikh migration to British Columbia, Canada, which is attributed to soldiers who participated in Queen Victoria's Jubilee Celebrations of 1897 in England and returned to

Continuing Migration: The Attraction of Africa

"Push" Becomes "Pull": The Role of Kinship

As the population in Kenya grew, "pull" factors became more important. Word would get around that conditions in Africa were good; other people would emigrate. Relations were brought over, both for manpower and a desire to see them better their condition. Although not many Oshwals went to East Africa before World War I, the flow increased during the 1920s and especially the 1930s.

If economic motives for migration take precedence over others, the strongest conditioner for migration is certainly kinship. For the people who emigrate, the choice of location abroad depends to a great extent upon the settlement of relatives who can be counted on to help in finding employment.<sup>61</sup> This seems to have been especially important to and recognized by Oshwals. In the words of my informants,

A man would not go far unless he already had someone whom he knows or was prepared to call him.

No one will go to a strange country without knowing someone.

When people migrate, they follow those they know.

Oshwals tend to go where they find other Oshwals.<sup>62</sup>

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India via Canada, thus bringing information about wages, land, and opportunities in B.C. to India. Ram P. Srivastava, "Family Organization and Change among the Overseas Indians with Special Reference to Indian Immigrant Families of British Columbia, Canada," The Family in India--A Regional View, edited by George Kurian (The Hague, 1974).

<sup>61</sup> See the interesting work of Bert Adams among Uganda Asian expellees.

<sup>62</sup> J8, H1, J4, S113, S137. Walji, "Ismailis," p. 29, emphasizes the immediate aid of relatives as an important "factor" in Ismaili migration. Fox, Zamindar, p. 132, for internal India; Eileen Kane, "Men and Kin in Donegal," Ethnology, 7 (1968): 252, for Ireland; Bayley Winder, "The Lebanese in West Africa," CSSH, 4 (1962): 301, for Lebanese in West Africa.

This process, known to Oshwals as "calling," assured and explains the continuing and increasing migration to East Africa through the 1950s.

Examples of "calling"--people going to Kenya because they were encouraged or asked to by relatives already in Africa--abound, and can be seen in more detail in the case studies found in Chapters 5 and 6. Important to this process was the existence of a type of patronage by relatives and by a few of the larger early established firms, especially those of Hirji Kara and Meghji Ladha.<sup>63</sup> These "patrons" would both "recruit" people as the need arose and reorient people to the new land. Moreover, the very success of many of these firms was in itself a great impetus to migration.

The existence of "great firms," to use Timberg's phrase, was a critical element in facilitating migration. Many people started as clerks in them and, when establishing their own shop, could make use of the credit and supply facilities of the larger firms. Informal collective messes were often run by these firms. Meghji Ladha and Co., with branches in Mombasa, Nairobi, and fifteen other places in East Africa by the 1920s, willingly accommodated anyone coming from India and provided food and lodging free of charge until employment was found. Occasionally, jobs were secured for

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<sup>63</sup> S104, S37, S136; Preston, Oriental Nairobi, p. 97. Patronage seems to have been more important among Indians in Central Africa than among Oshwals in East Africa. "Calling" may be contrasted with patronage and with the Lebanese "sponsoring," which also implies a patron-client relationship. See Dotson and Dotson, The Indian Minority, and H. L. van der Laan, The Lebanese Traders in Sierra Leone (The Hague, 1975). Jeremy Boissevain, "Patrons as Brokers," Sociologische Gids, 16 (1969): 379-386, and Adrian Mayer, "Patrons and Brokers," Social Organization, edited by Maurice Freedman (London, 1967) provide interesting discussions of the patron as social broker and entrepreneur.

their caste-mates before they had even landed.<sup>64</sup> Many of the first Indian traders in Uganda were employees or agents of the large Ismaili firm of Alidina Visram (though their employees tended to be from their own caste).<sup>65</sup>

Communal relationships were important in establishing a feeling of ease. One Punjabi, stopping off at Mombasa on his way to South Africa, was inadvertently left behind.

He found a lot of Khojas and Bohras in the town but no one recognizably Punjabi. Someone referred him to a prosperous well-known Sikh contractor and he turned up there.... The Sikh persuaded him to stay and work for a year to show his family something for his adventure abroad.... The Sikh set up him first as a railway assistant station master.... He didn't like his job and got a job with the Kenya Police.... He still didn't like that so the Sikh gave him a job in his own company where he worked for two years.<sup>66</sup>

"Free" or "passenger" emigration to East Africa was thus in some ways similar to the kangany system used in Ceylon and Malaya in that emigrants were not unrelated but constituted self-regulating groups recruited on the basis of caste, kin, and village.<sup>67</sup>

<sup>64</sup> S77. Richard Burton, Scinde (London, 1851), I:232: "[The Hindu] no sooner establishes himself on a firm footing than he extends a helping hand to his family generally, even to his cousins twenty degrees removed." A sample of migration networks elsewhere: Cohen, Custom and Politics (Hausa); Timberg, "Rise of Marwari Merchants" (Marwaris); Tien, Chinese of Sarwale; Walter Zenner, "International Networks in a Migrant Ethnic Group," Migration and Anthropology, edited by Robert Spencer (Syrian Jews); H. Papaneck, "Pakistan's New Industrialists," in Singer, ed., Entrepreneurship.

<sup>65</sup> Morris, "Immigrant Indian Communities in Uganda," p. 73; Shanti Pandit, editor, Asians in East and Central Africa (Nairobi, 1963) on Pesi Dastur, Bandali Jaffer, Sitar Ahmed Sultani, and Eugene Pinto. S7, S59, S65, S13 for Oshwals working for Visram and other Ismailis.

<sup>66</sup> HS, speaking of his father. Walji, "Ismailis," p. 28, tells a similar story. Also see Prakash Tandon's (Beyond Punjab [London, 1971]) reflections on his return to Bombay after eight years in England. In addition, there is a large literature on African migratory labor and the operation of kin/village/tribal ties in new settings.

<sup>67</sup> On the Kangany system see Arasaratnam, Indians in Malaysia, p. 16.

The presence of indentured and other Indians in an area created an economic base for "passenger" Indians to open shops and service industries. This, in turn, encouraged the expansion of the established firms which had played a role in facilitating their settlement. Eventually, emigration by a few groups from certain areas in India became a tradition, a style of life, a habit. Family and friends who had migrated exerted a powerful force on those who remained. For Oshwals especially, with such a large proportion of the caste in Kenya (perhaps as much as 50% by 1960), those in India "thought about migrating whenever the opportunity arose."<sup>68</sup> Once the pattern was established, it became semi-automatic, following regular, well-defined paths. A primary cause was the prior migration itself. The settlement in Africa was, in one sense, an extension of the community in India and at times crucial to its survival.

#### Who and Where

Closely related to the pattern of incremental and semi-automatic migration is differential migration. This simply means that migration is selective; all sections of a country do not participate in the export of population. People migrate from certain areas to specific destinations. Furthermore, all social groups or castes do not perceive or seize new opportunities. Even within each group, not everyone migrates.<sup>69</sup>

<sup>68</sup>02. See Lowenthal and Comitas, "Emigration and Population"; Arasaratnam, Indians in Malaysia, p. 27; Petersen, "Typology of Migration"; Stuart Philpott, "The Implications of Migration for Sending Societies: Some Theoretical Considerations," Migration and Anthropology, edited by Spencer; Census of India 1951, IV-I, p. 10, for this phenomenon elsewhere and as a part of migration theory.

<sup>69</sup>On differential and selective migration see Lowenthal and Comitas, "Emigration and Population"; D. S. Thomas, "Research Memorandum on

Younger people are more likely to migrate; this was certainly true of migration to Kenya. Younger family members often, but not always, migrated with the encouragement of their parents who were perhaps motivated by a desire to obtain additional income.<sup>70</sup>

Not everyone left the villages, however. Those who stayed did not want to leave. They were earning a sufficient amount from their land or business to support their families and were relatively happy in their surroundings.<sup>71</sup> The combination of positive opportunities in Kenya or Bombay and a negative situation at home, if it existed, was not sufficient inducement for migration, although the pressure to do so certainly increased as the Oshwal settlements elsewhere became more permanent and wealthy.

There was also a certain amount of resistance to emigration stemming from fear of the unknown and risk of breaking religious and social injunctions. While I would discount the supposedly religious injunction (to Hindus) against crossing the "black water"--Indians and especially Gujaratis have been travelling the seas for centuries--not everyone would be daring and adventurous enough to travel 2,500 miles in a dhow to an unknown land.

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Migration Differential," Social Science Research Council Bulletin 43 (New York, 1939); Donald Bogue, "Techniques and hypotheses for the study of differential migration," International Population Conference (New York, 1961); Everett Lee, "A Theory of Migration," Migration, edited by J. A. Jackson (Cambridge, 1969); Leonard Kasden, "Family Structure, Migration and the Entrepreneur," CSSH 7 (1964): 345-357; Desai, Patterns of Migration.

<sup>70</sup> See M. B. Desai, The Rural Economy of Gujarat (London, 1948), pp. 19-20 and S26. Thomas, "Migration Differential," identified the importance of age. Bogue, "Differential Migration," feels age is the only universal differential.

<sup>71</sup> S106, S107, S108.

However, almost every Oshwal family had a close relative overseas<sup>72</sup> and the question of who chose or was chosen to leave was one that had to be answered. Someone had to stay home to look after the family property.<sup>73</sup> A son or brother went, or was sent, to familiarize himself with the new situation, obtain a regular income, and then send for the rest of the family. This is a pattern which is being repeated with the new emigration from Kenya to England, Canada and India.

The Oshwals who left their homes in India were usually young unmarried males. Some of these boys, married or single, were very young; it was not uncommon for twelve or thirteen year olds to migrate alone. They would return to India to marry or would leave their wives in India, sometimes for as long as ten years, until they were settled. As one informant aptly put it, "There was a problem for housing, so when they got settled, they called their wives."<sup>74</sup> Later, other relatives, including unmarried sisters, would also be "called" to Africa. Only after World War II did Oshwals from India marry Kenya Oshwal girls.<sup>75</sup>

Once a decision to migrate was made, one had to decide upon the destination. Of course, the actual decision-making process often did not run along these lines. The presence of a relative in Kenya or Bombay

<sup>72</sup>This was not limited to Oshwals. Desai, Patterns of Migration, p. 101, found among the Kolis, agricultural laborers, of one village one man from every "line" was in Africa.

<sup>73</sup>S26, S15, S40, S98, S104, S107.

<sup>74</sup>S9, S2, S17, S20, S48, S42, S70, S74, S98, S104, S107, S69, S137, S148, S172. Census of India 1951, IV-I, p. 8: "Women migrate for marriage and men for jobs."

<sup>75</sup>S99 and S140. The pattern may be different for other castes.

frequently influenced both the decision to migrate and the destination selected.<sup>76</sup>

Some people didn't go to Africa so far [as] they could manage themselves here [in India]. People who had links to East Africa, who had no link to Jamnagar or Bombay, went to East Africa. Those who had links to Jamnagar and Bombay went there. It was a clear thing in the parents' mind. If we can earn something here, we want to keep our children here....And even today there are some families where no one has gone to East Africa, though there are links to Jamnagar and Bombay. They say we are happy, why should we go?<sup>77</sup>

Bombay was attractive because it was available and contacts were readily at hand in the presence of first Cutchi and later other Halari Visa Oshwals.<sup>78</sup>

Another possible reason for migration to Africa instead of Bombay of the initial Halari Oshwal pioneers is the conditions in Bombay at the turn of the century. The 1890s was a difficult period for Bombay. The outbreak of plague in 1896, which temporarily stopped recruiting for the Uganda railway in western India, paralyzed business and disorganized trade, hitting the mill industry especially hard. Bombay suffered a population exodus, and the high mortality rate may have influenced Oshwals, and others, to try their luck elsewhere.<sup>79</sup>

<sup>76</sup> The family of S70 did not want him to go to Kenya where there was only one distant cousin and relation by marriage, but to Bombay where his mother's brother had a business.

<sup>77</sup> S70, S71, S106, S140, S155.

<sup>78</sup> The example of Cutchi Oshwals is a case in point. Although Cutchi Oshwals had a tradition of migration outside of Cutch for business purposes, and Cutch was an important source of emigration to Africa for centuries, very few, if any, Cutchi Oshwals went to Africa; most migrated to Bombay. When the flow of Cutchis and other Indians to East Africa increased in the late nineteenth and twentieth centuries, Cutchi Oshwals continued to move to the established settlement of their community in Bombay.

<sup>79</sup> See Edwardes, Rise, pp. 327ff. and Gazetteer I: 166 and note 10 above.

The relative ease of travel between India and East Africa must also be considered as a positive inducement to migration. Although the voyage, especially by dhow, was often hazardous,<sup>80</sup> there were numerous sailings by both sailing and (later) steam ships. The price of passage was low enough to be within the reach of all but the poorest people.<sup>81</sup>

Thus, while economic conditions in India were often the primary considerations in making the decision to migrate, the developing Kenya economy combined with the presence of kin and caste mates were the major attractions of East Africa. Kenya was considered "better" than places within India, with greater opportunities and a higher living standard. Oshwals with some money already tended to establish businesses in Jamnagar; the poorest, at least initially, were the ones who went to Africa.<sup>82</sup>

#### Settlement Patterns

##### Step Migration

H. S. Morris believes that Indian migration to East Africa was similar to the Chinese migration to Southeast Asia in at least two important

<sup>80</sup> S148 tells a story in which his boat was wrecked during a return voyage to India.

<sup>81</sup> In the 1880s, the cost of a trip between Bombay and Zanzibar was \$23.50 (Rs. 50). United States National Archives, Zanzibar, reel 6 (L. A. Bachelder 3 May 1880) and reel 8 (Pratt 10 September 1888). This is consistent with oral information.

<sup>82</sup> H1, S104, S105, S172. The destitute, however, were unable to go; one had to be able to raise the cost of sea passage. Also Dotson and Dotson, Indian Minority, p. 44; Sheriff, "Rise," p. 346; Walji, "Ismailis"; IOL L/P&S/9/49 Kirk to Bombay 28 September 1871.

respects.<sup>83</sup> First, both groups went primarily for trade, and thus the migration was different from the plantation (indentured) settlements elsewhere; both were spontaneous migrations. Secondly, both Chinese and Indians pushed from the rural districts to towns and then overseas. One can also add a third common characteristic. People from particular districts tended to congregate in certain areas overseas. Once a stream of emigration had begun, it tended to continue to flow from the same source.<sup>84</sup>

It is Morris' second characteristic, known as "step migration," which will now be considered. It is quite true that a number of Indians first migrated to urban areas before going to Africa; this was especially true of the indentured laborers, very few of whom were recruited in their home villages. As a group phenomenon, Oshwal movement from the rural districts to Jamnagar and Bombay antedated that to East Africa. At the individual level, many Oshwals went to Jamnagar or Bombay first, only later emigrating to Kenya (or Madagascar).<sup>85</sup> Some moved a number of times, from Jamnagar to Bombay, back to Jamnagar, and again to Africa. There is some evidence that the first four Oshwals who went to Kenya migrated from Bombay, although it is not clear if this was only their point of departure or if they had been resident for some time.<sup>86</sup>

<sup>83</sup> Personal communication.

<sup>84</sup> See Tien, Chinese of Sarawak.

<sup>85</sup> Examples include S136, S44, S15, S43, S52, S25, S70, S77, S102, S79, S47, S120, S37, S148, S40, S101, S128. Other castes: B2, J4. Patidar from Charotar, for example, began to move to Baroda and Ahmedabad before going to East Africa (in 1895).

<sup>86</sup> S70 is quite emphatic that the first Oshwals left from Bombay rather than Kathiawad, but his view is neither substantiated nor denied by other evidence.

Reasons for the recurrent migration of the same individual vary. Some can partially be attributed to the earlier migration of Oshwals to cities and culturally similar destinations. Others could not find satisfactory employment in Bombay, or perhaps their businesses failed. More went to Bombay for "service" and experience before proceeding to Kenya. Some migrated to Africa because of the needs of their family there, or after seen in the case studies, there was a great deal of internal movement among Indians of other castes moved to the coast.<sup>87</sup> And, as will be discussed, one cannot really describe the Indian migration to Kenya itself, primarily for economic reasons.

Within Kenya itself, primarily for economic reasons. Nevertheless, one cannot really describe the Indian migration to Africa, and certainly not that of Oshwals, either as a group or individual, as step migration. Most did not migrate in this manner but left directly for Africa from either Kathiawadi ports or from Bombay to specific towns because of the presence of relatives, jobs, or moving to the coast itself, but followed a socio-economic rationale, with people leaving to settle in East Africa rather than in the interior. The internal movement within East Africa itself was not progressive, from the coast inland, but followed a socio-economic rationale, with people moving to specific towns because of the presence of relatives, jobs, or business opportunities.

Most of the immigrants to Kenya from India through the first decades of the twentieth century did not arrive with the intention of settling. Some man, a tailor, was in South Africa for ten years at the turn of the century. Eight years after his return to India, his son migrated to Kenya. K. L. Gillion, Fiji's Indian Migrants (Labourer, 1962) claims the first Gujarati traders in Fiji came from Natal.

permanently in East Africa. It was the hope of many, perhaps most, both laborers and traders, to earn some money and return to India. Kenya was viewed as a place of work, much as Bombay or Karachi. Those who remained in India held similar opinions which often influenced their decision to allow their children to leave. This was especially true in the period before World War II. Until this time, it was often presumed that those working outside the village would return and settle, and many did in fact return to India more or less permanently after a short period in Africa.<sup>88</sup> Though conditions were usually better in Africa than in India, they did not always meet expectations. Climate and health were also factors prompting an early return to India.<sup>89</sup>

However, the majority of those who did go to Kenya eventually stayed and made it their home. The development of new friendships, investments in business and property, and the generally higher standard of living were powerful inducements to stay.<sup>90</sup> This was especially true with the onset of boom conditions in the mid-forties. By the 1930s, the establishment or bringing over of families was common and many of these later immigrants

<sup>88</sup> The early Kenya Gazettes are filled with announcements of the deaths in India of East African residents. Almost 2,000 people born in Africa were resident in Jamnagar District in 1961, all in rural areas. Census of India, 1961, V-II, p. 225. B10, S110, S98, S139, S113, S77, 02, S1, S26, S145. Morris, "Immigrant Indian Community in Uganda," p. 327 for Patidar; J. Kuper, "Goan Community," p. 60 for Goans; Walji, "Ismailis," pp. 50-51 for Ismailis; Desai, Patterns of Migration.

<sup>89</sup> S130, S131. Also S60, S73 and Walji, "Ismailis," pp. 50-51. The father of S60 returned to India permanently in the 1920s, but his son migrated to Kenya in 1941.

<sup>90</sup> S37, S71, S98, J4, B10.

actually did arrive with an intent to settle. By the late 1940s the likelihood of an eventual return to one's natal village decreased markedly.<sup>91</sup>

The idea that emigration is a once and once only phenomenon has grown out of an emphasis on net change rather than gross movement. As one scholar of migration has noted, "it is increasingly apparent that a significant number of migrants spend periods of their lives outside their country of birth, returning home and perhaps after a period setting off again...."<sup>92</sup> Among Indians, there was a considerable amount of coming and going, as is clear from the immigration and emigration figures found in Appendix VI. Most of the people leaving Kenya each month were not returning to India permanently. Consequently, the immigration figures do not represent new immigration but contain a significant number of "returnees."<sup>93</sup>

The most important reason for a visit to India was marriage. Marriages took place in India because, initially, there was an insufficient number of single women in East Africa for the numbers of unmarried men. The existence of caste and in some cases village and atak restrictions on

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<sup>91</sup>Kenya, Coast Province Archives, PVB 3/3/7/II HOR Mombasa District, Hughes, 1951; S12, S113, H1; Desai, Patterns of Migration, pp. 75-79.

<sup>92</sup>Jackson, "Migration--Editorial Introduction," Migration, p. 4.

<sup>93</sup>This was recognized as early as 1906 by an immigration officer in British East Africa. Of the Indians leaving the colony, he believed "all return within six months or so, and in the majority of cases accompanied by their families." CO 533/19 Wilson to Sadler 3 December 1906.

suitable mates further limited choice. In addition, as marriages were generally arranged by parents, resident in India, it was natural that they should choose among known families. Often, both bride and groom would go to India for the wedding ceremony. Later, of course, more marriages were contracted within Africa itself, but members of the caste in India always remained part of the marriage pool.

Not all brides always went to East Africa when their husbands returned there, so often a second trip was made. Similarly, people returned to India to accompany other relatives when they migrated. Women often returned to their parents' home while pregnant, a common practice in India; this may account for at least some of the "female emigration" found in the African statistics.<sup>94</sup>

Social visits were yet another reason for trips home. Some people remained in India for long periods, occasionally as much as six years; others went for briefer stays. The frequency of these visits varied, from as often as every two or three years to only once in a lifetime. Many, especially those born in East Africa, never went back to India. Finally, religious pilgrimage was another occasion for a journey to India.

While business was an important reason for a trip abroad, especially after World War II, for most importers Europe and Japan were often more important destinations than India. Visits to India remained predominantly social. During an absence from Africa, the business in Kenya was run by partners or relatives given powers of attorney; in some cases they were closed completely.

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<sup>94</sup> For example, the first generation of one Oshwal family migrated in 1908, 1911, 1917 and 1922, but all of their children were born in India. S113:

### Geographical and Occupational Patterns

Migration also followed geographical and occupational patterns. Certain stereotypes are common and for the most part accurate. Sikhs and "Cutchi Patels," for example, are known as contractors, artisans, and mechanics. Other patterns, however, are more complex.

Oshwals, like Asians in East Africa as a whole, have acquired a reputation as shop-keepers and, later, wholesalers and industrialists. However, many of the early immigrants to Kenya were not, in fact, in commerce and few came with the idea of establishing a business. While it is true that few Oshwals, if any, were indentured immigrants, one cannot therefore assume that they were not laborers. A substantial number of Oshwals worked in unskilled and semi-skilled positions, particularly as masons, for a number of years before starting a business or working in a shop. Some had previous experience in India; others, following accepted Indian migration patterns, anticipated employment as unskilled labor. Still others found no other work. Although a number worked for the government, most were probably employed by private (non-Oshwal Indian) contractors as far afield as Karatina. Oshwals were involved in the construction of Mombasa's Law Courts at the turn of the century and Nairobi's Khoja mosque, more than two decades later.<sup>95</sup> Due to their lack of formal education, Oshwals generally did not work for European firms or

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<sup>95</sup> See Kenya Gazettes. For example, supplement 6 of 7 April 1915 shows many Oshwal laborers. S104, S119, S107, S9, S13, S60, S128, S81, S164, S28, S29, S91. CO 533/19 Wilson (Immigration Officer) to Sadler 3 December 1906. Mohammed Sokwalla, interviewed by Y. Bagha (Nairobi History Department Archives) also claims many Memons in Mombasa were artisans, especially carpenters.

government departments until much later; nor did they work on the railway.

In contrast, large numbers of Patidar were working for a number of Government departments in Kenya by World War I. Yet Patidar migrated to Tanganyika and especially to Uganda in the 1920s and were found almost solely in commercial pursuits.

Unlike Visa Oshwals, the first Patels to arrive in East Africa generally had some formal education. The expansion of the colonial administration and European businesses in the early decades of the twentieth century created a large demand for clerical workers with some knowledge of English. Many of these positions, especially on the railway, were filled by Patidars. When other Patels arrived in East Africa, their relatives found jobs for them in the colonial service in a process not unlike that of small shopkeepers of other castes.

The economic expansion of Uganda after World War I, in particular the growth of the cotton industry, brought a new wave of Patidar immigrants.<sup>96</sup> In contrast to their caste-mates in Kenya, these Patels had little education. As one Patidar put it, "Those who had no proper education ... went to Uganda and got in business because they cannot do any service."<sup>97</sup> They, in turn, arranged for other relatives to join their firms in Uganda.

While this process of "calling" and the establishment of certain occupational patterns partially accounts for the fact that most Patels

<sup>96</sup> Cyril Ehrlich, "The Marketing of Cotton in Uganda" (University of London Ph.D. thesis, 1958), Chapter V; Morris, "Immigrant Indian Community"; J5, Pl, P6, Pl3, 02.

<sup>97</sup> Pl.

in Kenya were "in service" while those in Uganda were in business, it does not completely explain this difference. Why did the Patels in Kenya not go to Uganda? Why did they not go into business in Kenya? It seems that government service, for those who could get it, was an attractive alternative to small business. Regular salaries, often larger than what one could expect to earn from trade, were preferred by many to the uncertainties of the business world. "And once they joined in service, they did not like the business."<sup>98</sup> For those unable or unwilling to work for the government, the economic opportunities in Uganda were superior to those which existed in Kenya at the time. Once a few businesses were established in Uganda, others followed. This is not an entirely satisfactory explanation, however, as other groups were successful in business in Kenya and Tanganyika and not particularly prominent in Uganda.

Other geographical patterns also emerge. To a certain extent, different castes predominated in certain settlements. While a few representatives from many groups were found in the larger towns, in the smaller settlements one or two tended to be in the majority, a pattern established very early in the history of Indian settlement.<sup>99</sup> Hindus were in the majority in Kenya and Uganda, while in Tanganyika and Zanzibar the Muslim Ismaili Khojas and Bohras were dominant. In Central Africa, the Indian population of Northern Rhodesia was overwhelmingly Hindu, that of Nyasaland Muslim, and Southern Rhodesia had nearly equal proportions. Moreover, according to Floyd and Lillian Dotson, there were almost no

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<sup>98</sup> Pl.

<sup>99</sup> See for example FO 84/1391 Frere 1873 Memo on Banians.

Kathiawadis in the area. The Indian Muslims were Sunni Hanafi, in contrast to the Shia Bohras found in the east.<sup>100</sup>

Within each colony, too, different groups predominated in different areas. In Kenya, Malindi was an important "Bohra town" from its beginnings in the 1870s.<sup>101</sup> Western Kenya, with its early economic importance, was largely Ismaili. The Kamba areas of Machakos and Kitui, also important in the early trading activities of Indians, was similarly dominated by Muslim groups.<sup>102</sup> A similar pattern can be found in Uganda. Lohanas and Patidars made up more than half of the Hindu population in the mid-1950s.<sup>103</sup>

Oshwals initially settled almost entirely in Kenya. Although they settled throughout Kenya, they were highly concentrated in Mombasa, Nairobi, and what is now the Central Province, especially Thika. In contrast to this, there were never many Oshwals in Uganda. Settlement there was intermittent until the late thirties, as lone Oshwals had shops for a few years before returning to Kenya.<sup>104</sup> After World War II, with the expansion of a number of large Oshwal businesses, branches were

<sup>100</sup> Dotson and Dotson, Indian Minority, pp. 33, 53, 58, 109.

<sup>101</sup> Cooper, "Plantation Slavery"; FO 84/1376 Kirk no. 125 of 6 November 1873.

<sup>102</sup> F. A. Rajwani, "The Interaction Between The Indian Traders and The Gusii in Kisii Township--1908-1945" (University of Nairobi, B.A. thesis, 1971); Ali Memon, personal communication; DC/KTI 2/3 HOR DO 2/56; DC/KTI 2/3 HOR A. Galton-Fenzi to J. Shako 2/62.

<sup>103</sup> Of thirty-one castes listed by Morris, only eight had more than 100 people. Lohanas were especially prominent in Jinja and Busoga, Buganda was considered a Patidar stronghold, while Bohras were concentrated in Bunyoro. Morris, "Immigrant Indian Community," pp. 72-3, 283, 293, 324, 470-71.

<sup>104</sup> S70. Some of the larger early firms such as Hirji Kara and Shah Meghji Ladha had branches until their breakup in the 1920s. S113.

established in Uganda, including a number of factories.<sup>105</sup> In Tanganyika, Oshwals were concentrated in Moshi and Arusha, both of which were within the Kenyan economic system until independence. A few were found in Dar es Salaam, but most Jains there were non-Oshwal and the population remained relatively small.<sup>106</sup> The Oshwals in Tanganyika, like those of Uganda, all lived for some time in Kenya before moving to that colony.

The reason for this concentration of castes in different areas is readily apparent. Because of the process of "calling" one's own relatives to Africa, or incremental migration, people tended to settle in areas which already had a fair number of their caste-mates. Similarly, new arrivals tended to go where communal aid was forthcoming. The initial settlement in an area could have a number of causes. For example, many Lohanas worked in Visram's branches in Uganda and encouraged their relatives to settle near them.<sup>107</sup> The early pre-eminence of Ismailis and Lohanas in Buganda was modified by the arrival in strength of Patels with the establishment of the cotton industry in the inter-war period.

Oshwals, on the other hand, tended to remain in Kenya, both because of the early establishment of two or three "great firms" in Kenya and fear of "black water fever" found in Uganda. Moreover, as relative late-comers to the East African scene, they were able to take advantage

<sup>105</sup> E.g. Bhagwanji and Co. and Kenya Aluminium and Industrial Works.

<sup>106</sup> Somchand Shah, "Jain Immigrants," gives 700 Jains in Dar es Salaam in 1960. J11 (Miscellaneous interviews with Jains in Dar es Salaam) estimates 400 in 1973.

<sup>107</sup> Morris, "Immigrant Indian Community," pp. 73, 293. The Kenya Gazette of 22 September 1920 provides an example of the Visram firm placing a non-Ismaili (in this case a Patel) in charge of part of its affairs. S77, S131, S132, L9, B3, H5.

of the new economic opportunities which were developing in the Kikuyu areas near Nairobi where they already had a base. Their established position in Central Province was later crucial in their economic growth from the mid-1930s to become the most important Indian community in the Kenya economy after World War II.

## CHAPTER III

### Oshwal Caste Organizations in Kenya

An important consequence of the migration and settlement of Indians in East Africa has been changes in and development of caste institutions. The caste system was not reproduced in East Africa--nor could one expect it to have been. Indians constituted only one small section of a highly diversified population. Furthermore, hierarchical arrangement of castes is a local phenomenon. Although most Indians in East Africa were Gujarati-speakers, they came from widely-scattered districts and each local hierarchy was often inapplicable elsewhere. The migration of people from only a few castes meant that a representative cross-section of society was not transplanted to Africa, further inhibiting the re-establishment of a ritual caste hierarchy. Moreover, occupation no longer was a factor in traditional status considerations.<sup>1</sup> "If Indians in Africa wished to maintain the identity of their jatis, and yet organize them into communities, then they necessarily produced something quite different from the castes which they had known at home."<sup>2</sup>

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<sup>1</sup> Agehananda Bharati, The Asians in East Africa (Chicago, 1972); Barton Schwartz, editor, Caste in Overseas Indian Communities (San Francisco, 1965); D. F. Pocock, "'Difference' in East Africa: a Study of Caste and Religion in Indian Society," SWJA, 13 (1957): 289-300; Ll; Wl. Donna Nelson, "Caste Hierarchy and Competition in an Overseas Indian Community," Contributions to Indian Sociology, N.S. 7 (1973): 1-15, notes a partial exception to this among Goans who have to a certain extent retained a hierarchical and occupational status differentiation.

<sup>2</sup> H. S. Morris, Indians in Uganda, p. 288.

Nevertheless, caste exclusiveness has been maintained in East Africa both through the maintenance of endogamy and communal organizations which prevent encroachment from other groups and provide a mechanism for cooperation.

The communal association, in the Indian case caste solidarity, can be an important strategy for maintaining social control and cohesion in an alien environment and the need for redefinition to meet the requirements of the new situation.<sup>3</sup> This is especially important for a migrant trading group, such as the Oshwals in Kenya and the Hausa in Ibadan, where communal organizations provide structural stability, a moral community, and welfare and social security functions. Cohen<sup>4</sup> especially sees the importance of ethnic group associations as a means of controlling trade and as a weapon in the struggle for political power. Caste ties and loyalties could be exploited in the articulation of interests and were often crucial springboards to political power for aspiring individuals.<sup>5</sup>

<sup>3</sup> A number of authors have drawn attention to the function of voluntary associations in the urbanization of developing African nations and their role in the socialization of migrants to urban life. See Michael Banton, West African City (London, 1957) and Kenneth Little, West African Urbanization (Cambridge, 1965).

<sup>4</sup> Abner Cohen, "Cultural Strategies in the Organization of Trading Diasporas," The Development of Trade and Markets in West Africa, edited by C. Meillassoux (London, 1971) as well as his Custom and Politics. It is interesting to note that Lebanese traders in West Africa exhibited little communal solidarity. H. L. van der Laan, The Lebanese in Sierra Leone (The Hague, 1975), pp. 244-245 and Dr. John M. Blell, personal communication.

<sup>5</sup> For a more detailed discussion of intra- and inter-caste politics in Kenya, and specifically factional disputes within Oshwal caste associations, see my "Intra-caste Politics among Indians in Kenya" (forthcoming) and "The Role of Caste in Indian Politics in Kenya: The 1956 Legislative Council Elections" (forthcoming). Also Yusuf Bagha, "History of the Memon Community in Mombasa," Chapter 7, University of Nairobi Department of History Archives, File E/2/1; Morris, Indians in Uganda; HS.

Among Indians in East Africa, and Oshwals in particular, the development of social organizations does not seem to have resulted from the need for control of economic resources, as seems to be the case with the Hausa in West Africa. The development and structure of Indian caste associations were not intimately connected with the organizational requirements of long distance trade. This is not to imply that Indian social organizations did not play a role in the functioning of the socio-economic network. Caste organizations were important in the informal flow of information and served to reinforce ties which were useful in economic organization and activities.<sup>6</sup> The two were, however, basically independent of each other.

The changes in caste organization among Indians in East Africa paralleled changes in India itself.<sup>7</sup> The shift from ascriptive to voluntary membership is also analogous to African urban tribal organizations. Birth into a tribe or caste is a necessary but not sufficient condition for membership; a decision must be made, whereas in the villages membership

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Oshwals were conspicuous by their lack of political representation in all-Indian bodies or government committees despite their numbers and economic power. This can be attributed to their early lack of education and fluency in English, their relatively late arrival in Kenya, and their intense involvement with internal caste affairs and their own businesses; it is in merchants' associations that Oshwals were most prominent. See KNA, IMCM and CCC files, MCI 6/874, MCI 6/723; Mombasa Times.

<sup>6</sup>See the discussion in Chapter 7, "The Wider Network: Business and the Family."

<sup>7</sup>Many of the activities of Oshwals and other Indians in East Africa, from the formation of caste associations to famine relief and boarding houses, had precedents in India. See, for example, Nawanagar Administration Reports.

and identification were automatic. While changing political circumstances were often important in these organizational changes,<sup>8</sup> the migration itself was often the crucial factor in the shift. In a strange setting, the immigrant trading community, lacking in moral and social ties with the indigenous local population, creates its own institutions for social control, worship, recreation, and management of external affairs and divides into units which express the solidarity of homeland ties.<sup>9</sup>

#### INDIAN COMMUNAL ORGANIZATIONS IN KENYA

The term "community," like that of tribe, is used by both scholars and participants to describe different levels of reality in different circumstances.<sup>10</sup> In the East African context, an individual Indian identifies with an "Asian community" (vis-a-vis "Europeans" or "Africans"), with Hindus or Muslims, with a sect (Sanatan or Arya Hindu, Shia or Sunni Muslim), with a caste, and even with various factions and sub-groups within that seemingly core group. The organizations with the greatest

<sup>8</sup> The development of caste political associations is discussed by Lloyd Rudolph and Suzanne Rudolph, The Modernity of Tradition (Chicago, 1967); Richard Fox, Zamindar; Rajni Kothari, Politics in India (Boston, 1970), among others. The Rudolphs' concept of the "modernity of tradition" has become part of the conventional wisdom.

<sup>9</sup> See Maurice Freedman, "Immigrants and Associations: Chinese in Nineteenth Century Singapore," CSSH, 3 (1960): 43; L. A. Fallers, editor, Immigrants and Associations (The Hague, 1967); Timberg, "Rise," pp. 6 and 95ff; J. van Velson, "Labor Migration as a Positive Factor in the Continuity of Tribal Society," Economic Development and Cultural Change, 8 (1960): 265-275.

<sup>10</sup> P. H. Gulliver, editor, Tradition and Transition in East Africa (Berkeley, 1969).

degree of individual participation are those of caste or sect.

The Indian communal groups in East Africa are organized according to different definitions. While most are limited to a single caste or caste-cluster, some are based on geographical origin, such as the Surat District Association, open to all people from that region in central Gujarat. Other groups are identified by their area of origin, such as "Punjabi" or "Goan," although there were no specifically Punjabi associations (Most non-Sikh Punjabi Hindus were members of the religious Sanatam Dharam Sabha or Arya Samaj.), and Goans had a number of clubs and "institutes" with membership roughly divided along (internal) caste lines.<sup>11</sup> Only Brahmins had a varna association, theoretically open to Brahmins from any jati but in effect limited to Kathiawadis and other Gujarati speakers.<sup>12</sup> Similarly, ostensibly religious societies were in many cases linked to particular castes; Sikhs were divided in this manner (Ramgharia and Jat), as were Swami Narayan Hindus with a separate caste institution/temple for Cutchi Kanbis.<sup>13</sup> Among Muslim groups, mosques were usually associated with specific castes and many had their own caste associations as well.

The early Indian associations in East Africa were relatively inclusive. From the beginning of permanent Indian settlement in East Africa, people

<sup>11</sup> Coast Provincial Archives ADM 10/267, R. D. Patel, Secretary of Surat District Association, Mombasa to Commissioner of Police, Nairobi, 1 July 1943; B11; H1; H5; Morris, Indians, p. 192 n. 1; Jessica Kuper, "The Goan Community in Kampala, Uganda" (University of London Ph.D. thesis, 1973); Nelson, "Hierarchy and Competition."

<sup>12</sup> Nairobi Municipal 3/13/2 Kenya Brahma Sabha; B4.

<sup>13</sup> In Nairobi, its official name was Shri Cutch Madhapur Patel Gnati Mandal, in Mombasa Cutchi Lewa Patel Samaj. Nairobi Municipal 3/8/1 and Coast Provincial ADM 10/5. Also see the discussion in Chapter 1, p. 23.

got together for religious and social occasions. The first priority was the establishment of a place of worship. During the nineteenth century, Indian Muslims established a number of mosques.<sup>14</sup> Hindus started a temple in Mombasa early in the British era.<sup>15</sup> Other Cutchi-Gujarati temples and the mainly Punjabi Arya Samaj and Sanatam Dharam Sabha were soon founded elsewhere. Second in importance to a place of worship, and usually affiliated with it, was the establishment of a rest house for travellers to and from India.

The first of many local Indian associations was the Mombasa Indian Association, founded in 1901. Other quasi-political organizations were soon started in other towns, and by 1914, the East African Indian National Congress was formed.<sup>16</sup> These organizations provided substantial services for their Indian constituents, acting as intermediaries for individuals' problems with local government officials, obtaining trade licenses, aiding migration, and lending money.<sup>17</sup> Chambers of Commerce, representing the

<sup>14</sup> Ismailis in Zanzibar organized a Jamat as early as 1820. In Mombasa, five of the seventeen mosques founded between 1837 and 1895 were Indian. Walji, "Ismailis," p. 45 and Chapter III; Burton, Zanzibar, I: 84; Hatim Amiji, "Some Notes on Religious Dissent in Nineteenth Century East Africa," AHS, 4 (1971): 603-616; F. J. Berg and B. J. Walter, "Mosques, population and urban development in Mombasa," Hadith I, edited by B. A. Ogot (Nairobi, 1968).

<sup>15</sup> The Mombasa Hindu Union, originally known as the Africa Hindu Union, was founded in 1897.

<sup>16</sup> The Indian role in Kenya politics has been amply documented elsewhere. See especially J. S. Manget, A History of the Asians in East Africa (Oxford, 1969) and Robert Gregory, India and East Africa (Oxford, 1971).

<sup>17</sup> Nairobi Municipal 13/11; Coast Province Archives ADM 10/5 (Report of the Mombasa Indian Association 8 March 1952); Mombasa Municipal 26/11; KNA CD 2/653/141-144; PC/CP 4/3/1 Central Province A.R. 1938, p. 27a; Mombasa Court CC 5/62.

interests of larger merchants, were established after World War I. A number of business groups for retailers or for dealers of specific products sprang up at various times and often in response to specific situations or requirements, such as import rationing or distribution control. Other all-Indian organizations such as the Social Service League aided the poor and destitute and operated a number of hospitals and dispensaries.

As soon as the numbers of any group in a town grew large enough for its members to maintain a social life and social institutions among themselves, and despite the existence of relatively inclusive Indian organizations, then that caste tended to emerge as a distinct group within the Indian community. Each of these separate communities, and its institutions, was more significant in the daily lives of most of its members than the "Indian Community" as a whole.

This "crystallization" of caste in East Africa was the result of the complex interaction between the Indian cultural tradition, the compartmentalization of colonial society, and conscious British policy.<sup>18</sup> With the collapse of the Indian initiative in politics in Kenya in the 1920s, British officials increasingly dealt with Indian leaders on a communal basis.<sup>19</sup> Similarly, the social life of many East African towns, even

<sup>18</sup> For a perceptive analysis see Yash Chai and Dharam Chai, "Asians in East Africa: Problems and Prospects," JMAS 3 (1965): 35-51. The Indian situation seems to vary from Cohen's (Custom and Politics) view that Hausa cultural traditions were not the central factor in the establishment of autonomous communities.

<sup>19</sup> When Indians were needed to sit on an advisory committee, caste and religious divisions played an important role (unofficially) in the selection. See the excellent discussion by H. S. Morris, "Immigrant Indian Communities."

today, was not a mass phenomenon but was often residentially segregated and organized and oriented around the smaller groups of family, religious associations, and ethnic divisions.<sup>20</sup>

The need for self-definition of each caste or caste group was reinforced by others' self-definition. The timing of the establishment of caste institutions is indicative of many of the factors which led to their formation. While some groups (Ismailis, Memons, Goans) had formed clubs or religious institutions very early, and others<sup>21</sup> did not organize until relatively late, most of the first caste associations seem to have been founded in the period immediately after World War I. In Mombasa, for example, the Patidar (1921), Navnat Vanik (1921), Lohana (1923), and Oshwal (1927) caste societies were registered in rapid succession. The situation and timing differs slightly in other towns, of course, but the pattern is basically the same: castes tended to start formal associations at about the same time as each other. The primary reason for this clustering can be found in the caste population. The "critical mass" for many was reached during this period of rapid growth. The government also encouraged the formation of caste associations by providing land for caste buildings.

H. S. Morris details in a number of articles the role of the Ismailis as a "pace-setting group" and their influence on other Indian groups in

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<sup>20</sup> See Fred James Berg, "Mombasa Under the Busaidi Sultanate" (University of Wisconsin Ph.D. thesis, 1971); Fatma Dharamsi personal communication; Margaret Strobel, "Muslim Women in Mombasa, Kenya, 1890-1973" (UCLA Ph.D. thesis, 1975) for Mombasa, perhaps the prime example of this. S110 and S110A for Nairobi.

<sup>21</sup> Bohras, for example, did not have a rest house in Nairobi until after 1946, despite the wealth of the pioneer A. M. Jivanjee. Nairobi Municipal 3/5/3.

Uganda.<sup>22</sup> The organizational development of the Ismailis under the leadership of the Aga Khan, and their success in affirming their separation from the rest of the Indian community, forced other castes, according to Morris' thesis, to consider seriously organizing themselves into corporations to defend their interests.<sup>23</sup>

A number of observers have noted that East Africa's Jains (i.e. Oshwals) were the least reluctant among non-Muslims (i.e. non-Ismailis) to organize.<sup>24</sup> Some of the Oshwal activity can be seen as part of the general pattern of communal organization in East Africa. They were more successful than most, perhaps due to the caste's traditional cohesion. But Ismaili influence, especially in the formation of the Education and

<sup>22</sup> See the bibliography for H. S. Morris. For Ismaili institutions in Tanzania, Walji, "Ismailis."

<sup>23</sup> Morris points out that Lohanas and Patels in Uganda were, however, generally reluctant to organize into competing groups. This can be attributed to internal rivalries. Patidar, with strong caste loyalty vis-a-vis outsiders, had no inclusive corporate organization; lineage and village competition was intense. Their unwillingness to organize may also be attributed to the presence of Kanbis from Kathiawad and Cutch, the acceptance of whom would have serious ramifications for Patidar in India. One may also speculate that the presence of a number of leading Patels in East African Indian organizations may have drained crucial leadership from purely Patidar ones. The "All East Africa Patel Society," similar to the Oshwal conferences, and the Pan-Africa Insurance Company can be considered direct emulations of Ismaili financial institutions. The difference between the Oshwal ideology of mutual aid and the Lohana and Patidar ideology of competition may have led to different organizational structures. For Patels: Morris, "Immigrant Indian Community"; P1, P2, P3, P4, P5, P13; RG File 10/46 (Pan Africa Insurance Corporation). For Lohnas: Morris, "Immigrant Indian Communities," p. 299, and Maureen Michaelson, personal communication, for Uganda; L1, L6, L7, L9 for Kenya.

<sup>24</sup> "[Jains possess] a unity and cohesiveness unmatched by other Kenya Hindu (sic) castes and sub-communities." Donald Rothchild, Racial Bargaining in Independent Kenya (London, 1973), p. 48.

Relief Board,<sup>25</sup> is explicitly recognized by a number of Oshwals active in community affairs.

In meetings, [people] would give examples of the Ismaili community--education, schools, well-knit--until we were successful in building our own. Now other communities use us as an example.<sup>26</sup>

Oshwals take pride, however, in pointing out that Ismailis were only able to organize because they had a "dictator," the Aga Khan, while Oshwals worked together in a more or less democratic fashion.<sup>27</sup>

#### OSHWAL ORGANIZATIONS

The relationships among the various Jain castes are extremely interesting and somewhat confusing. As noted in Chapter 1, two Jain sects are represented in Kenya, idol worshippers (Derawasi) and those without temples or idols (Sthanakwasi). Because there are significant differences between Oshwal organizations, and their relationship to Jain religious institutions, in different towns in East Africa, these institutions will be discussed geographically rather than chronologically.

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<sup>25</sup> See below, pp. 89-92.

<sup>26</sup> S77. Also S136 and S145 for explicit comparisons.

<sup>27</sup> Walji, "Ismailis," especially Chapter IV, notes that the administration of the Ismaili community in East Africa has tended to remain in the hands of an "elite, wealthy and self-perpetuating group." (p. 89) Also see Hanna Papanek, "Leadership and Social Change in the Khoja Ismaili Community" (Ph.D. thesis, Radcliffe College, 1962), and H. S. Morris, "Divine Kingship of the Aga Khan: A Study of Theocracy in East Africa," SWJA 14 (1958): 454-472.

Mombasa: Religious

In most towns in East Africa, Oshwal caste and religious institutions were closely associated and often one and the same. In Mombasa, however, the presence of a significant number of non-Oshwal Jains was responsible for the clear separation of the Jain temple and Oshwal community organizations. From the beginning of settlement, religious ceremonies were held in private homes. By 1916 a Jain society had been established in Mombasa.<sup>28</sup> A building was purchased in 1921 by the Mombasa Jain Shwetamber Derawasi Sangh to serve as a temple; in 1936 the current plot was purchased and the new temple opened in 1938.<sup>29</sup> The present impressive Jain temple in Mombasa was completed in 1963, after nearly two decades of planning and fund-raising.

The temple raises money through a nominal membership fee, voluntary donations, and "auctions" of the right to perform different rituals, such as lighting the diwa (lamp) at Diwali (New Year). The temple also realizes a monthly income from the rent of four shops in the temple complex. With a yearly income of Shs. 170,000/= (in 1973) and expenses of less than half that, the temple is rarely in financial difficulties. The occasional large capital projects, such as the temple's construction in

<sup>28</sup> The owner of the house was not a Visa Oshwal, although he was a Jain. The land, on Rogers Road, was purchased in 1914 for Rs. 1500. Mombasa Land Office, A Series, volume 32, 485 of 1914.

<sup>29</sup> The original plot cost Shs. 6,000/=, the larger plot three times that amount. The new temple was constructed at a cost of nearly Shs. 80,000/=. Mombasa Land Office, A Series, volume 49, 3561 and 3863. The information on the early history of the Jain Derasa was obtained from Parshavallabh Pratistha Mahotsav Ank (in Gujarati and English), Commemorative Booklet of the Shree Jain Derawasi Sangh, Mombasa, 17 July 1963; J1, S37, S129, S148.

1963, are met by special donations and interest-free loans from local Jain merchants.

In addition to the management of the temple building and activities, the Mombasa Derawasi Sangh operates a rest house, library, religious school, and secular nursery and primary schools. The religious school for children started in the late 1920s, and from the mid-1930s its teachers were recruited in India. With the opening of the new temple building, however, it became more active, and by the early 1970s the school catered to 100 students for daily classes.

#### Mombasa: Caste

Mombasa's Oshwals combined for social purposes as well as religious affairs. Although the settlement of Oshwals in Kenya started before the twentieth century, "the real beginnings of organized community life can be said to have started in 1927 with the establishment of the wadi [community building]...."<sup>30</sup> Before its official incorporation, Oshwals met informally to discuss business problems, religious questions, and caste progress. The majority of community events until that time, such as weddings, took place in India. The occasional local wedding was performed in a rented building which also served to provide accommodation for new arrivals from India. With Mombasa's growing Oshwal population and the

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<sup>30</sup> Shree Visa Oshwal Mahajanwadi, "A Short Report of Activities Between 1927-1952 on the 25th Anniversary of the Establishment of the Wadi," Mombasa, 1952 (in Gujarati, translated by Suhas K. Gudhka). Information on the Mombasa Oshwal Mahajan's activities presented here is based on this pamphlet, the community's archives, and interviews with S37, S65, S136, S129, S144, S148, 03 and others.

increase in local caste activities, a need was felt for a permanent community hall. A constitution was adopted, a plot purchased, and by 1930 the caste hall opened.<sup>31</sup> In subsequent years, the physical plant was expanded to include a dining hall (for caste feasts and weddings), kitchen, rest house, nursing home and medical dispensary.<sup>32</sup>

The organization of the Mombasa Oshwal community parallels that of other castes and religious bodies and is modelled after European forms of corporate structure. There are two trustees, a board of officers and a managing committee. The officers and committee are elected at an annual general meeting in which every adult Oshwal may vote. Four other general meetings are held each year in which various issues and plans are discussed. In addition, the managing committee has established a number of committees to handle the community's activities. The Oshwal Community is the only caste organization in Mombasa with a full-time salaried clerk (since 1950). Affiliated with the Mombasa Visa Oshwal Community are Youth and Women's Clubs.

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<sup>31</sup> The degree of participation in the formation of the caste association was high: sixty firms donated almost Shs. 25000 to the First General Fund in 1927. Mombasa Oshwal Archives.

<sup>32</sup> The dispensary, opened in 1946 and staffed by a full-time doctor, eventually treated as many as 500 patients per week, mostly Africans in the area. The Oshwal Community purchased two acres in 1958 for a hospital and maternity home. This project failed to be realized, however, because the Municipal Government refused permission to evict the (Swahili) tenants of the property due to the town's housing shortage. The wadi receives approximately Shs. 2,000 each year in ground rent from the owners of the 40 to 50 houses on its property. The project was eventually abandoned entirely and the nursing home closed in 1971 with the increasing difficulty of obtaining "adequate staff."

Funds are raised through an annual subscription for all earners and fees for registration of new shops, engagements, births, and marriages. Extra-ordinary expenses are met by individual donations. Failure to pay taxes or fees entails sanctions. The delinquent is not allowed to use community property nor take part in its activities, and other Oshwals are not supposed to accept invitations from him, although in practice the sanctions are not enforced. In addition, the managing committee can give aid or loans to those in need, and it "habitually lends sums of money to traders for the purpose of earning its revenue."<sup>33</sup>

Although the Oshwal Mahajanwadi is theoretically open to all Oshwals, it is actually limited to Halari Visa Oshwals. Gujar Oshwals belong to the Navnat Vanik Mahajan, and even other (non-Halari) Visa Oshwals from Kevanagar do not belong.<sup>34</sup>

Another vania caste association in Mombasa, the Shree Navnat Vanik Mahajan, formally consists of people from nine vania (trading) castes or sub-castes, hence the name Navnat Vanik. The early settlers in Mombasa amalgamated into one community organization (in 1921) because of the small number of people within each sub-group. Although there are only three Gujarati speaking vanik castes besides Halari Visa Oshwal represented in any numbers in East Africa,<sup>35</sup> all nine "traditional" castes are eligible

<sup>33</sup> Mombasa Court CC 63/54 and 78/54 (Somchand Premchand vs. Mohanlal Karamshi), from the judgment. The interest rate charged was normally consonant with that of banks.

<sup>34</sup> The author spoke in Jamnagar with a non-Halari Visa Oshwal, a former resident of Mombasa, who patronized the Navnat Vanik wadi. In Nairobi, however, the few Punjabi Jain Oshwals occasionally used the Balari organization's religious facilities.

<sup>35</sup> Visa and Dasa Shrimali and Modh.

for membership, as are "such other sub-communities ... approved by the Mahajan."<sup>36</sup> Halari Visa Oshwals were not included in these nine castes for two reasons. First, Halari Oshwals outnumbered the Navnat castes and were able to establish their own organization. Second, the Navnat castes tended to look down upon the "peasant" Halari Oshwals.<sup>37</sup>

Although many Asians associate Navnat Vaniks with non-idol worshipping Jains, many Navnats are Derawasi (temple) Jains, and a large number, perhaps as many as 50% in Mombasa, are Vaishnava Hindus. Many Navnat Vaniks are active in Jain temple affairs, and at least one Visa Oshwal was a trustee of the Sthanakwasi Jain Sangh in Mombasa.<sup>38</sup> Nevertheless, the link between the two is real, as the religious (Sthanakwasi Sangh) and social (Navnat Vanik Mahajan) institutions often combined in many activities.<sup>39</sup>

<sup>36</sup> The Mombasa Navnat Vanik constitution lists Gurjar Oshwal, Sorathiar Shrimali, Kandoi, Vanik-Soni, Porwar, Mewar, Deshawar, Khadaita Lad, and Kapol. Not even "community leaders" were able to name all nine; at one time I had a list of fourteen castes. This is indicative both of the confusion of many Indians concerning caste and of the lack of representation of many of the "Nav Nat."

<sup>37</sup> This is the author's conclusion. On the relationship between Halari Visa Oshwals and other vanias see S128; Enthoven, Tribes and Castes, I: 137, III: 430, III: 437; BG IX: 197 and VII: 148; Sangave, Jain Community; William Miles, "On the Jains of Gujarat and Marwar," Transactions of the Royal Asiatic Society, 3 (1935): 335-371. Also see the discussion of the Cutchi-Halari split in Chapter 1.

<sup>38</sup> Mombasa Court CC 234/60. On the popular association between Navnat and Sthanakwasi, see note 37. The estimate of religious affiliation is based on an incomplete survey conducted during the course of research in Mombasa.

<sup>39</sup> For example, the Navnat Vanik Mahajan and Sthanakwasi Sangh jointly lent money. Mombasa CC 234/60 and Bankruptcy 12/60 and 13/60.

In Nairobi, where there are substantially fewer Navnat Vaniks than Mombasa, there is only a Sthanakwasi Sangh and marriages and other social

Nairobi

The development of Oshwal caste institutions in Nairobi was similar to Mombasa, although the association between the Jain temple and the Oshwal caste society was always much closer due to the lack of significant numbers of non-Oshwal Derawasi Jains in Nairobi. The first Oshwals settled in Nairobi shortly after their counter-parts in Mombasa, but the caste population in the new capital grew at a far faster pace. The first gatherings, as in other settlements, were religious ones; social ceremonies still took place in India. As early as 1908 Oshwals got together for a caste feast following Puryushana, the major Jain holiday, although they generally participated in the Cutchi-Gujarati Hindu Union activities.

Oshwals started a religious school in 1916 or 1917 and by 1918 formed the Shree Jain Gnan Vardhak Mandal. They worshipped in rented halls or in shops. The society was officially registered in 1921, when it applied to the municipal government for a plot for a temple, school and library. The Mandal acquired land on Canal Road five years later, and the temple opened in 1927. As usual, monies were raised through a yearly fee, "auctions," and door to door collections from Oshwals in Nairobi and throughout the Central Province.<sup>40</sup>

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functions take place there. There apparently is a Navnat Vanik Mahajan in Nairobi, which was established in 1949. It has no building of its own. It claimed 150 members in 1953 [Nairobi Municipal 14/14/7, Secretary of Shri Navnat Vanik Mahajan Nairobi to Town Clerk 28 January 1953. Information on Navnat Vaniks also from S148, J1, J2, J3, J4 and others.] I suspect that the presence of a Navnat Vanik Mahajan in Mombasa is the reason for the official name of Shree Visa Oshwal Vanik Community in Mombasa, rather than Shree Visa Oshwal Community found elsewhere.

<sup>40</sup> Parshavallabh (1963 Mombasa Jain Commemorative); Inaugural address by Virji Narshi Shah, 25 December 1949, at the opening of the Oshwal Mahajanwadi in Nairobi. S35, S37, S120, S137, S139.

Shortly thereafter, the Shree Visa Oshwal (Halari) Mahajan Mandal<sup>41</sup> was constituted to manage the social activities which took place in the temple. The religious and social organizations merged in the mid-1930s, the Oshwal Mahajan managing the Jain Mandal. In 1936 the Oshwal Mahajan Mandal collected money for famine relief in India. This marked the beginning of the integration of the different Oshwal settlements in Kenya and will be discussed later in this chapter with reference to the Oshwal Education and Relief Board.<sup>42</sup> In 1939 six Oshwal firms bought, on their own initiative, a plot for a Mahajanwadi, to include a temple, religious school, rest house, and library. Although many Oshwals virulently opposed the location as too far from the town center, the community eventually approved the purchase and repaid the firms from a general fund collected in 1946 coincident with the visit of the Jain teacher Hemchandra.<sup>43</sup> The new wadi building finally opened in 1949.<sup>44</sup>

A number of Oshwals in Nairobi are followers of Kanji Swami of Songath and belong to the Mumuksha Mandal, a Digambara religious

<sup>41</sup> The Nairobi Oshwal community organization underwent a number of name changes and was variously known as the Visa Oshwal Community and the Visa Oshwal Jain Community as well.

<sup>42</sup> Prior to this there had been some ill-feeling between the Nairobi and Mombasa Oshwal communities due to the latter's alleged use of funds collected up-country for a rest house to build the Mombasa Mahajanwadi.

<sup>43</sup> The visit of Hemchandra was the impetus for Mombasa's Oshwal dispensary as well. Hemchandra was not a full monk and thus did not fall under the prohibition of mechanical transport. The first Jain priest to leave India, Chitrabhanu, visited Kenya in 1971. Although there was some criticism of him in Kenya, most Oshwals were happy to meet a Jain monk, many for the first time.

<sup>44</sup> Parshavallabh (1963 Mombasa Jain Commemorative); Virji Narshi Inaugural Address, Nairobi, 1949; S37; S62; S77; S109; S120; S133; S139; Thika Oshwal Archives; KNA, CCC reel 1; Nairobi Municipal 3/5/5, 4/9/12, 4/2/13, 14/14/8, 4/2/30.

sect.<sup>45</sup> These Oshwals support and participate in caste functions and social activities and see no conflict even though the caste runs two Swetambara temples.

When numbers were large enough, or interest sufficiently high, Oshwals in other towns established caste societies. Kisumu and Thika had centers by 1933. With further increases in population and wealth, community halls were purchased or constructed. In Thika, where Oshwals were the largest and wealthiest Indian group, a caste hall was built almost immediately. Other Asians used the Oshwal building for marriages and other social functions. Many, including Sikhs and Patidars, donated money for its construction.<sup>46</sup>

Kisumu's Oshwals did not build a Mahajanwadi until 1951, more than twenty years after the first Oshwal settled there. The Oshwal association in Nakuru, although founded in 1940 and the fifth largest in Africa, only recently purchased a building (from the Surat District Association) and currently has plans to construct a new one. In smaller towns, such as Kitale and Kakamega, Oshwals had no wadi or caste society and mixed with other Hindus.<sup>47</sup>

In Dar es Salaam, however, there is only one "community house" for all Jains, Derawasi and Sthanakwasi, Oshwal and non-Oshwal. The building

<sup>45</sup> See Chapter 1, pp. 22-23.

<sup>46</sup> Thika Oshwal Archives; S71; KNA, DC/TKA 1/5 AR 1951. Also see DC/FH 1/24 AR 1945.

<sup>47</sup> S76; S94; S95; S125; S127; S152; S158; S162; Thika Oshwal Archives. There are Visa Oshwal halls in other towns, including Fort Hall (Muranga) and Meru. KNA, FCC files; B. G. Vaghela and J. N. Patel, editors, East Africa Today (Bombay, 1960).

complex, constructed in 1958, includes a temple and prayer hall, library, and guest house. Jains never formed a significant portion of the city's Indian population. The Jain population of Dar was only 700 in 1960; by 1973 it had decreased to less than 400, and of these fewer than 50 were Oshwals.<sup>48</sup>

There are, in addition to the local Oshwal caste associations, all-East Africa Oshwal organizations. The Oshwal Youth League<sup>49</sup> spearheaded a campaign for reform of caste customs, especially the prohibition of widow remarriage, in the early 1930s. The Oshwal population of Thika voted in 1933 to allow widow remarriage under certain circumstances; their lead was soon followed by other towns. The first test seems to have occurred in 1937. More than 2000 people attended the wedding which was, it is interesting to note, an Arya Samaj ceremony.<sup>50</sup> The first East Africa Oshwal Conference in 1949 officially ratified widow remarriage, without restriction. Though still rare, it is no longer prohibited.<sup>51</sup> The Oshwal Conferences, held in 1949, 1953, 1956, and 1960, to discuss social

<sup>48</sup> For Dar es Salaam: Somchand L. Shah, "The Jain Immigrants in East Africa," Voice of Ahimsa, 10 (1960): 436; Fulchand B. Navani, "Jains in East Africa," Voice of Ahimsa, 10 (1960): 422; S115; S152; S176.

<sup>49</sup> Somchand Ladhabhai Shah (S37) and others mentioned in the case studies (Chapters 5 and 6) were active in the Youth League.

<sup>50</sup> Jains usually follow Hindu ritual and use Brahmin priests for weddings. The Arya Samaj is a reformist Hindu movement.

<sup>51</sup> On widow remarriage and Halari Oshwals, S37, S119, S136, S163; Thika Oshwal Archives. Halari Oshwals edited the magazine Widow Remarriage in Bombay during the 1930s. S104. Contrast the Oshwal handling of this question with the bitter Marwari split in Calcutta on this issue. Timberg, "Rise," pp. 65ff.

issues and problems, had no real power and little influence.<sup>52</sup>

### The Importance of Education

The establishment of the Oshwal Education and Relief Board was an important and far-reaching development. During the serious drought in Saurashtra in 1936 a number of community leaders in Kenya started a fund for famine relief. The fund was continued after the famine's end and the remaining money used for educational purposes.<sup>53</sup> At the time, opportunities for higher education in the smaller towns and villages of Kenya and Nawanagar were limited, and the Halari Visa Oshwal community in East Africa and India was not well educated.<sup>54</sup> The Oshwal Education and Relief Board was established to help remedy this situation.

The Education and Relief Board's initial activities were limited to providing funds for the boarding and lodging of students from the villages

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52 "Nobody used to bother about it. [The Oshwal Conferences were a] waste of time." S143. On the Oshwal Conferences: Mombasa Oshwal Archives and S136.

53 The Oshwal Education and Relief Board was formally established in 1941. The executive committee is made up of Oshwals representing different settlements in East Africa. Funds are raised through yearly "taxes" on each Oshwal-owned business. The Board also has numerous investments and lends money at interest. Information about the Education Board from S37; S65; S77; S104; S109; S120; S136; S137; S138; S154; S172; Education and Relief Board Archives, Nairobi; Mombasa Oshwal Archives; Thika Oshwal Archives; Mombasa Court CC 302/53 (Oshwal Education and Relief Board vs. Jose Pedro Lobo and Ramji Jethabhai) and Mombasa Land Office, LT 13, Folio 149/4 (for a Shs. 50000/= mortgage at 9% interest per annum).

54 The first Oshwal in Kenya completed secondary school in 1929, in India four years earlier. S 136. On literacy and education in Nawanagar's villages, see Nawanagar Administration Reports. In the early 1920s less than 25% of Nawanagar's villages had schools. By 1937 only 40% of the school age population attended school.

in Jamnagar. It finally opened a hostel for boys in Jamnagar in 1942; twenty years later one was started for girls as well. The Board soon turned its attention from India to Kenya and established a hostel in Nairobi in 1943 and a secondary school in 1963.

Education was not the province solely of the Education and Relief Board, however. The Jain temple in Mombasa started a nursery school in 1935. Its (secular) primary school opened in 1957. As with other Indian secular institutions operated by different castes and sects, the Government provided land and 50% of the building costs and continues to subsidize teacher salaries. As school fees are not sufficient to cover expenses and temple funds cannot be used because of Jain tradition to support the schools, the operating deficit is made up through donations. The construction of the Jain primary school was the first example of a "Hindu" organization in Mombasa initiating this form of self-help.<sup>55</sup>

The Mombasa Visa Oshwal Community runs a co-educational secondary school under its own auspices.<sup>56</sup> The Oshwal Community in Nairobi operates a number of schools, also independently of the Education Board. It developed plans for an Oshwal nursery school as early as 1946. The caste-run primary school, registered in 1954, is Nairobi's largest. The Nairobi community also operates a Girls' Secondary School, which opened before the Education Board-run Boys' Secondary School.<sup>57</sup>

<sup>55</sup> C.D. 2/78 Coast Province AR 1953, p. 34; C.D. 2/2/79 Coast Province AR 1954; S148; Parshavallabh.

<sup>56</sup> It opened in 1967; of its 400 students, only 40% are Oshwal. There were nine Africans in 1973.

<sup>57</sup> Nairobi Municipal Archives (see note 44); S106; S120.

"The priority given to education," according to an official Oshwal publication, "has meant that not only is our community prosperous but also highly qualified and well-educated."<sup>58</sup> Provision of educational facilities and opportunities was of prime importance from early Indian settlement in East Africa. While the first Indian schools in Kenya were established by the Government, individual castes and sects soon started schools of their own, and Asians in remote trade centers petitioned for government grants-in-aid for their own small local institutions. The "demand of the [Indian] community for education far exceeds the supply," wrote one district official, and Indian merchants were "congratulated on their successful efforts to provide their children with efficient education in spite of adverse conditions."<sup>59</sup>

Education of the second and third generations was certainly important to the growth and diversification of a number of businesses, as well as being an indication of Oshwal prosperity. Literacy in English facilitated commercial operations and broadened the possible range of a firm's activity. A number of families, some of whom are part of the kinship networks discussed later, educated their children to play specific and well-defined roles in the operation and management of their firms; many studied abroad

<sup>58</sup> Oshwal News (U.K.), March, 1972.

<sup>59</sup> CD 2/1054 Coast Province AR 1936; C.D. 2/78 Coast Province AR 1953; PC/CP 4/3/2 AR 1939; PC/CP 4/4/1 Meru AR 1939. For a history of Indian education in Kenya, see S. R. Shah, "A History of Asian Education in Kenya," University of East Africa (Nairobi) M.A. thesis, 1968; COPEA 382, Ali. A. Kazimi, "An Inquiry into Indian Education in East Africa." Z. Mawani is currently conducting research into this area. Further information can be found in the Mombasa Times, the archives of the Education Department, and district annual reports. For Ismaili education, see Walji, "Ismailis."

in the United Kingdom and United States to become food technologists, engineers, and professional managers. Their education enabled the firms to grow and expand in new ways while maintaining the basically familial nature of the enterprise.

Education was also a mobile form of investment. Families unable to absorb all their children into the business could still increase family income through better educated children. With increasing economic and political insecurity for Indians in East Africa, professional and technical qualifications made the migration and resettlement processes easier to complete successfully; one's assets were not tangible and employment could be more readily found. Finally, some families were quite simply able to afford to educate their children.

These considerations are not a sufficient explanation of the intense education drive clearly in evidence among Oshwals and other Indians. A major reason for the hard work and savings of the Oshwals studied in Chapters 5 and 6 was to educate their children.<sup>60</sup> Oshwals attached great importance to the educational success of their children, and parents often forced their offspring into activities and studies. This remarkable jump from peasant farmer to professional in only one generation is a telescoping of a process evident in the United States and elsewhere.<sup>61</sup>

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<sup>60</sup>"He lived only to educate his children." S38 and S91 about their fathers. Somchand Ladhabhai (S37) acknowledges this for himself. Also see Eric Butterworth, "Kenya Asians in Britain," Venture, 20 (1968): 23; Burton Benedict, "Family Firms and Economic Development," SWJA, 24 (1968): 1-19.

<sup>61</sup>In this respect, at least, East African Indians can be accurately compared to Jews.

Caste centers served a variety of purposes. They provided a place for weddings, caste dinners, and other social functions. The Mahajanwadi was the center of social life, a meeting place to pass time, play cards, and gossip. Caste institutions were extremely important in maintaining caste cohesion. Both rich and poor associated freely and reaffirmed their identity as Oshwals. The symbolic action of a wealthy businessman, who normally has little daily contact with other Oshwals, serving people dinner in his stockinginged feet is a prime example of this.

The development of religious and social institutions by Oshwals and other Indians in East Africa was neither unique nor unusual and paralleled political and social trends in India and the activities of immigrants elsewhere. While migration encouraged new forms of ethnic and caste organization, it also reinforced existing bases of association and was a factor in the maintenance of traditional patterns of social organization.

## CHAPTER IV

### **Indians and the Kenya Economy**

The economic activities of Indians in Kenya cannot be understood without reference to the context in which they operated. The overall growth and well-being of Indian enterprise is intimately associated with economic conditions in Kenya and in the world. It is a major contention of this dissertation that the economic environment was the critical factor in Indian business expansion. External events were especially crucial in determining the economic success of Indians in Kenya, as can be seen by the numerous failures during the depressions and the great wealth made as a result of World War II, the Korean War, and Mau Mau Emergency. This growth increased markedly in the decade following political independence, when many Indians, including Oshwals, began to move into new manufacturing and agricultural activities with the tremendous economic expansion and opportunities of the new nation.

The relative position of Indians within the economy parallels the theme of Indians as reactors to events (though hardly passive ones). Although Indians played an essential role in the distribution of imported goods, bulking of produce, and extension of the money economy and were important in service activities, they in no way had a "stranglehold" on the economy. Economic power resided in the European expatriate sector. The larger and more important firms were (and are) European-owned, and their dominance was reinforced by Government policy. Similarly, Africans conducted a large internal trade. Barriers to further African entry into the formal sector were as much a result of an economic structure and

colonial policy which restricted and limited African business activity as of the position of Indians. The economic role of Indians in Kenya grew out of the extension of the market and, secondly, from the restrictions and delimitation imposed upon them by colonial rule.

As a necessary prelude to the case studies presented in Chapters 5 and 6, this chapter opens with a synchronic, analytical description of Kenya's economic structure. While the economy underwent important changes during colonial rule, its essential characteristics remained unaltered after independence.<sup>1</sup> The development of the economy and its importance to Indian business is then considered. The economic history of twentieth century Kenya is divided into a number of phases. The first begins with the imposition of colonial overrule and ends with World War I. The decade after the war, one of overall economic growth, was followed by the Great Depression. The Kenya economy began to grow significantly during World War II and especially with the onset of the Korean War. The rate of growth slowed from 1955 to 1963 but accelerated markedly in the decade following independence.

Examination of the African contribution to commerce is deferred to Chapter 8 and the analysis of factors contributing to Indian success in business.

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<sup>1</sup>NCCK, Who Controls Industry in Kenya? (Nairobi, 1968); Colin Leys, Underdevelopment in Kenya (Berkeley, 1974); and ILO, Employment, Incomes, and Equality: A Strategy for Increasing Employment in Kenya (Geneva, 1972).

## THE STRUCTURE OF THE KENYA ECONOMY

Kenya has often been described as a "dual economy,"<sup>2</sup> divided into expatriate plantation and commercial and indigenous small agricultural sectors. Although this dichotomy obscures important nuances and makes little allowance for the "Indian middleman," it provides a useful analytical framework.

By the twentieth century an open economy<sup>3</sup> had emerged in Kenya, as in most of British colonial Africa. Colonial rule intensified links with the international economy which already were developing during the nineteenth century. The growth of the economy largely depended on the export of a limited range of agricultural products in exchange for imported consumer goods, which were taxed for revenue. Although white settlers and, to a lesser extent, commercial interests could significantly influence economic structure and policy,<sup>4</sup> the economy as a whole was subject to the fluctuation of world demand for primary products and thus essentially outside the control of East Africans.

Kenya, by African standards, had an intense colonial experience. Relatively small numbers of Europeans dominated economic life. The key

<sup>2</sup>J. H. Boeke, The Structure of the Netherlands India Economy (New York, 1942) and Economics and Economic Policy of Dual Societies (New York, 1953).

<sup>3</sup>Dudley Seers, "The Stages of Economic Development of a Primary Producer in the Middle of the Twentieth Century," Economic Bulletin of Ghana, 7 (1963): 57-69. See A. G. Hopkins, An Economic History of West Africa (London, 1973), for a skillful application to African economic history.

<sup>4</sup>See especially E. A. Brett, Colonialism and Underdevelopment in East Africa (London, 1973) and Bruce Berman, "Administration and Politics in Colonial Kenya" (Ph.D. thesis, Yale University, 1973).

sectors of the colonial economy were directly in European hands. Financial institutions, major merchant firms, plantations, and industry were owned and directed by expatriate interests. Political independence in 1963 did not change the basic economic structure. African participation in the colonial economic system was confined to cultivation for subsistence and for the market and unskilled wage labor. The "African sector," however, also included handicrafts, small industry, and trading in the internal market.

Agriculture was the backbone of the Kenya economy, the collection and marketing of crops one of its most important activities. There were two aspects of produce marketing in Kenya: the large European-owned farms and estates and small African peasant producers. European produce was collected and marketed through settler associations, such as the Kenya Farmers Association, and large exporters. Indians were not involved in marketing European-produced crops.

A principal feature of the Kenya economy is production for sale by large numbers of small-scale farmers. It is clear that African growers responded promptly to opportunities to produce saleable crops and reacted to price differentials.<sup>5</sup> Because of small volume, limited storage facilities, and lack of adequate transport, marketing was difficult. The

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<sup>5</sup> M. J. Hay, "Economic Change in Luoland: Kowe, 1890-1945" (Ph.D. thesis, University of Wisconsin, 1972); R.M.A. van Zwanenberg, "Primitive Colonial Accumulation in Kenya, 1919-1939" (D. Phil. dissertation, Sussex University, 1971); Carolyn Barnes, "The Socio-economic History of Coffee Growing in Gusiland, Kenya" (draft of Ph.D. thesis, Michigan State University). See Polly Hill, Studies in Rural Capitalism (Cambridge, 1970) and Migrant Cocoa Farmers of Southern Ghana (Cambridge, 1963) and P. T. Bauer, Economic Analysis and Policy in Underdeveloped Countries (Durham, 1957) for West Africa.

producer was forced to sell small lots at frequent intervals. While there was a significant amount of local exchange before and throughout the twentieth century, Indian produce buyers were instrumental in extending the market for African-grown crops and incorporating African producers in a larger economic universe. African produce was destined for two primary markets. Some was exported, but the bulk served the growing domestic market: potatoes for Europeans; pulses and grains for Indians, and, most importantly, maize for African laborers on European estates and in urban areas.

From the beginning of colonial rule, Government identified the colony's prosperity with that of the European settler farmers. Nonetheless, the settler economy based on commercial agriculture was largely a failure until the sustained period of high prices following the outbreak of World War II. It suffered from insufficient capital, speculation, and inefficient farming practices and was only able to survive through the protection, patronage, and financial assistance of the colonial and Imperial administrations.<sup>6</sup> In addition to direct aid, British investment in infrastructure--especially transport--was designed to service the needs of the export enclave.

Trade patterns were divided on a racial basis until independence. Large European trading concerns handled the major share of imports to and exports from East Africa. In the 1920s, according to one source, the Indian share of the total trade of Kenya and Uganda amounted to less than 20%. The major distributors with few exceptions were British.<sup>7</sup> Even by

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<sup>6</sup> van Zwanenberg, "Primitive Accumulation," passim.

<sup>7</sup> CO 533/378/15280, H. T. A.[llen], Memorandum on Immigration, 29 May

1950, two-thirds of the limited liability companies registered in Kenya were European-owned, as were an increasing proportion of new companies. A decade later, European firms still were investing more capital than were those owned by Kenya Indians.<sup>8</sup> The major European firms throughout the colonial period were not only engaged in import-export but were also involved in shipping, insurance, and real estate. With increasing industrialization in the 1950s and 1960s, foreign capital moved into manufacturing and by 1967 its share of the manufacturing sector in Kenya was 57%, accounting for 73% of all profits.<sup>9</sup> Independence did not change the basic situation: foreign enterprise was still responsible for the bulk of the GNP.

Indians, however, did play a significant part in the commercial and industrial sectors. It is estimated that Asians owned three-quarters of all non-agricultural assets in 1961 and two-thirds of private non-farm assets by 1971, with more than half of this in urban real estate.<sup>10</sup>

The major contribution of Indians to the economy was the development of trade and marketing facilities. With the expansion of the export enclave, a trading network developed to facilitate the collection of produce for export and the sale of imported goods. Indians were able to

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1928 and OTR, 1934-1936, p. 2. The proportion of trade conducted by Indians is only meant to indicate their lack of dominance.

<sup>8</sup> RGAR.

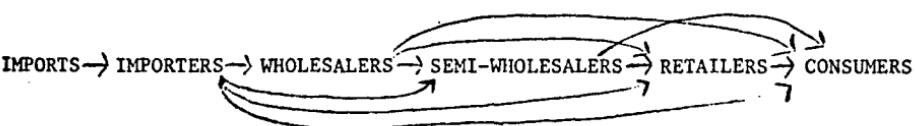
<sup>9</sup> ILO, Employment, pp. 184, 444.

<sup>10</sup> Leys, Underdevelopment, p. 45. Legally blocked from owning agricultural land until independence, Indians invested in urban real estate which became the basis for large financial gain in the 1950s and 1960s. El: "Any man who put his money in the urban areas in those days got something for nothing." Also KAR, 1948.

do this with relative efficiency on behalf of the large European firms. Indian traders and "middlemen" bought crops from African producers, widened the market and extended the cash economy, and helped develop a transport system. Indian businessmen were more than the agents of the enclave economy, however, and were important in supplementing the indigenous system of production and trade.<sup>11</sup>

Importers, both European and Indian, sold goods, either directly from stock or through indents, to large Indian wholesalers. Credit facilities, usually for 90 or 120 days, were always available. The wholesaler in turn sold to semi-wholesalers and retailers, also on 60 to 90 day credit. The chain continued until the goods reached the consumer.

The boundary between wholesalers and retailers was not clearly defined. All Indian firms, from the largest to the smallest, sold directly to consumers at about the same price. Similarly, the small shopkeeper could create another stage by sharing his profits with another middleman. Many retail or small wholesale businesses imported items either directly from overseas suppliers or through manufacturers' representatives in Mombasa. The extent of direct importing depended



largely on market conditions, competition, and credit facilities. Although the profit margin was smaller, wholesaling was a more profitable and desirable activity than retailing for most.

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<sup>11</sup>It is not clear to what extent Indians bought goods from one group of Africans and sold them to another, although it is certain that they did so. It would seem that this process was not a direct one and involved a more complex chain than African to Indian to African.

Indian businessmen served all sectors of the economy. Geographical location and the existence of non-native demand influenced the type of trade. The lines of trade were demarcated according to customers--European, Indian, and African--although there was often product specialization within each. European merchants served European customers, rural African traders catered to an African clientele, and Indians sold to all three groups.

Most of the "European trade" was limited to the main urban centers, although towns in the white highlands such as Nakuru, Eldoret, and Kitale were also important markets. Indian merchants in the settler areas provided credit and, often, cash to the many financially-pressed farmers.<sup>12</sup>

The "Indian trade" was larger than the "European trade" and was the one line which was in fact entirely in Indian hands. The early traders who "followed the railway" catered to railway laborers. As the Indian population grew, Indian shops and hawkers moved into new urban areas to serve their compatriots, selling foodstuffs, jewelry, and Indian textiles and clothing.

Most Indians, both in rural areas and towns, were engaged in what is known as "African trade," selling "country produce," salt, tea, matches, cheap textiles and clothing, and other staples as well as more expensive "luxury" items such as bicycles. It is from these usually small and remote shops that the "dukawalla" (small shopkeeper) stereotype developed.

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<sup>12</sup> See van Zwanenberg, "Primitive Accumulation," especially pp. 52-53; Charles Eliot, The East Africa Protectorate (London, 1905), p. 179; CO 533/3 Memorandum on the Prospects of Traders (1905); DC/UG/1/1 AR 1911-12 and DC/UG/1/5 Annual Reports 1950-1953. One of the largest money-lenders to Europeans was the firm of Shah Vershi Devshi (related to both case study families). S53, S150, S158, H2.

Similar shops in the cities met urban African demand and supplemented the rural shops by selling to Africans who travelled to towns to sell their produce. Bazaar areas developed in the larger cities to cater exclusively to this low-cost, low-profit trade.

An important and largely neglected aspect of the rural "African trade" was the existence of Indian shops on European estates which served the squatters and laborers on the farms.<sup>13</sup> These shops were quite profitable as they had a virtual monopoly of the business of the laborers, all of whom had cash from their wages.<sup>14</sup> Many of these shops were affiliated with firms with settler clientele.<sup>15</sup> Not only did they fulfill their initial purpose of serving the farms' employees, but they became important buying centers for African-grown produce.

Indians in the retail African trade always bought their goods from Indian wholesalers and semi-wholesalers and rarely imported directly as the size of their businesses was prohibitively small.

African consumption patterns changed as new items were introduced. Indian merchants introduced goods and attracted customers by giving away samples as gifts and by employing local people as shop assistants. Most important to sales were changes in income. Expenditure responded directly to fluctuations in income and therefore was closely linked to

<sup>13</sup> DC/UG/1/1 AR, 1911-12; DC/KBU/1/3 AR 1911-12; DC/NKU/1/2/NSA AR 1916-17; PC/CP/4/1/1 AR 1919-20; DC/KBU/1/20 HOR 1927; PC/CP/4/1/2 Kikuyu Province AR 1930; DC/NKU/2/1 HOR 1931; PC/CP/4/3/1 AR 1938; PC/CP/4/4/1 TKA AR 1940; MCI 6/1274/49/18 (1955).

<sup>14</sup> L6.

<sup>15</sup> S53, S74, S94, S95.

prices and yields of primary products. Throughout most of the colonial period, the business season corresponded to the agricultural one.

Inadequate transportation acted as an important constraint on commerce and remained a problem for all levels of marketing well into the 1960s.<sup>16</sup> With widely scattered producers and consumers, a large number of small shops was necessary to serve the market adequately and efficiently. The major transportation arteries served European interests and the railway rate structure discriminated against small producers and traders. The transport system tended to promote an oligopolistic economy, and its importance in limiting the size and nature of the market cannot be overemphasized.

Although Indians in East Africa are known as traders, and this dissertation is concerned with Indians in commerce and industry, one must emphasize that a majority of working Indians, especially in Kenya, were not in commerce. As late as 1968 wage and salary employees constituted 70% of the Indian work force in Kenya; less than one-third of working Indians derived their livelihood from commerce, the same proportion as in 1948.<sup>17</sup> A large number of Indians were employed as clerks, both for

<sup>16</sup> D.R.F. Taylor, "Fort Hall District, Kenya: a Geographical Consideration of the Problems and Potential of a Developing Area" (Ph.D. thesis, University of Edinburgh, 1966), p. 112. On the importance of transport in market development, see especially Walter Isard, Location and Space Economy (New York, 1956); Alfred Weber, Theory of the Location of Industry, translated by C. J. Friedrich (Chicago, 1957) and E.A.J. Johnson, The Organization of Space in Developing Countries (Cambridge, Mass., 1970), among others.

<sup>17</sup> D. P. Ghai, "Asians in Kenya: Some Economic Aspects," NCCK, Community Relations Workshop Report 1972, Appendix D, p. 41. C. J. Martin, "A Demographic Study of an Immigrant Community: The Indian Population of East Africa," Population Studies, 6 (1953): 233-247. For more detail, see Appendix 7, "Occupation of Indians."

European concerns and Indian-owned businesses, and as civil servants.<sup>18</sup>

In addition, Indians provided a wide range of skilled services as tailors, smiths, carpenters, and auto mechanics. Until recently, for example, Indians formed virtually the entire skilled labor force in the construction industry. Indian-owned construction firms occupied a similar position in the industry as Indians in commercial business, specializing in mid-sized contracts.<sup>19</sup> At least through the 1930s, a number of Indians, including Oshwals, were unskilled laborers; many eventually established businesses.

As one would expect from the range of occupations, not all Indians were wealthy; a surprising number were poor. Unemployment was a major problem during the Depression and a 1959 report presents a grim picture of lower class Indian life.<sup>20</sup> Most Indians earned between £180 and £500 per annum in the 1950s; average yearly earnings increased to £500 by 1961 and £960 by 1970, reflecting the prosperity and economic growth of Kenya.<sup>21</sup>

Colonial authorities and settlers viewed the bulk of Kenya's population--black Africans--as playing a supportive role in the economic

<sup>18</sup>The role of Indians in Government has been neglected by most scholars. See especially Nizar Motani, "The Growth of the African Civil Service in Uganda, 1912-1940" (Ph.D. thesis, University of London, 1972) and "The Ugandan Civil Service and the Asian Problem, 1894-1972," Expulsion of a Minority: Essays on Ugandan Asians, edited by Michael Twaddle (London, 1975). For the problems of Indian clerks, see John Zarwan, "The Indian Youth League and the Mombasa Shop Hours Ordinance" (forthcoming).

<sup>19</sup>On Kenya's construction industry, Emil Rado and Judith Wells, "The Building Industry in Kenya," Urban Challenge in East Africa, edited by John Hutton (Nairobi, [1970]).

<sup>20</sup>Mombasa Times, 20 December 1933. Kenya Daily Mail, 11 November 1960 on a report of the Asian Welfare Officer to the Medical Officer of Health, 1959.

<sup>21</sup>Kenya, Coast Province Archives, ADM 8/2/2/II/21/2 for 1954 Asian wages; ILO, Employment, p. 87 and Government of Kenya, Statistical Abstract, 1970, p. 173 for later figures. Morris, "Immigrant Community," p. 458, estimated the average net income for Uganda Indian traders as £400 per year.

superstructure as wage laborers and sources of tax revenue. Nevertheless, there was other significant economic activity within the African economies. Exchange was widespread and the market for domestic goods expanding, although limited by internal constraints on growth. Economic change was not exclusively the product of European and Asian activities, colonial rule not the sole promoter and developer of economic growth.<sup>22</sup> The advent of colonialism did, however, mark an expansionist phase and give a substantial boost to the economy, introducing new sectors and technologies. Moreover, the "open economy" linked prices for domestic goods and services with international events; the world business cycle affected domestic African producers drastically and, by extension, Indian merchants whose business fortunes rested on African effective demand.

#### THE DEVELOPMENT OF THE COLONIAL ECONOMY

##### The Advent of Colonialism: 1890-1918

The periodization of the growth of the colonial economy set forward here closely follows that of Indian settlement in East Africa. There is a high degree of correlation between the evolution of Indian business and Kenya's economic development and world political and economic watersheds.

During most of the pre-colonial history of Indian settlement in East Africa, export of primary products such as hides and skins and ivory was a significant aspect of their economic activity. In the colonial period,

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<sup>22</sup> See Hay, "Economic Change" for a micro-economic history of a Luo area and A. G. Hopkins, Economic History, for West Africa. Eric Clayton, "A Note on the Allen Enclave and Development," East African Economic Review, 10 (1963), 35-40, argues that the spread effects of the non-African farming sector were tenuous. The activities of African traders will be discussed in Chapter 8.

the pattern of collection shifted from the bringing of goods by caravan to Indians on the coast to travel by small Indian buyers into the producing areas to begin the bulking process. Despite the extension of Indian activity, a decreasing proportion of Indians were involved in produce marketing. The history of crop marketing in Kenya is that of movement from competitive producers and traders toward centralization, organization, and monopoly.

In the early years of British rule, Indian merchants shifted their base of operations from Zanzibar to the mainland. The first Indian traders to move into the interior were primarily concerned with produce buying: many, such as Alidina Visram, went to Uganda, the richer colony. The supply of consumer goods, for these merchants, was an adjunct to their main activity, undertaken to facilitate purchases from the growers.

A number of the Indians who settled in Kenya at this time depended on railway laborers for their business. With official British encouragement and protection and as local demand for imported goods began to increase, shops were established to serve the new and growing markets. While many of these outposts were started in established sources of the older export trade (Kitui and western Kenya in particular), the spread of administrative stations brought Indian shopkeepers into new areas. The British, in turn, used Indians to extend administrative control.<sup>23</sup> These shopkeepers depended on new staples--salt, flour, sugar, tea--and on clothes and textiles. With the introduction of new crops to African

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<sup>23</sup> DC/FH/7/1 Memorandum for Provincial Commissioners and District Commissioners, 1910; DC/KSI/1/2 AR 1913-14; DC/KTI/1/1/1 AR 1913; F. H. Goldsmith, editor, John Ainsworth, Pioneer Kenya Administrator (London, 1955).

farmers--potatoes, grains and pulses, wattle--the small shopkeepers bought produce when they had surplus cash. Although the inflow of foreign capital and steady improvement in the terms of trade for African producers led to increasing local demand, the size of the market remained small and profits were low.

The outbreak of World War I in 1914 upset and restricted trade. Some areas experienced a 40-60% decrease in turnover, and a number of Indian traders had to close or reduce operations with the withdrawal of credit facilities by the large importers.<sup>24</sup> By the end of 1915, however, the initial effects of the war had worn off, trade recovered, and those in the "native trade" were generally not adversely affected. Business in produce was strong in response to military demand, and much of the cash earned by agricultural producers as well as Africans in the carrier corps found its way to Indian shopkeepers. Moreover, prices rose drastically during the war, as much as 100%. Merchants with stock on hand at the onset of hostilities "made [money] hand over fist,"<sup>25</sup> a situation which was repeated on a much larger scale in the 1940s and 1950s.

### Between the Wars

#### 1918-1929: Expansion

After World War I, as more Indians established shops in the districts,

<sup>24</sup> DC/KSI/1/2 AR 1914-15; DC/KBU/1/9 Dagoretti AR 1915-16; PC/CP 4/1/1; CD 1/16/49 MSA AR 1914-15; DC/NYI/1/2 AR 1915-16.

<sup>25</sup> CD 1/16/49 MSA AR 1914-15; PC/CP/1/1/2 and PC/CP/4/1/1 AR 1915-17; CO 533/195 Bowring No. 297 of 1 May 1918 and Conf. 88 of 28 May 1918; CO 533/219 W.A.S. minute 3 February 1919 on IO to CO 25 January 1919; CD 1/49/1189/1 PC Hobley to DC Mombasa 15 May 1916.

produce buying became less important to the independent shopkeeper. Many bought no produce, others did so primarily to secure retail business.<sup>26</sup> While direct barter/exchange was unusual by this time, most purchases being made with cash,<sup>27</sup> the combination of retailing with produce buying allowed the small traders to earn "double profits," both on the purchase and resale of produce and on the sale of retail items. Large produce buyers, such as the Oshwal firms of Premchand Raichand and Shah Meghji Ladha, had a number of buying centers. The central office sent out instructions to their agents, informing them of price and type of produce needed.

Produce was obtained by Indians in a number of ways. As more shops opened, farmers began to bring produce to trading centers, rather than go for the higher prices offered in Kisumu and Nairobi.<sup>28</sup> Indians also went to the grower, by bicycle or bullock cart, meeting them on the road as they travelled to the markets. Because of restrictions on Indian activities in the Native Reserves, Indians often bought produce from African traders and agents.<sup>29</sup> After sorting and bulking the produce, the

<sup>26</sup> S150.

<sup>27</sup> Every informant who bought produce says they paid cash. Many traders engaged in "gold coasting"--selling trade goods, obtained on credit, at a loss in order to get cash for produce buying. Some produce purchasers in Nairobi and elsewhere often advanced cash to traders to buy produce. S92, S96, S114, S133, P13. Also see DC/NYI/1/2 South Nyeri AR 1925.

<sup>28</sup> DC/FH/6/1 AR 1914; DC/CN/1/5/1 KSU QR 30 September 1912; DC/NYI/1/2 AR 1915-16; S27; S96.

<sup>29</sup> As early as 1909, Indians used "native agents" to buy produce in outlying areas. DC/KSI/1/1 AR 1909. Also see Colony and Protectorate of Kenya, Report of the Economic Development Committee (Nairobi, 1935), pp. 124-128; Kenya Legislative Council Debates, 2 July 1935; P13; S114; S133;

primary buyers sent it to larger trade centers or to the large produce merchants in the cities where it was exported, redistributed to other Indian retailers, or milled.

This system of bulking and marketing reflects a number of characteristics. First, transport costs were high, and distance was a strong variable in price determination. Producers had the option to sell in a number of markets. Furthermore, competition among buyers guaranteed the best price available to the growers under a given set of market conditions. Entry into the market was too easy for any price fixing to be enforced for long.<sup>30</sup>

The brief post-war boom and concomitant increase in prices<sup>31</sup> was short-lived. The collapse of commodity prices in 1920 was disastrous for the Kenya economy and especially affected Indian traders whose activities included the buying of African produce. A large number of shops in the smaller townships and trading centers closed and several went bankrupt. The lack of internal demand rebounded on the larger commercial concerns

\$150; Ehrlich, "Marketing of Cotton." For a fuller discussion of African traders, see Chapter 8.

<sup>30</sup> The existence of Indian buyers prevented European buying combines such as the KFA from offering the lowest acceptable price to growers. See OTR, 1932-34 attacks on "wasteful competition" and Ehrlich, "Marketing of Cotton," pp. 103-106. DC/FH/1/11 and 1/12 ARs 1932 and 1933 indicate the difficulties of another large European produce buying firm. DC/NZA/1/3 AR 1911-12 and W.E.H. Stanner, "The Kitui Kamba. A Critical Study of British Administration," typescript in KNA, n.d. [1935?], p. 63; COPEA 248, Colony and Protectorate of Kenya, "Native Produce Inspection and Marketing Services" (1937); Anne Martin, The Marketing of Minor Crops in Uganda (London, 1963) on competition among Indians.

<sup>31</sup> The price of blankets, for instance, rose 300% in the six years from 1914 to 1920. DC/KSI/1/2 AR 1919-20 and United States National Archives, Records of the Department of State Relating to the Internal Affairs of British Africa, 1910-1929, M583 reel 29, 1 April 1920.

and most merchants underwent difficult times.<sup>32</sup> The currency crisis exacerbated these conditions.

The rupee appreciated markedly after the war. European producers were receiving locally less than half the value of their produce in London, while their debts remained constant. A new coinage was introduced to help ameliorate their condition, but the rupee then fell substantially below its new local value. The establishment of fixed exchange rates, coupled with a fall in the sterling value of East African products and the Government's obligation to redeem Indian rupees at par, involved the country in immense financial loss. Monetary transfers to and from India, speculation by Indian merchants, and the general confusion concerning the currency situation placed many larger firms (i.e. creditors) and indent houses in a precarious position.<sup>33</sup>

By 1922, however, there were the beginnings of a limited recovery as both export prices and currency stabilized and internal demand increased. Sale of local produce also expanded and sales from Indians to Africans increased steadily.<sup>34</sup> At this time, a number of large British owned

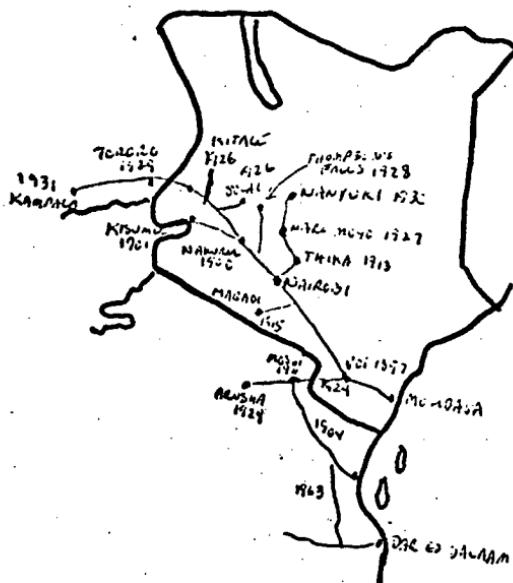
<sup>32</sup> CD/1/16/49 Coast Province AR 1923; DC/KBU/1/8 Ukaraba Province AR 1919-20; DC/MSA/1/3 AR 1921 and 1922; PC/CP/4/1/2 Kikuyu Province AR 1921; Colony and Protectorate of Kenya, Economic and Financial Committee, Report of Proceedings during 1922 (Nairobi, 1923).

<sup>33</sup> On the currency episode, see W. McGregor Ross, Kenya From Within (London, 1927), pp. 202ff.; Lord Cranworth, Kenya Chronicles (London, 1939); L. S. Amery, My Political Life (London, 1953), II: 188-9; C. C. Wrigley, "Kenya: Patterns of Economic Life, 1902-1945," OHEA, II: 234. CO 533/230; CO 533/234; CO 533/255; CO 533/256; U.S. National Archives, M583 reel 27; Kenya Legislative Council sessions of 3 May 1920 and 10 February 1921.

<sup>34</sup> Cotton piece goods, which accounted for about 30% of East Africa's imports, were especially important. OTR 1929, p. 31; PC/CP/4/1/4 Kikuyu

merchant firms, such as Dalgetys, Mitchell Cotts, and Leslie and Anderson, established offices in Kenya.

Transport also played a major role in the steady progress of the 1920s. The introduction of motor transport opened up new areas previously



Map 4.1

#### The Growth of Railroads

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Province ARs 1925, 1926, 1927; DC/MRU/1/2 AR 1925; DC/FH/1/4 AR 1924;  
DC/KSI/1/2 AR 1922; DC/MSA/1/3 AR 1927.

served by carts and wagons, if at all, and had the effect of raising prices for produce away from the railheads. Many Indian merchants invested in lorries to carry their own goods and those of other shopkeepers from the wholesaler in Nairobi and other cities to their shops. They later expanded their services to bring produce to the urban buyers, rather than make an empty trip. For some, the profits were used to expand commercial operations or invest in new enterprises.

35

The recovery was not without its significant failures. In spite of the wealth amassed by many of the original pioneers, few survived the 1920s. The very size of their operations was an important factor in their dissolution. Shirin Walji<sup>36</sup> attributes the failure of Ismaili firms, notably Alidina Visram, to their inability to maintain family control and reliance on (Hindu) agents and managers. According to Walji, the sons of the founders were unable to handle a large business as they had little experience and were not prepared to work hard. But non-Ismaili firms such as the Oshwal firm of Hirji Kara & Co. also failed during the mid-twenties,<sup>37</sup> and one must look elsewhere for the causes.

Size is certainly a key. The big concerns, with import interests and many branches, over-expanded and were stuck with large stocks. During the

<sup>35</sup> M. P. Shah and Shah Rupshi Meghji, for example. S74, S77, S96.

<sup>36</sup> Walji, "Ismailis," pp. 62-63. Also P. A. Memon, personal communication, and B3.

<sup>37</sup> DC/MSA/1/3 AR 1926 notes the bankruptcies of several large firms. RGAR 1927 shows 34 bankruptcies in Nairobi and Mombasa, 52 companies in the process of liquidation, 17 wound up, and 2 struck off the register. 122 partnerships were dissolved during the year, although more than 200 new ones were registered. On Hirji Kara see S130, S131, S132, S129; H5 for reasons for failures at this time.

depression of 1920-1922, importers kept stocks down and indented only for their immediate requirements. The recovery in 1923 brought extreme optimism, a loosening of credit, and increased trading. The scramble for business and the delays incurred before goods reached their ultimate destinations gave business a speculative character. Credit extended by foreign firms allowed importers to carry more inventory and to provide greater credit to their customers. It also encouraged smaller merchants to import directly. Overestimation of demand and oversupply of goods often led to the failure of the smaller concerns; their bankruptcy weighed most heavily on the great firms such as Visram and Hirji Kara, which were themselves over-extended.<sup>38</sup>

#### The Depression: 1929-1939

The promise of the late twenties dissolved with the crash of 1929. With the exception of a brief upswing from 1936-1938, the decade of the 1930s brought economic disaster to almost every sector of the Kenya economy and numerous Indian firms failed.<sup>39</sup> Those able to stay in business suffered losses and decreasing income. The fall in commodity prices below necessary transport costs restricted demand for imports. Europeans were debtors, Africans had little surplus money to spend. Competition among Indian businessmen was intense.

<sup>38</sup> OTR 1925; CD 1/2/74 Coast Province AR 1924, p. 12.

<sup>39</sup> See Appendix 8 for bankruptcies. The decline in trade and consequent closings of Indians' shops are repeatedly mentioned in the District Reports of the period.

During the Depression, the European growers realized the importance of African production for the internal market as export prices fell below the domestic price. Their response was to attempt to control African maize marketing to force more African produced maize onto the export market, thus allowing European crops to participate in the higher priced domestic one. The object of the marketing system established in the mid-1930s was to allow European-grown produce to receive the best prices; by centralizing buying, Europeans could control prices.<sup>40</sup>

The elaboration of the system of marketing control was further influenced by bureaucratic attitudes and prejudices against competitive buying and middlemen, considerations of technical quality often unrelated to market requirements, and an "inordinate desire for tidiness in administration."<sup>41</sup> The system as it existed was "haphazard" and it was "impossible to exercise control."<sup>42</sup>

The marketing ordinances of the 1930s were designed to eliminate "middlemen," reduce the influence of Indians, and protect European farmers. They attempted to do this through limiting purchasing points, granting exclusive licenses, and regulating prices, weights, and quality.<sup>43</sup> Under

<sup>40</sup> For detailed consideration, van Zwanenberg, "Primitive Accumulation"; Ehrlich, "Marketing of Cotton"; Brett, Colonialism and Underdevelopment; M. Yoshida, "Agricultural Marketing Legislation and the European Farming Community in Kenya in the Interwar Period," R.D.R. (Makerere University), no. 5 (n.d.); H. Karani, "Pricing and Marketing of Maize in Kenya," Institute for Development Studies (Nairobi) Discussion Paper No. 19 (1965); Marvin Miracle, "An Economic Appraisal of Kenya's Maize Control," East African Economic Review, 6 (1959): 117-125.

<sup>41</sup> Ehrlich, "Marketing of Cotton," p. i. Also pp. 175ff. on the "cult of rationalization" and OTR 1932-4, p. 14.

<sup>42</sup> PC/CP/4/3/1 AR 1936, p. 63.

<sup>43</sup> Laws of Kenya, Marketing of Native Produce Ordinances: Nos. 28 of 1935, 41 of 1936, 29 of 1937, 38 of 1939. The areas of marketing control

marketing control, existing commercial firms became agents of the statutory organizations, which acted as monopoly buyers.

These ordinances concentrated the market. By increasing formal barriers to entry (licenses, reducing the sphere of action), market control not only aided high cost European producers and processors but favored large buyers and restricted the activities of small Indian and African dealers. Marketing legislation consolidated a rigid framework into which it was extremely difficult for an African to penetrate. The large buyers--K.F.A., Gibson and Co., and Premchand Raichand--were able to establish an oligopsony which probably would not have survived without government support. Organized markets also increased transport costs to growers. The ordinances did lead to decreased Indian participation in the marketing system, and many Indians began to withdraw from the countryside. Whether the ordinances benefited the African producer is open to debate.<sup>44</sup> They certainly hampered, as they were intended, the small African trader.

Those who had accumulated wealth in the twenties stood up fairly well during the slump. The Premchand Raichand group,<sup>45</sup> for example,

introduced during the 1930s were extended during World War II. By 1945, boards had been established in Kenya for coffee, sisal, pyrethrum, passion fruit, dairy products, pork, and legumes and oil seeds as well as maize. Cotton, tea, meat, and wheat were brought under control during the 1950s.

<sup>44</sup> For criticism, see especially P. T. Bauer and B. S. Yamey, "The Economics of Marketing Reform," Journal of Political Economy, 62 (1954): 210-235 and Markets, Market Control, and Marketing Reform (London, 1968); Ehrlich, "Marketing of Cotton" and "Building and Caretaking: Economic Policy in British Tropical Africa, 1890-1960," Economic History Review, 2nd series, 26 (1973): 649-667; Hopkins, Economic History, p. 287.

<sup>45</sup> \$114. See Chapter 6 on H. N. Shah. Premchand Raichand continued to purchase wattle during the 1930s, providing a major source of income for Kikuyu growers.

developed and expanded their industrial investments and became one of the largest buyers of African produce in the colony. Mombasa's wholesalers also benefited, as up-country merchants depended more on stocks in Mombasa than on importing directly. At this time, a number of Oshwal businesses moved from Nairobi to Mombasa as they felt the need for direct importing and larger-scale wholesaling and wished to take advantage of the new railway rates favoring a Mombasa location.<sup>46</sup>

During the early years of the Depression, Japan became an important supplier of East African markets. Under the "Congo Basin Treaties" of 1885 and 1890, East African governments were unable to discriminate against Japanese goods. Despite the decreasing income of the bulk of Kenya's population, these relatively inexpensive imports allowed large numbers of Africans to be "regular purchasers of imported goods"<sup>47</sup> and were largely responsible for offsetting the decline of European purchasing power.

By the mid-thirties the situation began to look brighter. Good crops and higher produce prices benefited Indian traders. From 1935 demand and trade conditions steadily improved.<sup>48</sup> The high commodity prices of these years led to over-ordering, however, and by 1938 the market became

<sup>46</sup> OTR 1930-32, 1932-34; DC/MSA/1/4 ARs 1932 and 1933. Oshwal firms which established branches in Mombasa at this time included Lakhamshi Nathoo (Chapter 6).

<sup>47</sup> OTR 1932-34, p. 25. Also see DC/MSA/1/4 AR 1932; DC/CN/1/4/3 KSU AR 1932 and DC/CN/1/4/4 AR 1933; CO 533/404/16373, H. T. Martin to Passfield 25 September 1930.

<sup>48</sup> DC/MSA/1/4 AR 1934; PC/CP/4/3/1 ARs 1934 and 1935; DC/DBU/1/2 AR 1934; DC/KSI/1/4 AR 1935; CD 2/1054 Coast Province AR 1936; CD 2/1055 AR 1937; DC/FH/1/16 AR 1937; DC/CN/1/6/3 KAV AR 1936; DC/MSA/1/4 AR 1938. OTR 1937-38.

overloaded as trade slackened markedly. The dip in Uganda cotton prices, and consequent fall in demand there, also contributed to wholesalers' difficulties. 1939 was an extremely poor year for most Indians, and only the outbreak of World War II saved a number from bankruptcy.<sup>49</sup>

#### The Period of Great Growth: 1940 to the Present

##### 1940-1955

The activities of Indian merchants prior to World War II were limited by the size of the market. The war marked the onset of significant changes as the Kenya economy underwent rapid and dramatic growth and with it expansion of Indian, particularly Oshwal, business, investment, and profits.

World War II affected the economy more drastically than the Depression because of the acute shortage of commodities and consumer goods. The creation of shortages meant that anyone able to get goods had a guaranteed market and profits. All sectors of the economy, with the possible exception of the European commercial community, thrived.

With world shipping lanes blocked, Kenya became an important supply area and source of food. The presence of large numbers of the Armed Forces in Kenya further increased demand, both directly through money spent by them and the Government (Military sub-contracts were an important source of income for many Oshwals.) and indirectly through increased spending power of African producers.<sup>50</sup>

<sup>49</sup> S80, S81, S113, S114.

<sup>50</sup> S77, S139, S114, S71, S97, S7, S96, S80, S12, S147, O2, E1; DC/NKU/1/4 NKU-NSA AR 1942; DC/KER/1/12 AR 1942; MCI 6/877/105; DC/KBU/1/32 AR

Increased demand combined with scarcity of goods caused prices to rise dramatically and led to the introduction of numerous regulations controlling prices and distribution of imports.<sup>51</sup> Buying pools replaced the individual merchant as the bulk buyer and distributor. Quotas were established on the basis of "past performance" (using 1938 and the first six months of 1939 as the base period), a system which favored established wholesalers. The Government interpreted price control to mean the maintenance of the pre-war percentage of profits; this meant higher absolute profits as prices increased. In spite of the shortage of commodities and imposition of controls, shops were well stocked and trade flourished.<sup>52</sup>

The end of the war brought sustained improvement in the terms of trade for and production of East African exports to meet the demand created by expansion and reconstruction in Europe. The domestic economy benefited as more money became available and was spent on consumer imports and local goods and services. Indeed, the domestic market may have grown faster than the export market. Wage increases and marked growth in the African urban population created increasing demand for consumer and durable items.

Growing demand led to higher prices, which rose more than 300% between 1939 and 1948.<sup>53</sup> Higher prices meant higher profits for Indian

1941; CO 533/530 (Prices of Commodities: Army Supplies, 1942).

<sup>51</sup> CD 2/1057 AR 1939; Coast Province Archives T&C/6/2/B; DC/NYI/2/1 Handing Over Notes South Nyeri 1948 (P. E. Walker); KNA CCC reel 1; IMCM reel 1; AG/1/86/24/25.

<sup>52</sup> PC/CP/4/4/2 NBI AR 1944; PC/CP/4/3/2 AR 1943; DC/EBU/1/3 AR 1943.

<sup>53</sup> Coast Province Archives MIL 37/II/94A and ADM 1/13 and 6/2/B/1, among others, deal with rising prices and cost of living.

businessmen. Wartime marketing arrangements were too convenient for the government to dismantle, and the new boards which were established after the war inherited the existing system.

The produce boards led to the establishment of a flourishing black market. Quite simply, producers could get better prices selling illegally than they could from the marketing boards; retailers could buy more cheaply from produce wholesalers on the black market than from the Board.<sup>54</sup> The Kenya marketing boards were a mechanism for the protection of the large producers. The black market benefited small producers and traders. And for the Indian wholesaler, black market profits were higher than the official allowance and, of course, tax-free.

Import allocations continued to favor merchants established in certain sectors and those with connections to them.<sup>55</sup> Gradual decontrol during the early 1950s did not decrease prices or profits as the high level of demand continued.

The great post-war boom in Kenya was reinforced by colonial development projects. The Kenya economy had previously been of marginal importance from the Imperial perspective. World War II demonstrated the importance of the colonies to the United Kingdom and their economic development began to be considered in detail. Kenya became more attractive to investment from major British corporate interests. The government

<sup>54</sup> S117, S150. There are numerous references to black market activities in District reports and MCI files.

<sup>55</sup> Imports were allocated by the import controller to provincial distributors, who then sold a specified amount to merchants within each district. For these arrangements, see PC/CP/4/3/2 AR 1945; PC/CP/4/4/3 AR 1946; PC/CP/4/4/3 MRU AR 1946, MKS AR 1948, NBI AR 1946, EBU AR 1946; DC/KTI/1/1/5 ARs 1945-1957; MCI 6/782/171-172; MCI 8/4/176; KNA, IMCM reel 1.

encouraged industry through protective tariffs, import duty concessions, protection from competition and exclusive licensing, tax concessions, loans, and subsidies.<sup>56</sup> Transport and communications were improved. African agriculture and commerce were finally encouraged.

These development programs and infusions of capital, although minimal and generally ineffective,<sup>57</sup> tended to remove the constraint on demand which previously had been determined largely by export proceeds. The partial removal of these structural constraints and the efforts to develop the colony were further factors in the growth and increasing profitability of Indian businesses. The commercial sector was no longer dependent on the health of European agriculture.

Crucial for the expansion of Indian enterprise was the availability, for the first time, of significant bank financing with the establishment of Indian and Dutch banks. Although British banks had provided limited overdraft facilities to Indians, these were not sufficient for substantial commercial or industrial investment. The newer banks were willing to provide financial resources for Indian enterprise.<sup>58</sup>

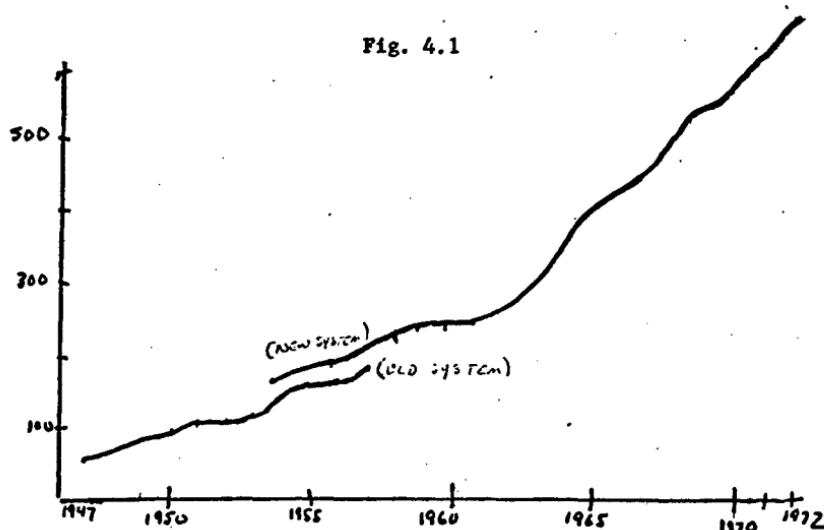
With the development and growth of the Kenya economy--13% per annum (at current prices) between 1947 and 1954--Indians were able to invest in

<sup>56</sup> MCI 6/900.

<sup>57</sup> Berman, "Administration and Politics," Chapter 6.

<sup>58</sup> In the early 1950s, for example, the Standard Bank offered the Chandaria business group only Shs. 1/2 million for expansion of Kenya Aluminium Works, while the newly established (in Kenya) Bank of Baroda approved a Shs. 3.5 million loan. Needless to say, the Chandarias switched bankers. S110. RG 314 (Kenya Aluminium and Industrial Works, Ltd.) and MCI 6/461 and 6/462.

Fig. 4.1



GDP 1947-1972 (b Millions at Factor Cost)

Sources: East African Statistical Dept. Annual Reports and Statistical Bulletins; Kenya Statistical Abstracts

industry. Before the war most industrial investment was limited to agricultural processing, although there had been a few Indian-owned industries, notably Kenya Aluminium and Kenya Tanning, both part of the Premchand Raichand group. The protected market and the need for locally produced goods resulting from shipping restrictions and shortages during the war encouraged considerable development. In the years after 1945, secondary industry in the Colony grew spectacularly as large-scale capital investment increased steadily.<sup>59</sup> Opportunities in trade and urban real estate were becoming saturated by the 1950s; a number of

<sup>59</sup> Colony and Protectorate of Kenya, Commerce and Industry in Kenya, 1955.

enterprising Oshwals and other Indians took advantage of the economic growth and began to invest in manufacturing.<sup>60</sup>

The economic expansion received further significant boosts from the Korean War and the declaration of the Mau Mau Emergency in 1952. World demand for Kenya products intensified with the Korean War; local prices increased and profits soared. Mau Mau brought substantial infusions of government spending with the fresh buildup of British troops. More money circulated, effective demand continued to rise. In Kikuyu areas, where Oshwals were concentrated, "African trade suffered a setback, but Asian traders reaped the benefits."<sup>61</sup> The period of the Korean War and Mau Mau was critical for Oshwal success. They used their windfall profits to expand and diversify their interests.

Only after the second world war, 1952, we saw the prosperity. There was nothing before that. The whole world prospered. And, of course, from that we also benefited.<sup>62</sup>

#### 1955-1963

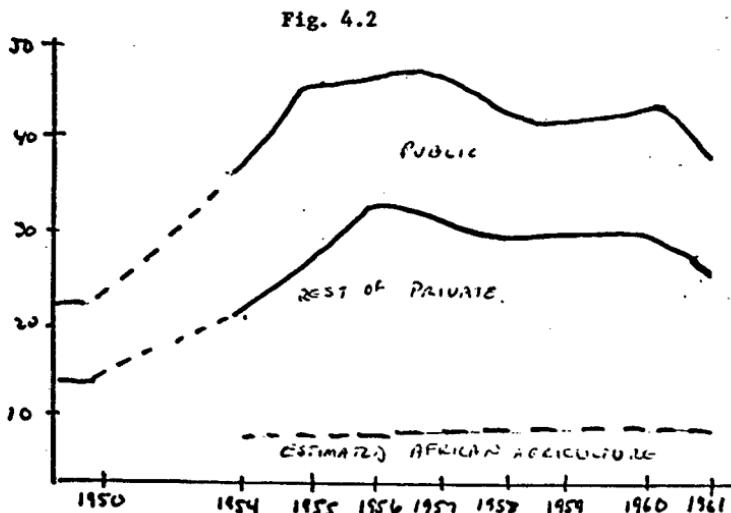
The growth of the Kenya economy slowed from the mid-fifties to independence as demand for exports and fixed capital formation declined. From

<sup>60</sup> Ismailis, however, felt that secondary industry was not a viable alternative to trade. "It was proving difficult ... to move away from what had once been profitable." Walji, "Ismailis," p. 212. Also see I. D. Chandaria, "The Development of Entrepreneurship in Kenya" (B.A. thesis, Harvard College, 1963).

<sup>61</sup> DC/NSA/1/1 AR 1953; CD 2/1156 CP AR 1956; KAR 1953; S110, S96, S113, S135, S152, O2.

<sup>62</sup> J8. S48 claims profits doubled during the period. Not all Oshwals made money. S65, who owned a large brick factory near Mombasa, suffered losses as construction slackened. S169's wholesale furniture fittings firm lost most of its up-country business.

1954 to 1958, growth of the G.D.P. decreased to 7.1% per year. The world trade recession of 1958-1959 and the political uncertainty of the early sixties lowered the annual growth rate to 3.9% for the period 1958-1962.<sup>63</sup>



Gross Capital Formation 1950, 1954-1961  
(L Millions)

Source: East African Statistical Dept. Statistical Bulletins

#### 1964-1970s

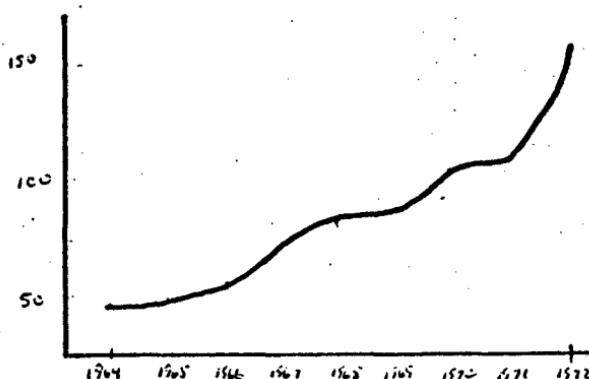
A spurt in productivity and investment after independence followed the industrial, commercial, and agricultural stagnation of the late fifties and early sixties.<sup>64</sup> Between 1963 and 1970 output increased 50% and the

<sup>63</sup> Kenya Statistical Abstracts. See District Reports for the effects of the recession.

<sup>64</sup> See James Price, "Productivity Change in Kenya," South of the Sahara: Development in African Economies, edited by Sayre P. Schatz (Philadelphia, 1972), for agriculture and Just Faaland and Hans-Erik

level of annual investment doubled. Most of the post-independence expansion of commerce and industry was, however, foreign dominated and by the 1970s international capital had become a significant force in the

Fig. 4.3



Gross Capital Development at Constant (1964) Prices, 1964-1972  
(K b Million)

Source: Kenya Central Bureau of Statistics

direction and structure of the Kenyan economy. The pattern of internal demand did not change significantly despite the growth of the economy.

Indians, although legally restricted from certain activities and geographical areas, were able to take advantage of this growth. With increases in African wages and salaries, disposable income grew and buying power became concentrated in major urban areas. Those Indians who remained in Kenya and who were established in the economically expanding areas around Nairobi and in Central Province, i.e. Oshwals, were thus in a position to benefit from the accelerating economic growth. Oshwals invested heavily in industry (agricultural processing, textiles,

metalware, plastics) and, to a lesser extent, agricultural land. With increasing legal restrictions on Indian economic activities and the Africanization of business, some Indians are moving up the distributive chain, retailers becoming wholesalers, wholesalers becoming small-scale manufacturers. By the mid-seventies, however, this pattern had abated and many Indians are now making preparations to leave Kenya.

The Kenya economy was intimately linked to the global economy and its well-being closely tied to world events. European commercial and settler interests held the greatest economic power within the colonial economy. Indians, although extremely important within certain sectors of the economy and fulfilling crucial economic functions, had neither the economic nor political clout of foreign capital.

Within the legal and economic constraints of the colonial system, however, Indian businessmen were able to flourish. Indeed, many of the legal restrictions placed them in position to take advantage of economic changes. Many Indians used the windfall profits of World War II, the Korean War, and Mau Mau to invest in new, more profitable enterprises, including industry. While Indians played a major role in the growth of the Kenya economy, it was that growth which enabled Indians to expand.

## CHAPTER V

### Case I: Haria

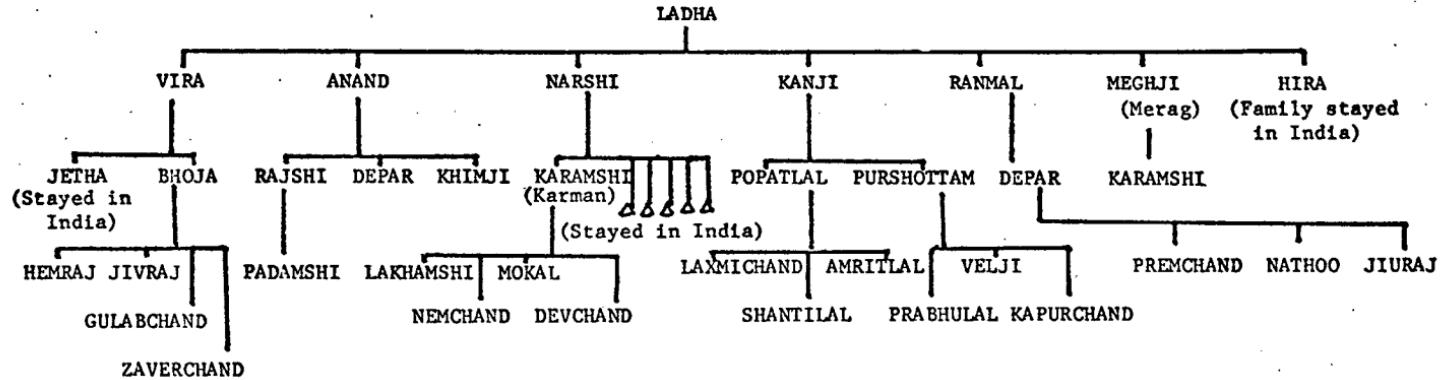
A careful study of the histories of individual Indian families and their businesses illuminates the most significant characteristics of Indian social and economic behavior. In reading these case studies, one should look for a number of socio-economic patterns. Major indices and watershed include the internal organization of the firm, the size of the family and number of employees in the shop, splits, mergers, and diversification of the business, and the move from retail to wholesale or manufacturing activities. In addition, an attempt is made to relate these factors to general economic conditions.

The first family group to be considered are of the Haria atak<sup>1</sup> and are from Padana, a fairly large village located approximately mid-way between Jamnagar and Khambaliya. Like most other Oshwals, they farmed their own land. The effective social family network in Kenya comprises cousins who trace themselves to a common ancestor two generations before migration to East Africa, or five generations in all. In fact, they are often referred to as "Ladhani" after this ancestor.<sup>2</sup> These cousins usually discuss all social situations as a group. As one put it, "We are as brothers, ... but [others with the same genealogical relationship]

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<sup>1</sup> See Chapter 1, p. 25.

<sup>2</sup> Some of the descendants of Ladha's brother Goa are in Kenya, but their relationship with Ladha's line is not especially close.



THE "HARIA" FAMILY: MAIN CHARACTERS

(For further details, see the individual branch genealogies)

Figure 5.1

are not very much interested in each other. They are spread out, they don't mix."<sup>3</sup> For example, prior to the wedding of the daughter of one of the cousins (Laxmichand Popatlal Kanji)--a wedding arranged through another cousin in Nairobi<sup>4</sup>--the cousins held numerous meetings, first to discuss the desirability of the marriage and then to make arrangements for the actual wedding, size of dowry, and other details.

The Haria family is, with one exception, entirely resident in Mombasa. Mombasa, an old port town with an illustrious history and a cosmopolitan population consisting of Arab/Swahili, Africans, Indians, and Europeans, has a warm, informal ambience. Both its geographical and economic scale is smaller than that found in Nairobi.

The Harias in Mombasa lived and worked in close proximity to each other. Moreover, the currently economically active members of the family are second and third generation East Africans and were born in Kenya. The Haria businesses were relatively small in scale and scope, a limitation placed upon them in part by their location in Mombasa and their nature as groceries, although there has been some diversification. While it is true that the degree of social and economic cohesion within the family may be atypical among East African Indians, it does provide an indication of the range that the family network can achieve and the importance of geographical propinquity in maintaining it.

The case histories are presented by family group within the larger kin network, according to time of initial migration and domicile. All

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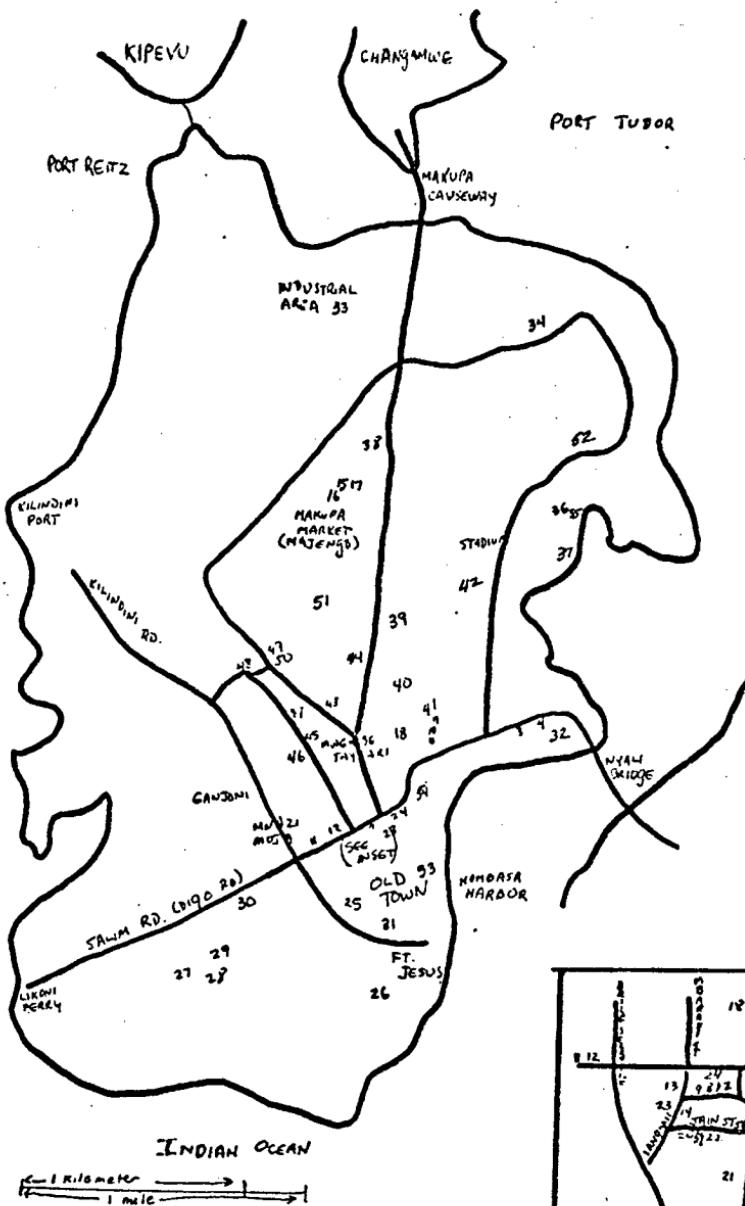
<sup>3</sup>S13.

<sup>4</sup>A chemist at the hospital in Nairobi where the groom is a doctor.

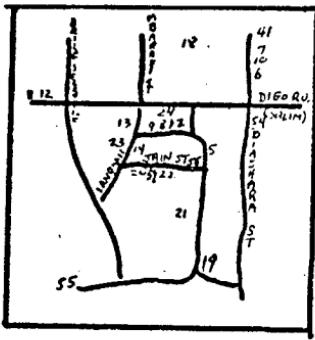
KEY TO MAP OF MOMBASA (facing page)

- 1 Shah Purshottam Kanji (formerly Rajshi Anand)
- 2 Purkan Stores (Shah Purshottam Kanji)
- 3 Original location of Shah Purshottam Kanji
- 4 Khimji Anand
- 5 Lakhamshi Karamshi (current)
- 6 Lakhamshi Karamshi (original)
- 7 Lakhamshi Karamshi (original)
- 8 Hemraj Bhoja
- 9 Govindji Khetshi
- 10 Motichand Devji
- 11 Rajshi & Co.
- 12 Rajshi & Co.
- 13 Depar Anand
- 14 Jivraj Depar
- 15 Gosar Lakhman
- 16 Premchand Depar
- 17 Nathoo Depar
- 18 Amu Emporium (Mulchand Meghji)
- 19 Meghji Khimji Gudhka
- 20 Somchand Ladha
- 21 Mercantile Agencies (Amritlal Punjabhai)
- 22 East African Hosiery (Panachand Bharmal)
- 23 JAIN TEMPLE
- 24 Mackinnon Municipal Market
- 25 Hindu Siva Temple
- 26 Government Buildings
- 27 Aga Khan Hospital
- 28 Aga Khan High School
- 29 Pandya Memorial Clinic
- 30 Mombasa Institute (Goan)
- 31 Aga Khan Special School
- 32 Alidnia Visram High School
- 33 Hindu Temple
- 34 Maganlal Chandaria Youth Center
- 35 JAIN PRIMARY AND NURSERY SCHOOLS
- 36 Bohra Primary School
- 37 Crematorium
- 38 "Khoja Flats"
- 39 Parsee Temple
- 40 Bohra Mosque
- 41 Municipal Depot
- 42 OSHWAL SECONDARY SCHOOL
- 43 Sikh Temple
- 44 Guru Nanak Primary School
- 45 Cutchi Swami Narayan Temple
- 46 Patel Samaj
- 47 Swami Narayan Temple
- 48 Surti Samaj
- 49 Navnat Vanik Mahajan
- 50 SHREE VISA OSHWAL VANIK MAHAJANWADI
- 51 Lohana Samaj
- 52 Khoja Mosque
- 53 Khoja Mosque
- 54 H. H. Mody & Co.
- 55 Bhagwanji & Co.
- 56 Devchand Khimchand
- 57 Karman Mepa Co.

### Map 5.1



MOMBASA ISLAND: Family Shops and  
Indian Institutions



branches of the family are discussed in some detail as each study provides a different example of the nature and range of Indian activity in Kenya.<sup>5</sup>

#### I. "PURSHOTTAM KANJI"

The first of the wider family to migrate to Kenya was Popatlal Kanji. Born about 1892, he arrived in East Africa shortly before the outbreak of World War I.<sup>6</sup> Popatlal found employment as an accounts clerk with the well-known Ismaili firm of Alidina Visram in Mombasa, a position obtained through the Oshwal "great firm" of Hirji Kara.<sup>7</sup> In 1916, Popatlal visited India and returned to East Africa two years later with his younger brother Purshottam. Purshottam worked as a laborer in a construction and building branch of Visram's firm. Following this, he worked in Nairobi for another Oshwal "great firm," Shah Meghji Ladha.

Popatlal travelled to India once again in 1920 to marry. He soon returned to Kenya with Lakhamsi Karamshi, his father's brother's son, who worked in the shop Popatlal established with Purshottam and two brothers, also Oshwals. The small store, located in a primarily Swahili area near the present Nyali Bridge in Mombasa, sold foodstuffs.

<sup>5</sup> One should note that these are stories of living people, each with a distinct personality. Men are not puppets. Although the material is presented in a straightforward manner, there was room for personality in the actions of these men. For examples, debts could be called in or extended as circumstances and characters changed.

<sup>6</sup> The exact date of arrival is not known. S6 says 1905; S13 believes 1909-1910. S8 says 1914, while S7 and S9 think his arrival was as late as 1918. The confusion stems from two sources, the lack of reliable contemporary accounts and the coming and going between East Africa and India.

<sup>7</sup> This is confirmed by S65.

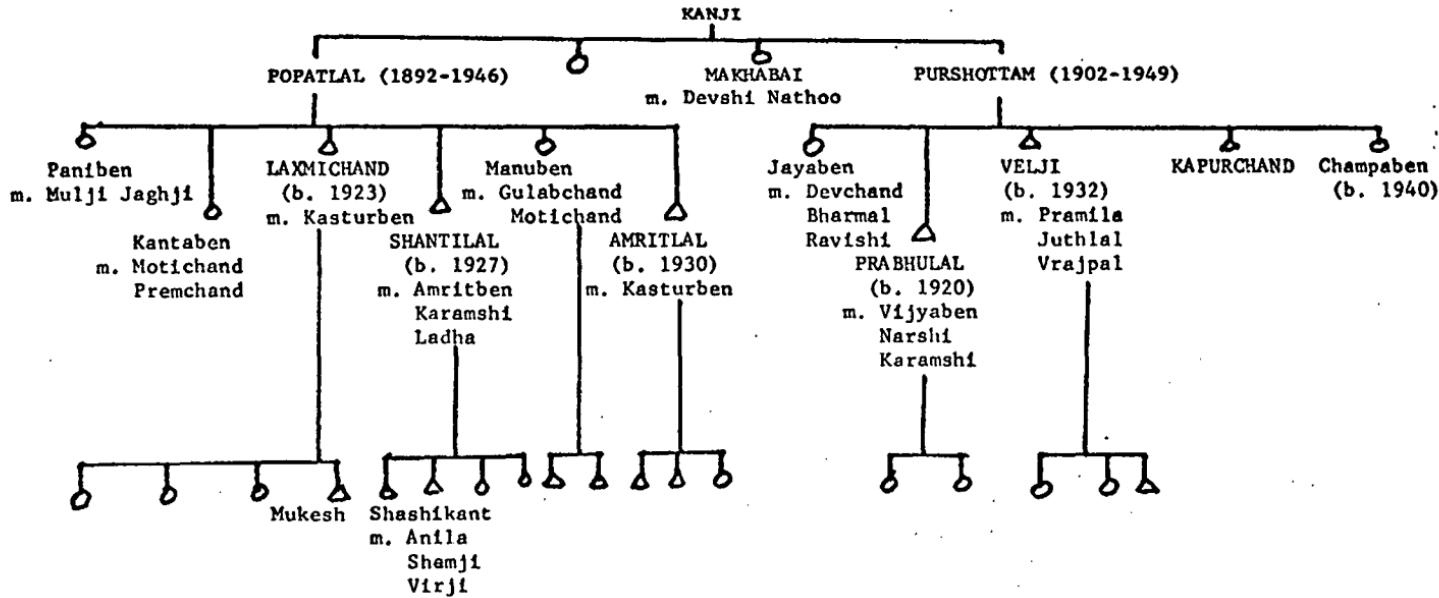


Figure 5.2

One of the other partners in the business had also been employed for a time with Alidina Visram as an inventory and stores clerk. Later, he had a small shop with his brother and also acted as a local broker.<sup>8</sup> It is likely that he met Popatlal through their connection with Visram. Moreover, "there were very few [Oshwals in Mombasa] at the time. As most were bachelors, they used to get together at night and talk and cook their own food, ... and they used to see each other daily."<sup>9</sup> Finally, both men were active in Jain and Oshwal affairs.<sup>10</sup>

It is significant that these early settlers were both employed by Visram, a non-Oshwal firm, and their early association is one of the few examples in these case studies of non-relatives entering into a business partnership. A possible reason for the formation of the partnership between the two friends was that despite the small amount of money required to start a shop at the time,<sup>11</sup> neither was able to raise the amount on his own.<sup>12</sup> In business, as well as social organizations, one had to utilize the widest possible resource network until numbers permitted the development of the more closely knit caste and kin networks.

Both sets of brothers were partners in the shop, known as Shah Purshottam Kanji, although Popatlal remained in Visram's employ. Within

<sup>8</sup>S65.

<sup>9</sup>S7 and S65.

<sup>10</sup>Popatlal was on the managing committee for a number of years. Kanji Meghji was the second president of the Mombasa Oshwal community and the fourth president of the Jain Sangh. He was later active in the Education and Relief Board. Mombasa Oshwal Community Archives.

<sup>11</sup>S65 says Rs. 200.

<sup>12</sup>This is suggested by S9. Kanji Meghji, however, previously owned a small shop.

two or three years, they opened a second shop in the main market area. The shops were run as one business under one name, although responsibility for each was divided. In 1929, however, the two sets of partners split.<sup>13</sup> The primary reason given is that each family group was getting larger with the immigration of more relatives. The presence of additional relatives might lead to quarrels and friction, and the business was considered to be too small to support the six or more people now involved.<sup>14</sup>

The shop on Salim Road North, near the seafront, was managed by a maternal cousin after the split, while Popatlal and Purshottam remained in the market shop. In 1935, the original shop was finally transferred to its manager because "he had a family to support, and it was difficult to maintain both shops because we had a bigger family too."<sup>15</sup>

Popatlal and Purshottam were also instrumental in aiding other relatives. Besides Lakhamsi Karamshi Haria, they were the initial employers of their cousins Depar, Anand, Khimji Anand, and Hemraj Bhoja. Later, after the death of Rajshi Anand in 1937, they provided advice and expertise to his young son Padamshi.

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<sup>13</sup> Kanji Meghji eventually purchased, in 1942, Coast Brick and Tile Works, a running brick-making concern. (The previous owners were American and, later, Arab.) During the 1950s, the business ran into financial difficulties as a result of over-expansion of plant. After long litigation with M. P. Shah (see Chapter 6) concerning a loan, the concern was finally purchased at auction by Kanji's son-in-law's family's business group, which included large flour milling and produce bulking firms. S65; S117; S118; Reg Co 5778 (Kanji Meghji Shah) and 6858 (Mombasa Brick and Tile, Ltd.); Msa CC 135/54, 332/65, 70/61; DC/MSA/1/6 AR 1953, p. 34, AR 1954, p. 33.

<sup>14</sup> S9; S65; Coast Provincial Archives FIN 2/3/5/15A.

<sup>15</sup> S9.

During this period, Popatlal and Purshottam lived separately with their families until the death of Popatlal's wife in 1932; the two families were together again until 1950-51 when the second generation started to form new families.

Besides the normal retail activities of a small grocery, Purshottam Kanji also supplied retailers along the railway line and bought produce and ghee from them. The initial contacts were made through railway employees who came to shop in Mombasa. As they had a steady government income, they were a good credit risk and became "charge customers." These railway employees introduced the small retailers outside of Mombasa to Purshottam Kanji. Thus, even a small retail shop such as Purshottam Kanji could, and often did, engage in semi-wholesale activities and supply shops in rural areas without access to larger wholesalers.

Popatlal's eldest son, Laxmichand, left Alidina Visram High School in 1940 to take a post with the Customs service. Laxmichand was not needed in the shop at the time, as his father and uncle were able to staff it themselves; they did not start a second because business had not yet recovered from the Depression. If a shop could not absorb more employees, the educated children often entered service with larger outside companies, while continuing to help in the family business in the evenings. Laxmichand, for example, continued to keep the books for the shop, a common, though not entirely legal practice for a government employee. In a larger business, however, children could be absorbed as employees and, later, partners.<sup>16</sup>

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<sup>16</sup> S10.

Various government agencies were recruiting heavily at the time due to the manpower shortage brought on by the war, and the Visram school in particular was seen as a training ground for Government and European firms. Laxmichand chose Customs because they offered the highest salary (Shs. 80 per month).<sup>17</sup>

Laxmichand's younger brother Shantilal worked in the shop without salary from 1940 until his father's death in 1946, to gain experience. Although Popatlal's share in the business was divided equally among his three sons, Shantilal retained the working share; any increases in capital resulting from profits accrued to him. Prabhulal, Purshottam's eldest son, also worked in the shop at this time. He did not, however, become a partner until Purshottam's death in 1949.

At Purshottam's death, Prabhulal, while becoming a partner, did not inherit the capital but gave it to his blind sister.<sup>18</sup> The family property, which also included a house, was informally divided between Popatlal's and Purshottam's families, though Shantilal and Prabhulal retained legal title.

<sup>17</sup> Laxmichand received offers from four government departments. S7. F. White (Principal) to Mombasa Chamber of Commerce, Mombasa Times, 14 December 1935; C.D. 2/1054 Coast Province AR 1936, p. 24; Coast Provincial Archives ED 1/7/1 and 1/7/2; East African Community Customs Personnel File 197. Laxmichand's promotions came regularly. By 1954 his salary was Shs. 12,364 per annum; by 1961 it had increased to almost Shs. 16,500. He was appointed Senior Examining Officer in 1967 at a salary of Shs. 20,340 per year, a post and salary he held until his forced retirement as a non-Kenya citizen in 1973. East African Community Customs Personnel File 197 and Salary Ledger #9.

<sup>18</sup> The gross (and net--there were no debts) value of the estate was more than Shs. 60,000, which represented one-half share of the property, including Shs. 35,000 from a house and Shs. 25,000 from the business. Champaben, the sister, received Shs. 20,500, half of the assets of the shop. (The remainder was profits to date on the books.) Msa P&A 35/50; S9.

Prabhulal's youngest brother, Velji, also joined the shop on his father's death. He stayed only six months before moving to his cousin's business, Hemraj Bhoja and Company, to get experience and discipline. "He was not interested in the shop, but we had to put him somewhere to work."<sup>19</sup> Velji, however, stayed with Hemraj Bhoja for less than a year before becoming a salesman for an English automobile company. Apparently, he had no desire for his own business and preferred to travel and play football. He felt he would have more free time working for a British firm.

In 1952, Velji joined British American Tobacco, which was particularly attractive to him because of its system of overseas leave. He started as a van salesman, selling to "Arab"-owned retail shops along the coast, was promoted to divisional salesman for the Kenya coast and later became an assistant to the regional marketing manager. Velji was also posted briefly to Kampala and Zanzibar. When B.A.T. became a public company in Kenya in 1968, he purchased 500 shares. In 1970 Velji lost his work permit, left the company, and became a 10% partner in the family business. After emigrating to England in 1971, Velji was able to obtain another position with B.A.T. and is currently in the United Arab Emirates.

In 1960 Velji married the daughter of Juthalal Vrajpal Shah, whose family has major industrial holdings in East Africa.<sup>20</sup> The difference in economic standing between the two families is freely noted but

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<sup>19</sup> S9; S10.

<sup>20</sup> They were part of the Premchand Raichand group of companies and were at different times associated with M. P. Shah, Hemraj Nathoo Shah (of the Gudhka family) and the Chandaria group. In 1960, they established Steel Africa, Ltd., the first company to manufacture corrugated iron sheets in Africa. See Chapter 6.

apparently presented no barrier to the marriage, arranged through Laxmichand's son and Velji's wife's cousin. Velji preferred not to join his in-laws' considerable business enterprise because he feared a clash of opinion leading to strained relations. Similarly, he refused a loan from them to start a business in England. This attitude toward entering into business with in-laws may be contrasted with the preference for the son-in-law as a business partner noted by Morris among Uganda Patels.<sup>21</sup>

The family business grew significantly from its modest start as a small grocery with sales of perhaps Shs. 5,000 per month in the mid-twenties to a large established retail concern with a monthly turnover of Shs. 60,000 to Shs. 80,000 on stocks of Shs. 50,000 in 1950.<sup>22</sup> At the beginning of the second world war, Purshottam Kanji began to stock canned goods as well as staples, but its great expansion did not begin until after the war's end. With the growth of the Kenya economy and individual income, people began asking for new items. Perhaps more important than the increase in demand in the shop's expansion was the addition of the children to its staff. With more people to support and with additional manpower, the business was forced to expand.<sup>23</sup>

A great push to the firm's fortunes came in 1949, when the store obtained a liquor license; at this time it also shifted its primary focus from beans and grains to tinned goods, which had a larger mark-up. In

<sup>21</sup> Morris, Indians in Uganda, pp. 127-128, and personal communication. The explanation would seem to lie in social patterns and attitudes deriving from relations in their Indian villages.

<sup>22</sup> S7; S9; S68.

<sup>23</sup> S9 gives both reasons.

constructed at a cost of Shs. 165,000 for use as a residence; it provided to 1948 they built a house, part of which was leased. From 1955 to 1958 the firm owned a building in Masingo, an African market area in Mombasa, and let to "Arab" shopkeepers. In 1956 a third building was

employed fifteen African laborers and grossed Shs. 35,000 in 1958. Parbat (Part 1) for Cutchi Kandis depositing money with a caste-mate, and Ksa Pba/6/58 for a similar relationship between Qshwals. An induction of the size of these small Cutchi Farmers can be obtained from Mombasa Bankruptcy 12/60. This farmer, who, admittedly, filed bankruptcy prior to 1958, stemming from his unsuccessful business venture, bankruptcy proceedings were filed eventually.

The practice was not uncommon. See Mombasa Bankruptcy 12/60 (VJ1125). The family who, even today, are vegetarians and teetotalers. Perhaps the death of Purshottam Kanji removed the final restrictions on this who refused to carry these items, but it no longer was a community issue. There were—and are—individuals who met was not handled directly. These were less unusual for an Qshwal business and was rationalized as the become less unusual for an Qshwal business among Qshwals to sell liquor alcohol, meat, and similar items. By the 1950s the practice had and there was initially a great deal of opposition among Qshwals to 24. Jatis and Hindus are not supposed to drink alcoholic beverages,

and to free other capital to purchase land and a number of buildings. 26 gave interest on the money and was able to use it both to expand its stock perhaps a vestige of their Indian economic patterns. The shop did not these farmers and artisans felt that the shop was safer than a bank, expansion of the construction industry and increasing demand for produce. 25

efforts with the increase in wealth of these customers following the 1920s, it became especially important for Purshottam Kanji during the with the firm for safe-keeping. Although the practice started in the as an informal savings institution for these Asians, who deposited money area were also important customers of Purshottam Kanji. The shop acted A number of Cutchi Kandis vegetable farmers and masons in the Mombasa shops' predominantarily Sikh and Goan clientele. 24

area, only Purshottam Kanji and their cousin's shop, Rajashai And, had liquor licenses. (Perhaps this is one reason for the two

In the decade following Kenya's independence, Purshottam Kanji took advantage of--and made--new opportunities. The shop had been purchasing ghee and other dairy products from an agent of the Mariakani milk scheme.<sup>27</sup> When the agent moved elsewhere, Prabhulal and Shantilal negotiated with the Mariakani organization to wholesale ghee to Mombasa on commission. The Mariakani scheme was not successful, however, and Kenya Cooperative Creameries took over responsibility for its marketing. Shah Purshottam Kanji was able to continue its dealership under the new arrangements. Despite the fact that buying through an agent was costlier for a retailer (to include the Shs. 5/= per carton commission) than buying directly from the K.C.C., it was more convenient for all concerned. K.C.C. made deliveries once or twice a week; their wholesale depot closed at noon. If a small retailer needed their products immediately, or did not have cash, he was unable to make his requisite purchases, whereas Purshottam Kanji kept a stock of fifty or sixty cartons of ghee and extended credit. The agency for K.C.C. continued until 1968, when the cooperative Africanized its distributorship.

In 1966 Shah Purshottam Kanji started wholesaling Coca Cola products, also out of the retail shop. This brought a major increase in the firm's sales and profits. During the initial trial month, more than 200 cases of Coca Cola were sold, double their goal. By 1973, the store was selling

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an income of Shs. 1,200 per month at the time of its sale in 1973. The buildings were owned by the business and leased to some of the family and others.

<sup>27</sup> The Mariakani Milk Scheme was a program for collection, processing, and distribution of dairy products from small producers near Mombasa. According to Prabhulal's (S9) information, the marketing arrangements were later assumed by the K.C.C.

6,000 cases of Coca Cola products per month, and yearly sales of Coke alone reached 9,000 cases. The shop received a 10% commission (about 7% net) on sales, about Shs. 100,000 per year in 1973. African employees went around the town taking orders and making deliveries by bicycle or truck. The initial agency, an exclusive one for Mombasa's Old Town, was obtained through a long-standing acquaintance with the (Ismaili) owner of the Coca Cola distributorship. Purshottam Kanji later expanded its sales area to include all Mombasa, although it remained the exclusive distributor for Old Town and added a concession from Cadbury-Schweppes for Pepsi Cola products as well.

The retail store moved two or three shops away in 1968, to the former site of their cousins' shop, Rajshi Anand, which was closing its retail foodstuffs outlet. The reason for the shift was the need for larger premises to accommodate the growing soft drink business. The owners of Rajshi Anand wanted their old customers to be "settled somewhere" and turned them over to their cousins to aid both their relatives and customers. Although Rajshi Anand and Purchottam Kanji were engaged in the same business just a few doors from each other, little feeling of competition existed as the two shops served different regular clientele.

The old shop of Purshottam Kanji was converted at this time entirely to the wholesale distributorship of soda water. In 1973, the two branches legally separated. Shantilal's son, a Kenya citizen by birth, took over the Coca Cola distributorship. Amritlal Popatial Kanji, who had been working on salary for his brother and cousin from 1949 (He was briefly a partner of record from 1968 to 1973.), continued to manage the wholesale distributorship, although Purshottam Kanji paid his salary.

Shantilal and Prabhulal made no attempt to circumvent citizenship requirements for trade licenses by transferring Purshottam Kanji to one of their children because they felt that a minimum of two or three people were needed to run the provision business. In the shop, one partner handled purchasing and the administrative work; the other sold over the counter. The accounting, an important part of a business 90% of whose trade was on credit, was done by Laxmichand.

Although the shop and other family property was equally divided between the two sets of brothers at the time of the founders' deaths in the late 1940s, in fact it was legally owned by Shantilal and Prabhulal. Decisions were made jointly, and the actual division of shares did not assume importance with the maintenance of the family firm. Each partner withdrew only the funds needed for daily expenses; the remainder of the capital was reinvested. Even the real property of the family was owned by the shop rather than by individuals. Velji, Laxmichand, and another brother, Kapurchand, never received money from the business as they had independent incomes, although all occasionally worked in the shop or kept the books. With the close of Purshottam Kanji in 1973 due to Kenya's policy of Africanization of business, Shantilal and Prabhulal considered returning their brothers' initial shares, but no request was made.

When it became clear that the shop had to close, negotiations were begun with a Kamba buyer, who visited the shop frequently to obtain a better idea of the business. A price was eventually agreed upon, but the deal fell through when the Government awarded the trade license for the shop to a third party, unknown at the time to the firm's owners. By the end of 1973, the potential new owner had not communicated with

Purshottam Kanji, and its stock and fixtures were disposed of as the shop closed.

The shop, before its close in 1973, was well-stocked with goods. The shelves were usually full, as was the storeroom in the rear. Business was active, especially at the beginning of the month when orders would be placed for the entire month by most of the credit customers. The store also provided a free delivery service. The clientele was largely Asian, and most Africans who patronized the shop appeared to be servants purchasing for their employees. A few middle-class Africans were irregular customers, and a fair number of Arab or Swahili women also frequented the store. The shop did a brisk trade in beer shortly before its 6:30 p.m. closing.

The main local suppliers were Oshwal, especially Hemraj Bhoja and Govindji Khetshi, related through marriage to Hemraj Bhoja. Provisions were obtained primarily from European controlled firms such as Kenya Canners.

Kapurchand, who has only been mentioned briefly to this point, is a civil engineer in France. He was the first Haria to go to England for higher education. His marriage to a French woman realized the worst fears of his elders and made it difficult for others in the family to continue their education in Europe.

## II. LAKHAMSHI-KARAMSHI

Of all the cousins, the family with perhaps the closest social relationship to Purshottam Kanji is that of Lakhamshi Karamshi. Lakhamshi was the first to be "called" by Popatlal Kanji. Until the close of Purshottam Kanji, Lakhamshi's brother Nemchand would spend the

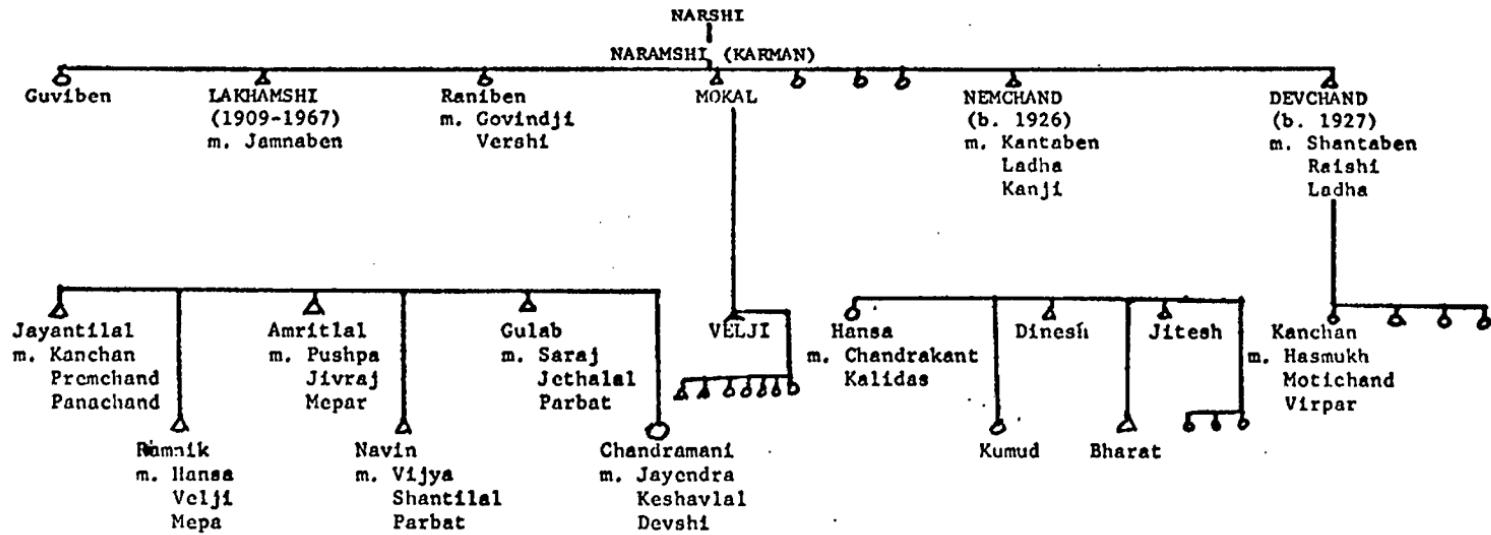


Figure 5.3

hour between his closing time and their gossiping in the shop. Lakhamshi was an active participant in Oshwal community affairs and acted as head of the Haria family group, arranging the marriages of almost all his cousins and their children.

Following Lakhamshi's employment with Purshottam Kanji in the early 1920s, he returned to India to the family farm for six years. In 1931 his grandfather's brother's son, Karamshi Merag, visited India from Nairobi and encouraged Lakhamshi to go back with him to work as his shop assistant. Lakhamshi returned to Kenya and opened a grocery in Mombasa with another cousin, Rajshi Anand, who went to Kenya with him. After sixteen months with Rajshi, Lakhamshi started his own grain business in the Miembeni bazaar, a business area dealing especially in Arab/Swahili clothing and household items. Once again, the ostensible reason for the split was that the small shop could not support two families and, for physical and economic reasons, could not expand to do so.

In the early years of the shop before the arrival of Lakhamshi's brothers, Hemraj Bhoja, another cousin also in the grain business, purchased goods for Lakhamshi's shop so that the store would not have to close for a period each day. Suppliers outside of Mombasa included Premchand Raichand and were generally contacted through brokers.

Lakhamshi's business prospered and by 1936 began to shift to a mixed line including ready-made clothing as well as foodstuffs. In 1937 Lakhamshi opened a second shop in a better location in the same bazaar area.<sup>28</sup> Lakhamshi's two brothers, who had arrived in 1934 and 1938,

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<sup>28</sup> Closer to the Municipal Buildings, the new shop was able to attract a larger passing and casual trade. S6; S9. This was confirmed by S83, a

helped staff the two shops.

The three brothers, taking advantage of the increased capital flow and geographical diversification, converted the original store to textiles and clothing entirely and eventually hired tailors to make the garments. Lakhamshi and his brothers were actively involved in this aspect of the business, often cutting the material themselves. By 1948 the firm employed eight tailors.

The clothing and textile shop, with the addition of the tailors, started to sell wholesale and eventually moved to Princess Marie Louise (currently Nehru) Road, a wholesale textile district in Mombasa. By the early 1950s, they closed the second Miembeni branch and the firm moved completely into wholesaling textiles.<sup>29</sup>

The timing of this expansion and shift should be noted. During and immediately following World War II, food prices were closely controlled by the government and allocation of goods was determined in part by pre-war sales. Lakhamshi Karamshi could not obtain enough grain--or profit--to continue their retail business. Textiles were in short supply and alert suppliers and wholesalers could capitalize on rising prices and windfall profits. Thus, Lakhamshi closed his food store in Miembeni and invested in more sewing machines. Nevertheless, the move to wholesaling

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supplier of Lakhamshi Karamshi and, incidentally, affinally related to both the Gudhkas and Harias.

<sup>29</sup> RegCo 7146 (Lakhamshi Karamshi) indicates the move of the wholesale/manufacturing branch from Miembeni occurred in 1951 and that the second shop closed in 1962. This may, however, only indicate a lapse in filing and the earlier dates of 1944 and 1951 given by S13 are probably more accurate.

and small-scale manufacturing represented an important departure from the firm's--and family's--previous activities and enabled them to expand even further during the economic boom of the mid- and late 1960s.

The road to riches was not entirely smooth, however. In 1952, 1954 (especially), and again in 1960, the depressed textile and inexpensive clothing market forced the business to absorb heavy losses on inventory. Lakhamshi Karamshi had considerable difficulty collecting its debts and often went to court to recover them.<sup>30</sup> One reason for the large number of lawsuits is the policy--general among Indian businessmen in East Africa--of granting credit to any other Indian. Mombasa's banks and Indian wholesalers were not always aware that an out of town customer was losing money or had exceeded his credit limit through small advances from many firms.<sup>31</sup>

The period after 1954 was, however, generally a prosperous one for the firm. In 1956 it established a garments manufacturing and wholesaling firm in Dar es Salaam with Mercantile Agencies (see Chapter 6, Punja Mepa Gudhka) and two other partners. It was managed by the youngest brother, Devchand, from 1958-1971. The factory imported some materials directly to Dar, others through the Mombasa company. Thus, a double

<sup>30</sup> A few examples: Msa CC 337/52 (vs. Patel, Karia & Co. [Tanganyika]), 258/59 (vs. Rajabali Hassan Bhanji [Mombasa]), 224/59 (vs. Vasanji Ukabhai Mistry [Uganda]), 237/59 (vs. Abdul Abdalla [Mombasa]), 223/59 (vs. Hassanali Jiwa Sayani [Uganda]), 405/60 (vs. Avenue Stores [Ismaili of Uganda]), 229/62 (vs. Babulal V. Shah [Navnat of Uganda]), 193/63 vs. Harakchand Nathoo [Nahuru Oshwal], Msa Bankruptcy 1/64 and CC 224/64 (vs. Velji Khatav & Sons [Khoja]). Note the caste and geographical range of delinquent debtors.

<sup>31</sup> S13; Great Britain Overseas Trade Reports.

profit was made by the family on goods re-exported from Mombasa to its Dar affiliate. The firm Lakhamshi Karamshi in Mombasa stopped making shirts at about this time (1956) because of heavy competition from India. The factory re-entered this line after the imposition of a protective tariff on Indian-made shirts in 1958.

Meanwhile, Lakhamshi's sons were attaining maturity. His two brothers became partners in 1946, and the two eldest boys were brought into the business as full partners in 1962.<sup>32</sup> In 1964 they established a new factory, Kenya Shirts, Ltd., to take advantage of a tax incentive offered to firms with forty (sewing) machines. The company grew to a staff of 100 by 1973 and is one of the leading shirt manufacturers in Kenya.<sup>33</sup> Lakhamshi Karamshi & Co. concentrated on wholesaling and importing textiles and shirts.

<sup>32</sup> RegCo 7145 (Lakhamshi Karamshi); Msa CC 237/59, CC 228/62, and CC 193/63. Lakhamshi's sons probably did not have an equal share but received part of their father's one-third interest.

<sup>33</sup> MCI 8/61/182. RegCo 5923 (Kenya Shirts Manufacturing Co., Ltd.). The five partners of Lakhamshi Karamshi were directors until Lakhamshi's death in 1967, when the youngest three sons were appointed directors. The nominal capital of the firm was Shs. 500,000 (5,000 shares), of which less than 2,000 were issued initially. Additional shares were issued to the family in 1970 and again in 1972, when the shareholders were:

Estate of Lakhamshi Karamshi	300	
Jayantilal Lakhamshi	840	
Ramniklal Lakhamshi	840	
Amritlal Lakhamshi	465	SONS
Navin Lakhamshi	465	
Gulabchand Lakhamshi	340	
Nemchand Karman	875	BROTHERS
Devchand Karman	875	
TOTAL	5000 shares @ Shs. 100.	

I was unable to ascertain the total sales of the firm and was told it was a "secret." As a private company, it is not required to report this.

After Lakhamshi's death in 1967, his children branched into other activities, including a furniture factory and a clothing boutique catering to the tourist trade. The only other son of the original owners not in school is a minor shareholder in the furniture factory and works in a Mombasa travel agency.

Another brother remained in India, as "someone has to look after [the family farm]."<sup>34</sup> Apparently the selection was made on the basis of education. This brother's eldest son left the farm in 1962 to begin a wholesale grain business in Jamnagar and, later, a brass foundry. Two other sons also left the farm to start a small brass parts factory. The ancestral land remains in their hands but is worked only during the rainy season by laborers who are paid with a share of the harvest.

### III. SONS OF ANAND: RAJSHI, DEPAR, AND KHIMJI

The early chronology of Rajshi, Depar, and Khimji, sons of Anand, is unclear.<sup>35</sup> It appears that they arrived, separately, in the mid-1920s and probably worked for a time in the shop of Purshottam Kanji. By 1928, Depar and Khimji established a small produce shop in the Kilifi area of Mombasa island with their cousin Hemraj Bhoja, who left in 1929 to establish his own business. When Rajshi arrived in Kenya, probably in 1931, he joined his two brothers briefly before starting his own shop opposite the main Mackinnon Market.

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<sup>34</sup> S15.

<sup>35</sup> The account was reconstructed from incomplete and often contradictory information obtained from S11, S16, S17, S20, S21, S43, S50, S60, and written Government sources. The reason for the confusion lies in the death of the principals.

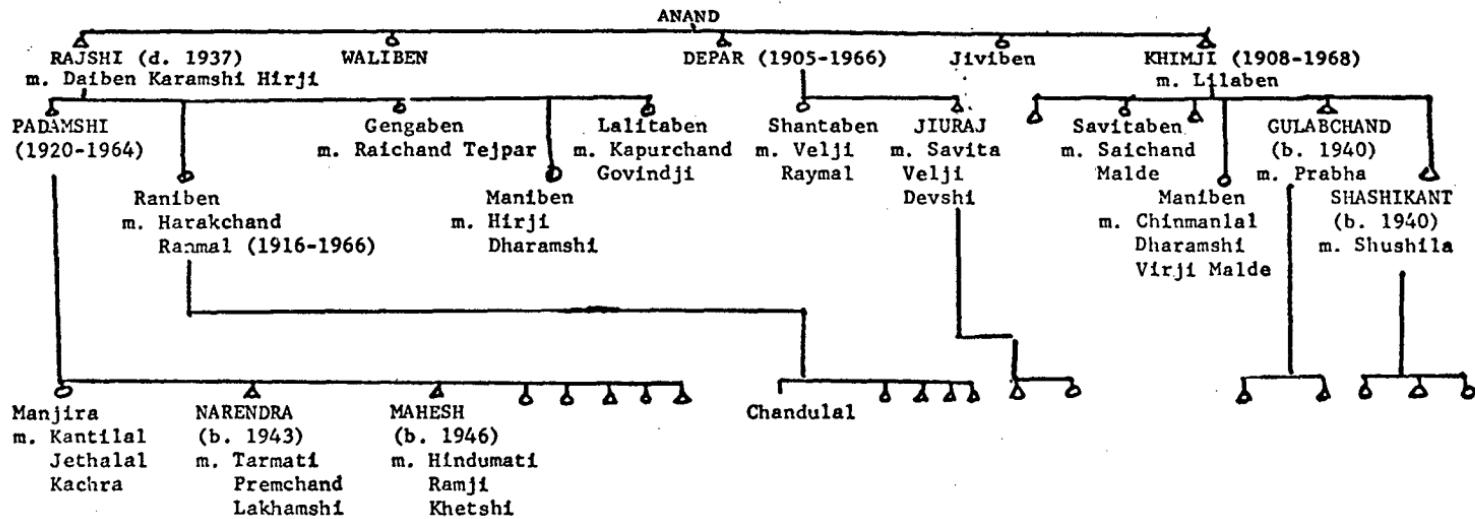


Figure 5.4

In 1936, Rajshi informed his brothers of a vacancy near his shop, and Depar purchased it to serve as a wholesale outlet. Khimji remained in the Kilifi shop, while Depar and Harakchand Ranmal, Rajshi Anand's son-in-law and the son of Khimji Anand's wife's brother,<sup>36</sup> operated the new branch. The retail shop bought its goods from the wholesale branch at normal wholesale prices, although it also had its own suppliers. A number of other relatives were employed at various times in the retail shop. These included, among others, Khimji's wife's cousin, Khimji's sister's son (1941-1948), and Khimji's wife's brother (1946-1972), who, incidentally, was legally adopted as his own son. The wholesale operation was relatively small, supplying retailers in Mombasa and its hinterland as far as Voi and Ramisi.

By the 1950s, the three partners in the two shops were joined by their sons, who initially worked without pay. The advent of the children to the family business led to conflict, disputes, and misunderstandings--there seem to have been no economic imperatives or constraints--"so we decided naturally to part the business" in 1957.<sup>37</sup> Depar retired and his son, Jivraj, opened a new business opposite the wholesale shop.<sup>38</sup>

<sup>36</sup> In addition, Harakchand's cousin married Hemraj Bhoja. Harakchand had been an employee in Depar Anand until this time, when he was made a partner.

<sup>37</sup> S17. Author's emphasis.

<sup>38</sup> RegCo 3957 (Depar Anand & Co.). The shop was owned jointly with a distant cousin who considers himself to be a brother. He had worked for Depar Anand since 1948 and continued to run the shop after Jivraj left for England in 1973. Jivraj bought a small grocery in Wellingborough and increased its sales from £100 to £500 a week within a year.

Harakchand Ranmal and Khimji Anand took over both of the original stores of Depar Anand, and their sons continued to work in the business.

In the division of the property, the total value of the two shops, including goodwill, was determined. Harakchand and Depar decided to stay together, and they paid Depar and his sons their share over a period of six months so that the business would not be hurt by the split. Nevertheless, a bank overdraft was necessary to pay off that and other debts.

Shortly before this split, in 1956, each of the three brothers, Rajshi, Depar, and Khimji, had built houses next to each other but owned separately. Khimji's, for example, was constructed at a cost of Shs. 238,000; the land was purchased a year earlier for Shs. 15,000. Besides accommodation, the building provided a rental income from four flats and three shops and security for long-term loans.<sup>39</sup> The purchase of land for housing by Indians, and Oshwals in particular, in Mombasa from the 1950s represented a significant departure from previous Indian land-owning patterns in the area and is indicative of their increasing prosperity and success.

The departure of Depar's family from the business did not solve the problems of generational transfer of authority and ownership, however, and Khimji and Harakchand divided in 1962. At the time of this partition, the firm was doing approximately Shs. 400,000 wholesale business each month, while the retail shop in Kilifi had a monthly turnover of only

<sup>39</sup> S20; S21; Mombasa Land Office L.T. 14/183 and L.T. 14/185. Depar's plot was mortgaged a number of times (usually for Shs. 50,000), probably to pay off debts arising out of the property division. Loans were obtained from Indo-African Insurance Company (a Patel cooperative), an Indian contractor, and another Oshwal.

Shs. 15,000.<sup>40</sup>

Khimji Anand's new shop, still in Kilifi, increased its business threefold to as much as Shs. 50,000 per month by 1973, with a total stock valued by its owners at Shs. 60,000. The dramatic increase in its fortunes within a decade can be attributed to a number of factors. First, and perhaps foremost, was the general economic prosperity and development of Kenya after independence, and the consequent increase in income and demand of the shop's mixed African/Arab/Swahili/Indian clientele. Second, Khimji and his sons were willing to take risks now that they were on their own. They stocked new items, thus changing the nature of their business. The investment of surplus capital in inventory increased the possibility of speculative profits. Finally, cash purchases for the shop entitled them to a discount. On the other hand, they extended credit to their retail customers.<sup>41</sup>

By Khimji's death in 1968 the shop was valued at Shs. 165,000. Khimji's share of the shop (jointly owned with his two sons) and real property (his house) constituted the bulk of his Shs. 200,000 estate, which was left to his wife.<sup>42</sup> The business is continued by the two sons, both of whom have adopted Kenya citizenship.

<sup>40</sup> RegCo 24963 (Khimji Anand and Sons) and RegCo 3957 (Depar Anand & Co.); S20; S50.

<sup>41</sup> The provision of credit facilities is an important reason for the shop's higher prices than some of their competitors. The business loses more than Shs. 5,000 a year in bad debts. See Msa CC 171/66 (Khimji Anand and Sons vs. Salim Said Talib Daghar) for one example. The largest suppliers of Khimji Anand are Hemraj Bhoja and Motichand Devji, both relatives. The firm formerly purchased from Depar Anand & Co. (Harakchand Ranmal), but soon ceased to due to their erstwhile partner's relatively high prices.

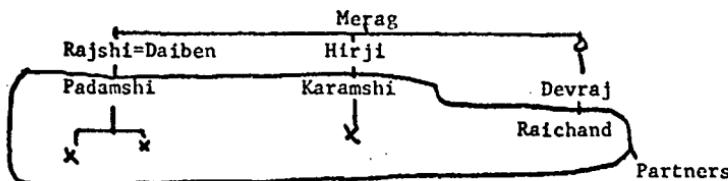
<sup>42</sup> Msa P&A 2/70. Harakchand Ranmal's estate had about the same value in 1967. His share of Depar Anand, however, was only Shs. 130,000. Msa P&A 84/67.

The fortunes of the third brother, Rajshi Anand, were somewhat different. Although he was alone in the shop, a general grocery like those of his relatives, its prime location near the main market enabled the business to prosper during the 1930s. Rajshi's only son, Padamshi, came to Kenya in 1934 or 1935, a few years after his father. With Rajshi's untimely death in 1937, Padamshi was forced to take over the operation of the shop on his own. He received informal help in learning the tricks of the trade from his cousins, especially Hemraj Bhoja, Purshottam Kanji, and Lakhamsi Karamshi.

Padamshi also received help from two maternal relatives who migrated to Kenya from Bombay to work in the shop. In 1948, one of these relatives, Karamshi Hirji, became an informal partner with Padamshi, who retained a 60% share of the business, which by now had grown to Shs. 40,000 per month with about 12% gross profit.<sup>43</sup>

The firm continued to prosper without any significant changes until the early 1960s. Padamshi's eldest son and that of his partner are about the same age. When one failed his school qualifying examination, he was brought into the grocery shop. At the time the other failed, in the following year, "a shop was becoming vacant, so Padamshi bought the shop and made them do business," as now there were too many people in the

<sup>43</sup> The relative, Karamshi Hirji, was not legally registered as a partner until 1956. RegCo 4338 (Shah Rajshi Anand).



small provisions store.<sup>44</sup> The new store, although part of the same company, was managed by the two young men and sold only ready-made garments. It was registered as a separate firm in 1962 with seven partners, including Padamshi's wife and children, Karamshi Hirji and his two sons, and Karamshi's sister's son.

At the time of Padamshi's death in 1964, Shah Rajshi Anand was worth nearly Shs. 500,000 and his share of the new shop, Rajshi & Co., was more than Shs. 100,000. Padamshi also had a 60% share (with Karamshi Hirji) in a building (next to those of his uncles) which realized a gross income of Shs. 1,950 per month. The value of Padamshi's estate was well over Shs. 400,000.<sup>45</sup> Padamshi's widow received a 40% share in the firm. Twenty-five per cent ownership was taken over by another relative employed in the store, while Karamshi Hirji's share dropped to 35%. In 1968, Rajshi Anand closed. The immediate cause was the departure of a Patel clerk for England following the imposition of a more rigorous Africanization policy in Kenya. The two remaining active partners felt they could not run the shop alone and sold it to Shah Purshottam Kanji for Shs. 60,000, representing Shs. 50,000 for goods, the remainder furnishings and goodwill.

The retail clothing store continued, however, and grew especially with the increase in buying power of middle-class Africans. A branch, just a few doors down on the main road, was soon started, and the firm expanded into importing and wholesaling at the urging of Padamshi's sister's

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<sup>44</sup> S16; S43. See RegCo 24879 (Rajshi & Co.).

<sup>45</sup> Msa P&A 43/64.

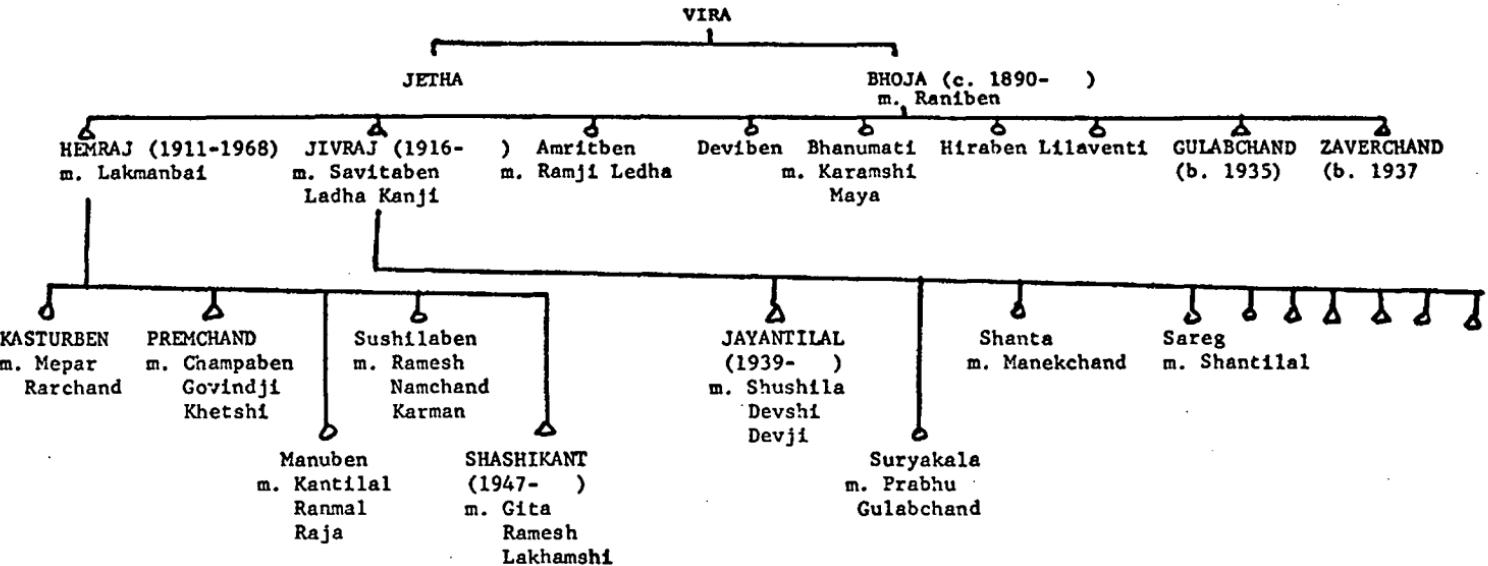


Figure 5.5

brother Jivraj was called in 1928 by Hemraj, who by that time was working with Depar Anand. Jivraj, however, did not work but remained in school, while living with his brother. Hemraj opened a ration and spice shop near the Alidina Visram High School in 1929, shortly after his marriage in India. Jivraj worked in the shop after school until 1936 when he joined full-time.

Hemraj's experience with Purshottam Kanji and Depar Anand was the main factor in his decision to open a ration store. During the 1930s, the shop stocked about Shs. 1,000 worth of goods, but due to its nature turned it over three to five times each month. It served both Asian and African clientele and extended monthly credit to regular customers, although Africans only received this courtesy after the shop was well established (and could afford the presumed risk).

By 1938 business had improved sufficiently for Hemraj to purchase his own shop quarters, from an "Arab" for Shs. 6,500, near the old, smaller, rented one. At about this time he also started importing spices directly, in small quantity, for the shop. Jivraj, who married the sister of Nemchand Karamshi's wife in 1938, became a partner of record in the same year.

At the close of World War II, they started a wholesale branch in the market area near the shops of Rajshi Anand and Purshottam Kanji. The store was rented from Mombasa's Liwali for Shs. 150 per month. Hemraj was responsible for the new business, while Jivraj remained in the retail store. Although the main reason for the expansion appears to have been the growth of the family and the need for increased business, there were other factors at work. The retail shop, far from the main market area, had probably reached the limit of its growth; further expansion required

a physical move. The timing may in part have been dictated by the birth of a number of children, but the end of the war, the freeing of shipping space, increase in prices, and economic boom in Kenya may also have been considerations.

By 1952, the retail shop was closed and the building sold for Shs. 22,000, and the firm concentrated on expansion of its wholesale business. Although its net profit was only 5%, the increase in volume more than compensated for the decreased margin. The wholesale business expanded, and more goods were directly imported. The firm eventually became one of the premier suppliers of spices and other items within Kenya.

The success of the firm can be seen both in the number and size of lawsuits it instigated<sup>46</sup> and in the size of the estate left by Hemraj at his death in 1969. The gross value of the estate topped one million shillings; the firm itself was worth nearly 1.5 million.<sup>47</sup>

Hemraj Bhoja's eldest son joined the business in 1949 and was made a partner with Jivraj's son in 1956. A second son became a partner in 1967.

Hemraj's two younger brothers, Gulabchand and Zaverchand, were "called" to Kenya in 1950. Gulab stayed only ten months, returning to India after a quarrel with Hemraj over a business error. He established a small garlic and groundnut business in his native village. In 1953 Gulab attempted to return to Kenya but was unable to acquire a permit.

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<sup>46</sup> E.g. Msa CC: 227/53, 254/54, 57/56, 437/57.

<sup>47</sup> Msa P&A 13A/71. Hemraj's share of the company was 25%. He also left Shs. 198,000 insurance, Shs. 86,000 in stocks and bonds, Shs. 131,000 cash, and property (a house purchased in 1958) valued at Shs. 71,000. Hemraj left Shs. 15,000 to each of his five daughters and the balance to his wife.

Zaverchand returned to India at this time and joined his brother. From 1956 to 1960 they were produce wholesalers and brokers in Jamnagar but split into two separate concerns following another quarrel. Both shops closed in 1963. Zaverchand returned to the family farm in Padana, which had been rented for eight years following their father's retirement to Kenya. Gulabchand remained in Jamnagar to establish a small cottage industry manufacturing nylon buttons.

#### V. DEPAR RANMAL

The primary difference between this branch of the family and the others lies in scale. Their businesses are substantially smaller than those of their cousins. The reasons for this, I would suggest, are the geographical location of the shops and the timing of migration. Most of the families' shops are located in the Majengo area of Mombasa, an area which serves Africans exclusively and where little wholesale business is conducted. (What wholesaling exists is to small-scale African traders.) Furthermore, the brothers arrived in Kenya substantially later than their cousins, at the tail end of the great period of migration but too late to take advantage of the boom subsequent to World War II.

The eldest of Depar Ranmal's sons, Premchand Depar, migrated to Kenya in 1934 after his marriage. He was encouraged to migrate by Karamshi Merag, his cousin in Nairobi, and secured a job through Karamshi with an Oshwal in Fort Hall. After four years as the only employee in this general store, at a salary of Shs. 250 per year plus food and lodging, Premchand began his own mixed foodstuffs and clothing shop in Nairobi with his savings of Shs. 1,000. "I wanted to make my own shop.

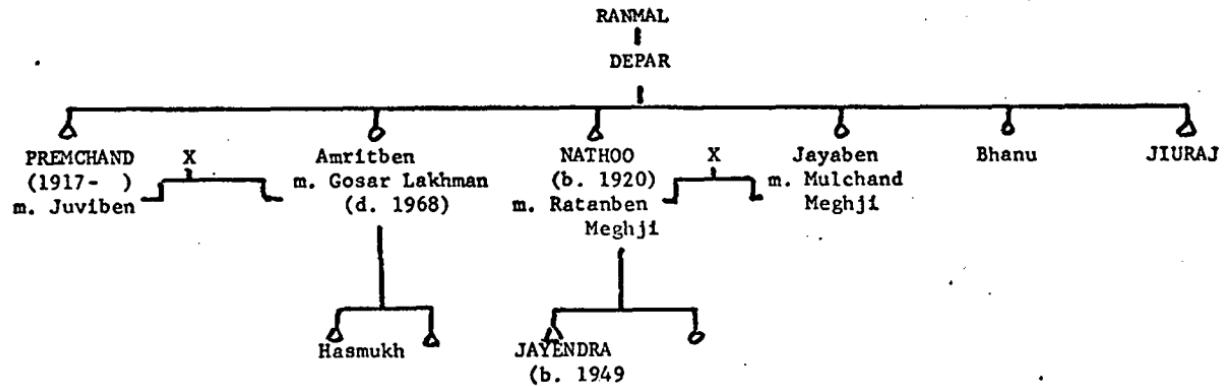


Figure 5.6

You can't work your whole life for somebody."<sup>48</sup> This allowed Premchand's wife to go to Kenya in 1939, accompanied by her cousin, who worked for Premchand for three years.<sup>49</sup>

During this period, the shop grossed less than Shs. 10,000 per year. Despite this low income, Premchand sold the store to another Oshwal in 1945 for Shs. 70,000. This inflated price, mostly for goodwill, is indicative of the economic conditions in Nairobi after the war.

After a two year visit with his father in India, Premchand returned to Kenya in 1947 to take over "Navsiri Trading Stores," an Oshwal-owned provisions shop in Mombasa that had at one time been briefly owned by Meghji Ladha Gudhka.<sup>50</sup> Premchand settled in Mombasa rather than in Nairobi because he could not afford to purchase a business in the capital. Premchand moved the location of his new shop from Niembeni to Majengo, near its produce market. In 1966, Premchand's sons joined the business and established a small clothing store nearby. Again, the reason given is the "lack of scope" in the one small grocery store. The second business lost money, however, and was sold in 1972. The two boys returned to the main shop, which by now dealt only in rations such as rice and flour. The shop is small; two boys live in the back and the remainder of the family elsewhere.

<sup>48</sup> S18.

<sup>49</sup> Premchand also brought his brother-in-law Gosar Lakhman to Kenya in 1940.

<sup>50</sup> See Chapter 6. RegCo 5545 (Premchand Depar & Co.). The name was changed in 1951. Meghji Gudhka played no active part in Navsiri Stores and was owner of record to obtain a trading license under the wartime restrictions. S41.

Despite the difficulties in establishing a prosperous business, Premchand Depar has achieved at least a measure of success. The store supports the entire family. Purchases from local wholesalers are collected in the firm's own pick-up truck. Premchand also leased land to a dairy company for a short period during the fifties.<sup>51</sup>

Premchand's brother Nathoo left the family's subsistence farm for Kenya in 1945. He worked in Nanyuki in the shop of a Patel in a military camp for one and one half years, at which time he returned to India. In 1948 Nathoo opened a clothing shop for the African trade in Majengo, near his brother's. All goods were obtained on credit from Mombasa Oshwal suppliers. In 1967 Nathoo's son was taken in as a partner, and the small business began to expand its activities to include wholesaling blankets and linens, mostly to African and Swahili retailers. The shop, though small, was well-stocked with textiles, blankets, and "shukas" but does not seem to carry much clothing. It is busiest after 4 p.m., when most of its customers finish work.

Because Premchand Depar's sister married his wife's brother, and Nathoo's brother-in-law married another sister, a few details will be noted about these in-laws. Nathoo's brother-in-law arrived in 1947 from Jamnagar, where he was a share speculator. He immediately started a business in Mombasa. During the subsequent fifteen years, he changed his shop's location ten times.

The other brother-in-law, who had briefly worked for Premchand in Nairobi, started his own grocery business in Mombasa's Majengo following a two year stint in the army. His customers were largely policemen,

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<sup>51</sup>S18; Mombasa Land Office L.T. XIV; Msa CC 217/60.

port and railway workers; credit was given with their government identification number, and thus their salary, as collateral. By the time of his death in 1968, the business was importing beans from Tanzania and had become an important wholesaler and distributor of salt (which it advertised in Mombasa's cinemas), beans, and maize meal to African retailers. Credit to their wholesale customers is extended on a monthly basis. While the estimated wholesale profit margin is less than 2%, it is preferred as more business is conducted with less work. The eldest son entered as a partner in 1966; the younger preferred other employment but joined his brother after their father's death.

#### VI. KARAMSHI MERAG

Although Karamshi, like his cousins, eventually established a grocery shop, he was the only one to settle in Nairobi. As an only son, he was able to afford to go to school while still in India and was a teacher in the villages before migrating to Kenya in the 1920s. Because of his education, he obtained employment as an accountant with Suleiman Virji, an important Ismaili firm, and later with Shah Meghji Ladha.

Karamshi left private employment to establish his own business with his sister's husband on Bazaar Street in Nairobi. The store sold hardware, stationery, cutlery, and shoes, as well as foodstuffs. In 1945, the partners separated to accommodate growing families, and Karamshi and Co. began to stock only groceries.<sup>52</sup> The business is fairly specialized and

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<sup>52</sup> Its importance as a produce and ration dealer is mentioned in KNA, CCC reel 1 (3 June 1942 and 1949 list of Pigeon Peas Allocation).

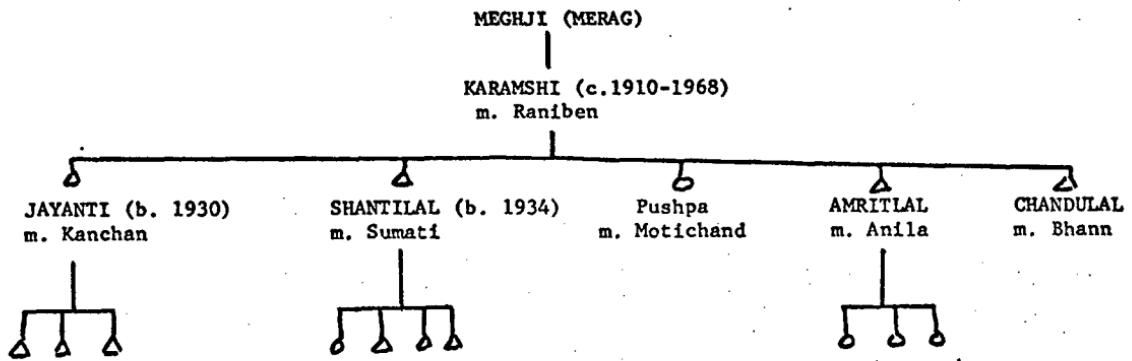


Figure 5.7

is known as a supplier of Indian medicinal herbs. With its unique line and excellent location, the firm grew and now conducts more wholesale than retail business, importing directly as well as buying locally-grown produce.

After Karamshi's death the business became a limited liability company due to citizenship problems. Karamshi and one son held Kenya citizenship, but the other partner retained a British passport. To avoid the potential difficulties of a mixed-citizenship partnership, they formed a new company. The two brothers and one son work in the shop. As a limited company, they are on fixed salaries; if more is spent, their share of capital decreases, but the profits are still divided equally and re-invested. Thus it is still run as a family business despite the change in legal form.

A third brother is a pharmacist with the Government. Karamshi wanted to give him a chance for further study and sent him to England for his "A levels" (eleventh and twelfth year). He was almost not allowed to study in Britain following Kapurchand Purshottam Kanji's marriage to a French woman. The fourth brother is a chemist with Pfizer.

Although the Maria social network was relatively parochial, a number of family members were active in Mombasa's Oshwal community. Lakhamshi Karamshi, in many ways the leader of the family, Depar Anand, and Popatlal Kanji in particular held caste office,<sup>53</sup> while Mrs. Prabhulal

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<sup>53</sup>Lakhamshi Karamshi served on the managing committee 1947, 1949-1953, 1955-1958, and 1961-1963; Popatlal Kanji in 1933, 1939-1941, 1946; Depar Anand 1929, 1937-1938. Popatlal and Depar also contributed to the first General Fund in 1927, donating Shs. 451/25 and Shs. 325/25 respectively. Mombasa Oshwal Community Archives.

Purshottam Kanji was active in Mombasa's Oshwal Women's Organization.

The Harias are an example of a closely-knit, urban Indian family involved in a limited range of small-scale businesses. The nature of their economic activity was restricted both by the type of product--food--and the geographical location in Mombasa. The next chapter discusses a family which operated in a different environment.

## CHAPTER VI

### Case II: Gudhka

An analysis of the second family group complements that of the Maria family. The first Harias migrated to Kenya relatively early and settled in Mombasa, where most of the family remained. The businesses were essentially small-scale groceries. The Gudhka family, on the other hand, first settled in Nairobi and Kisumu and moved to Mombasa when the expanded scale of their businesses called for an upward move on the distributive chain. The focus and location of significant members and activities remained non-coastal, however. A further difference between the two groups of families is that whereas the currently economically active Harias were born in Kenya, the Gudhka heads of family are older and are immigrants. Their children tend to be professionals. Because of the differences in economic activities, geographical location, and cohesiveness of family network, one can illuminate additional aspects of Indian behavior and of Kenyan economic history in general.

The second case study deals with the Gudhka (atak) from Navagam, a relatively new and wealthy village about twenty kilometers from Jamnagar. Like the Harias, they farmed their own land. The Gudhkars lived in the same compound of houses in Navagam. One or two also had small businesses in Jamnagar and returned to work their small farms only during the harvest season.

The Gudhkars of Navagam exhibit a few especially noteworthy characteristics. First, they all migrated to Kenya. None of the migrant's generation remained in India; the family land was farmed by the fathers

GUDIKA

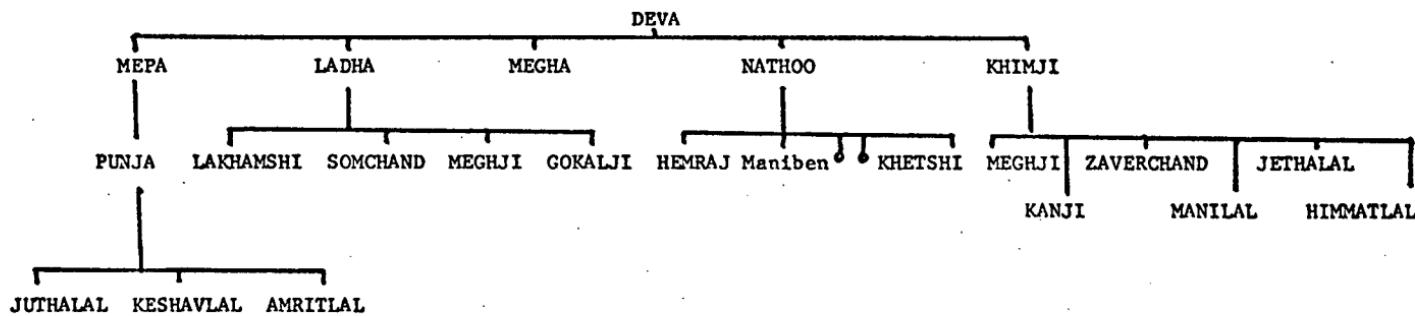


Figure 6.1

and later given to other relatives. Second, they were relatively late migrants to East Africa, arriving with the majority of Oshwals from the mid-twenties to late thirties; a few arrived as late as 1948. Nevertheless, they had relatives, including other Gudhkas from Navagam, already well-established in Kenya by the time of their arrival who were able to employ and train them.

Third, this family is very active in Oshwal community affairs and especially interested in and knowledgeable about Oshwal caste history and the Jain religion. Following, in part, from this, the marriages of their children in Kenya were almost uniformly to other families who were involved in the community or temple organizations and who were generally fairly important businessmen, at least in Oshwal terms and often in the context of the wider Kenya Indian business community. Moreover, their children are generally well educated, and their marriages were with people of similar education.

The economic activities of the Gudhkas were varied. Located in Mombasa, Nairobi, Kisumu, and Thika, the range and type of businesses available to them was greater than less mobile or dispersed families. Thus their commercial activities included everything from the basic retail African trade to collecting, bulking, processing, and exporting produce, from small retailing and wholesaling to importing. Most of the family did not remain in retail trade, however, but expanded their activities significantly to large wholesale and direct import. Finally, a section of the family entered industry on a very large scale and were part of one of the most important business groups in Kenya during the colonial period.

One final point to note is the extent of mutual aid given to other family members, including maternal kin. Relatives were employed, started in their own businesses, and given other support as a matter of course. Yet the family as a whole was not especially close socially, certainly not as much as the Harias. Whereas the Gudhkas are aware of and aid kin of much greater generational depth than the Harias, their effective social network is much less limited to family members. Perhaps this was the result of the geographical dispersion of the different branches, or due to the number and range of business interests, which provided little opportunity for everyday contact.

The four branches of the Gudhka family, with a common ancestor two generations before the migrating generation, will be considered in the order of their migration to Kenya.<sup>1</sup>

#### I. SONS OF LADHA<sup>2</sup>

The first of the Gudhkas to arrive in Kenya was the eldest brother, Lakhamshi. After leaving school in 1916 at the age of ten, he became assistant headmaster of a school in Navagam, earning less than ten rupees

<sup>1</sup>The branches are further related through marriage. For example, Khetshi Nathoo married Lakhamshi Ladha's wife's brother's daughter. Hemraj Nathoo, Lakhamshi Ladha, and Punja Mepa married sisters of Kanji Khimji's father-in-law. Kanji Khimji's daughter's husband's father's sister is married to Premchand Vrajpal's son. To take only one more example, Zaverchand Khimji's wife's father's brother's wife is a Gudhka. See Appendix to Chapters 6 and 7, figures VI A & B and VII.

<sup>2</sup>Much of this material has appeared in John Zarwan, "The Social and Economic Network of an Indian Family Business in Kenya, 1920-1975," Kroniek van Afrika (1975/3): 219-236.

LADHA

LAKHAMSHI  
(b. 1908)  
m. Gangaben

SOMCHAND  
(b. 1914)  
m. Raniben Khetshi

MEGHJI  
(b. 1918)  
m. Maniben  
Hemraj Ladha

GOKALJI  
(b. 1921)  
m. Santokbai  
Jethalal Virpar

Sonabai  
m. Venichand Khimchand

Jashoda  
m. Bhaichand  
Meghji Daya

TARACHAND  
(b. 1934)  
m. Kantaban  
Gosar Parbat

RASIKLAL  
(b. 1939)  
m. Indu  
Hansa

KIRAN  
(b. 1946)  
m. Kathia Nedi  
Bhajwanji  
Ramji

Sarla  
m. Velji

RAMESH  
m. Sobra  
Liladhar  
Samal

Dipak

MOHANLAL  
(b. 1932)  
m. Kasturben  
Shamji Hirji

PUNAMCHAND  
(b. 1941)  
m. Shantilal

(Brahmin)  
m. Divya

Chandrika  
Pravina  
m. Rajni  
Devshi

HARAKCHAND

DILIP

Damyanti  
m. Premchand  
Devchand  
Fulchand

SURYAKANT  
m. Asha  
Keshanlal  
Fulchand

HANSRAJ

Anjana

PANKAJ

DHIRALAL  
m. Murdula  
Fulchand

Chandrabala  
m. Jayantilal  
Bhimji

Illa  
m. Shantilal  
Devshi

SHANTILAL  
m. Chandrika  
Ratilal  
Keshavji

Subadra  
m. Kapurchand  
Raichand  
Vershi

Prabha

KAMAL

Pramila  
m. Rasik  
Jivraj

Bharati  
m. Chandrakant  
Nemchand

JITENDRA

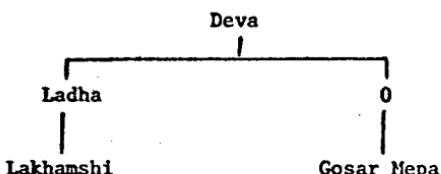
Figure 6.2

per month. Three and a half years later, Lakhamshi, by this time married, moved to Bombay where he worked for a distant relative and later in the shop of a Cutchi Visa Oshwal. In October of 1924 he went to Kenya, where his father's sister's son had an established business. Lakhamshi worked for this relative, Gosar Mepa, who had a number of shops and was associated with other Oshwals, in Nairobi and Embu for two years until 1926.<sup>3</sup>

At this time, Somchand, the next eldest brother, came to Kenya. Lakhamshi had arranged in advance for Somchand's employment, also with Gosar Mepa. Somchand worked for Gosar, selling blankets, cloth, and foodstuffs to Africans in shops in Muragwa, Fort Hall, and Saba Saba, staying six months in each.

In 1927, Lakhamshi and Somchand started a small shop in the River Road area of Nairobi. This shop, also catering to an African clientele, sold clothes and blankets. They purchased goods locally from Nairobi Indian wholesalers, who in turn bought from other wholesalers and Indian importers in Mombasa. The business was begun with Shs. 2,000; goods were generally obtained on credit from other Oshwals. The monthly turnover

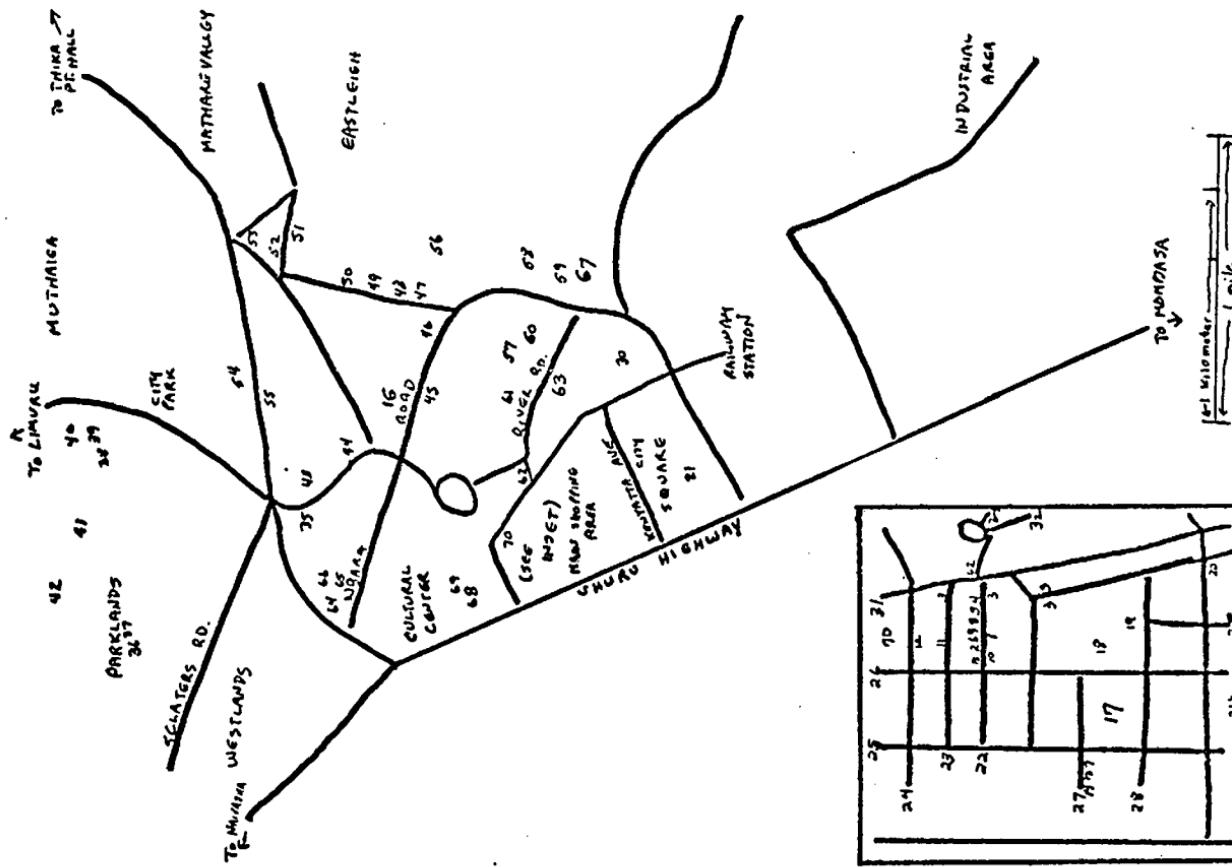
<sup>3</sup> Gosar had previously been employed by Kachra Vrajpal Brothers (which later became Premchand Raichand and were the brothers-in-law of Gosar's maternal uncle Nathoo. See below, section IV.); after Lakhamshi left his business, Gosar joined M. P. Shah (also part of Premchand Raichand) in a transport business. S74.



KEY TO MAP OF NAIROBI (facing page)

- 1 Karamshi & Co. (Haria)  
2 Happy Tots  
3 Somchand & Co.  
4 Bharmals  
5 Hemraj Bharmal  
6 Amritlal & Co.  
7 Sojpal Jetha  
8 Nemchand Fulchand  
9 Chandrakant Lalji  
10 Karman Mepa  
11 R. Raja & Co.  
12 Kenya Sweets  
13 Malde & Co. (Shah Vershi Devshih)  
14 Kanti & Co.  
15 Shah Venichand Khimchand  
16 Gudka Stores  
17 Municipal Market  
18 Jamia Mosque  
19 MacMillan Library  
20 Stanley Hotel  
21 City Hall  
22 Bazaar St.  
23 Njugu Land  
24 Gulzaar St.  
25 Koinange St.  
26 Muindi Mbingu St.  
27 Market St.  
28 Portal St.  
29 Wabera St.  
30 Bus Terminal  
31 Government Rd.  
32 Tom Mboya St.  
33 Kimathi St.  
34 River Rd.  
35 SHREE VISA OSHWAL MAHAJANWADI  
36 VISA OSHWAL SCHOOLS  
37 VISA OSHWAL SECONDARY SCHOOL and BOARDING  
38 Aga Khan Hospital  
39 Aga Khan Club  
40 Aga Khan Primary School  
41 Cutchi-Gujarati School  
42 Arya Samaj Girls School  
43 Jamhuri Boys School  
44 City Primary School  
45 River Bank School  
Ngara Secondary School  
Mixed Primary School  
46 Temple  
47 Muslim Women's Hall  
48 Muslim Girls' School  
49 Mosque  
50 Mosque  
51 Goan Sports Ground
- 52 Goan Institute  
53 Khoja Mosque  
54 Premier (Patel) Club  
55 Suleiman Virji Indian Gymkhana  
56 Temple  
57 Swami Narayan Temple (Cutchi)  
58 Sikh Temple  
59 Mosque  
60 Cutchi Gujarati School  
61 Bohra Mosque  
62 Khoja Mosque  
63 JAIN TEMPLE  
64 Aga Khan Nursery School  
65 Goan Gymkhana  
66 Parsee Club  
67 Market  
68 University  
69 Norfolk Hotel  
70 Jivanjee Gardens

Map 6.1



NAIROBI: FAMILY SHOPS AND MAIN INDIAN INSTITUTIONS

was about Shs. 4,000; gross profit was probably 20% of sales. During this time, Somchand lived with his brother and sister-in-law. Despite this claimed income of Shs. 800 to Shs. 1,000 per month, they closed the shop in 1930 because "the profit margin was so low."<sup>4</sup>

Somchand went to India in 1931 to get married. Although he returned to Kenya within six months, his wife migrated only in 1936. Upon his return to Kenya Somchand opened a shop in Thika, where "rent and expenses were very limited". and he had relatives with whom he could stay. Thika was an important area of Oshwal settlement in East Africa and was rapidly developing as a distribution center for goods destined for both the Kikuyu Reserve and European owned farms. Somchand's shop, however, was unsuccessful and closed within the year, a victim of the Depression. Meanwhile, Lakhamshi sold textiles and "fancy things" (jewelry and saree embroidery material) from door to door in Nairobi, presumably to Indian women.

At about this time, Lakhamshi opened a new shop on River Road, specializing in Indian textiles. By then, the two younger brothers in the family, Meghji and Gokalji, had arrived in Kenya. Meghji initially worked without salary (two years), then three years at a nominal salary for another Oshwal-owned business in Nairobi until 1934.<sup>5</sup> Gokalji, only eleven when he immigrated to Kenya, remained in school. The three brothers lived together during this period. In 1934 Meghji started a food and ration shop in Ngara, an Indian residential area of Nairobi, in

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<sup>4</sup>S37. The figures are his.

<sup>5</sup>It was usual for under-age relatives to work for no salary in the shop, both to help out and to gain business experience. See Chapter 2.

which Lakhamshi was the sole registered proprietor.<sup>6</sup> He separated from Lakhamshi in 1938, shortly after his marriage to a woman born in Kenya, as he wanted to run his own business.

Gokalji, although in school, would work in his elder brothers' shops after school, "not so much because I was needed but to get experience. Also [there were] not many activities to do."<sup>7</sup> When he left school in 1938 he did not join the family business, even though he was needed, but rather preferred to take a job with Barclays Bank. Although it was common for Indians to take clerical positions with the Government or European firms after completion of secondary school, it was unusual for an Oshwal. Gokalji, however, wanted a change and an opportunity to go elsewhere, and he succeeded in obtaining permission from his brother.<sup>8</sup> After four years with Barclays Bank in Nairobi and Jinja, where there was only one other Oshwal, Gokalji returned to Meghji's business.

During this decade, Somchand worked in Mombasa with another relative, Lakhamshi Nathoo, as an accountant and later manager in an importing and wholesale firm. Lakhamshi Nathoo also figures prominently in the establishment of Somchand's cousins in Kenya.<sup>9</sup> His firm, with branches in

<sup>6</sup> RegCo 3486 (Gudka Stores). The shop began to carry books and stationery the following year after the Government stopped providing exercise books for the Government Indian Secondary School. The suggestion to carry these materials in Ngara was made by Gokalji's fellow students. S42; Nairobi District ARs 1938, 1939.

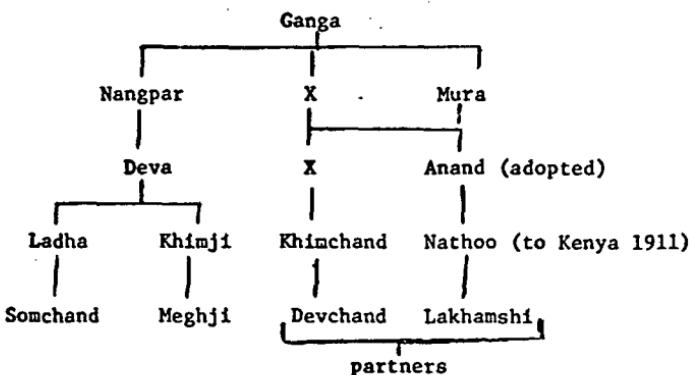
<sup>7</sup> S42.

<sup>8</sup> Note that he needed permission.

<sup>9</sup> See Section II of this chapter, Meghji Khimji Gudhka.

Kisumu and Nairobi, imported textiles and ready-made goods from Japan, Hong Kong, and India, and second-hand clothing from Holland, the United States, and Great Britain. Somchand had to purchase and sell goods, do the accounts, deal with customers, and arrange for shipment to the firm's branches up-country, all for a salary of Shs. 200 per month plus lodging. The business itself was relatively large; sales in Mombasa alone reached Shs. 100,000 per month.<sup>10</sup> With the outbreak of war in 1939, Somchand, like many other Indians in East Africa,<sup>11</sup> went back to India, where he helped his father on the farm.

1941 was a watershed year for the family. Lakhamshi, who, while maintaining amicable social relations with his brothers, was no longer associated in their business activities, moved his shop to the Bazaar area of Nairobi, which catered to a different type of clientele. Lakhamshi



<sup>10</sup>S37.

<sup>11</sup>14,000 Indians left Kenya in 1939 and 11,000 in 1940. The net Indian emigration from Kenya during these two years was more than 8,000. University of Nairobi, Department of History Archives, file D/2/1(1). The main reason for return was fear of being cut off from India. Emigration from Kenya during times of war or depression is a repeated pattern. See Chapter 2.

Silk Stores dealt in cotton, woolen, and silk piece goods, hosiery, and fancy articles.

On his return from India in 1941, Somchand, Meghji, and Khetshi Nathoo<sup>12</sup> started Somchand & Co., a wholesale and retail firm on Ngara Road. Somchand also became a partner in Gudka Stores, Meghji's shop in Ngara, as did Gokalji upon his return from Uganda. Somchand was responsible for Somchand & Co., which soon moved to Bazaar Street; Meghji and Gokalji ran the grocery store in Ngara. The contacts Somchand made while working for Lakhamshi Nathoo were important both in establishing a regular supply and line of credit and in finding customers. The expansion from retail to the more profitable wholesale business is a common phenomenon.

#### GUDKA STORES

#### SOMCHAND & CO.

	Lakhamshi	1934-1938		
active -	Meghji	1938-1948	Meghji	1941-1972
	Gokalji	1943-1973		(active 1948-1972)
	Somchand	1941-1947	Somchand	1941-1947
			Khetshi Nathoo	1941-1945 } active

The relationship between Gudka Stores and Somchand & Co. is particularly interesting and representative of a pattern common to many "joint" business ventures of Indians in Kenya. Meghji's Ngara grocery store was profitable; Somchand had saved money during his years with

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<sup>12</sup> K. N. Shah, their father's brother's son, is the younger brother of H. N. Shah, an associate of the large industrial group of Premchand Vrajpal and the philanthropist M. P. Shah. He eventually left Somchand and Co. in 1945 to join this group and manage Kenya Tanning and Extract Company, the major wattle bark processor in Kenya. See this chapter, section IV.

Lakhamshi Nathoo. The two businesses were, in effect, a combined venture, and net profits were divided among all the partners. The books were "not clean"; money passed between the two businesses as required to meet bills and bank overdrafts. All the profits of Somchand & Co. appeared on the books of Gudka Stores, although the actual capital was not withdrawn. Thus, Gudka Stores was the actual, if not legal, owner of Somchand & Co., with the brothers the owners of Gudka Stores.

Each partner received money as needed for everyday living expenses, which was charged to his own account. At the end of the fiscal year, the owners determined the net profit, to be divided among the partners according to their "shares," not necessarily equal. The difference between the withdrawals made by each and the share of the profits usually remained in the business, credited to the "account" of each, in case of final division of property.

In 1948 such a division did, in fact, occur. Somchand left to start a mixed wholesale business (textiles, ready-to-wear, toys) in Mombasa with about Shs. 70,000. Meghji took over Somchand & Co. in the Nairobi bazaar area, while Gudka Stores went to Gokalji. Somchand's and Gokalji's shares were withdrawn slowly so that the business was not hurt by the division.

The main reason for the split appears to have been a difference in business philosophy. During the forties, the firm's business expanded only slightly. Meghji wanted to take risks and try for a more rapid growth. Somchand was active in social affairs; his brothers felt he was neglecting the business. The theoretical preference for a family-owned business was subordinate to the maintenance of good personal relations among the brothers; rather than face a build-up of tension and ill will,

they divided the property amicably.

By 1948 each brother owned his own shop; three were in Nairobi, one in Mombasa. Gokalji's, because of its nature as a retail grocery and sundries store in an Indian residential area, had less opportunity for expansion and remained relatively small (monthly sales of Shs. 25,000) until its close in 1973, when Gokalji began proceedings to emigrate to England.

Meghji's wholesale/retail firm continued to do well, as many Asian businesses did during the 1950s and 1960s. In 1960 he purchased his own home and ten years later bought a second house as an investment. In 1964 Meghji's eldest son became a partner in his business. Four years later the other three children were also listed as partners of record for tax purposes and probably did not play an active role.<sup>13</sup> Meghji and the youngest son left the partnership in 1972, the girls a year later, although Meghji continued to participate in decision making. In 1974 the business moved to Njugu Lane, an entirely wholesale area of the central bazaar district.

Lakhamshi's business also expanded as his sons were slowly brought into its operation. They eventually opened three shops in Ngara. These stores were separate businesses, owned by the sons, none of whom were partners in Lakhamshi Silk Stores.<sup>14</sup> One of Lakhamshi's sons-in-law worked for the store for four years after his marriage and arrival in

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<sup>13</sup> RegCo 5589 (Somchand & Co.). The eldest two daughters, ages 25 and 18 at the time, and the youngest son, 11, are all Kenya citizens.

<sup>14</sup> One was briefly a partner of record in 1963. RegCo 5665 (Lakhamshi Silk Stores).

Kenya in 1960. As Lakhamshi's sons went to England, the first in 1965, the shops were closed. By the early 1970s, his entire family had settled in the London area. At first, all worked together in the second-eldest's business, a "saree house" in Tottenham Court Road (with three other London area stores), though they eventually separated.

Somchand's Mombasa wholesaling firm grew from sales of about Shs. 20,000 per month in 1948 to Shs. 40,000 per month in 1958, but it remained at about this level until it closed in 1968. His eldest son entered the business in 1961 to perform jobs that required a knowledge of English, such as typing. Before this, Somchand always had one employee right out of school. Each would stay only about two years and would leave after he had some training. Most started their own businesses, although a few joined other, larger, firms. In 1968, Somchand became a manufacturer's representative exclusively to free his capital. With the advent of stricter government licensing policies for non-citizens, it was thought that an indenting business, which needed no stock, could close at any time with greater ease. Somchand received a "quit notice" in 1973 and moved to London the following year. He hopes to return eventually to Navagam.

In 1963, Somchand purchased some shares in East African Hosiery, a manufacturing firm owned by a distant relative. The shares were sold back to the primary owners in 1968 when the company was reorganized.<sup>15</sup>

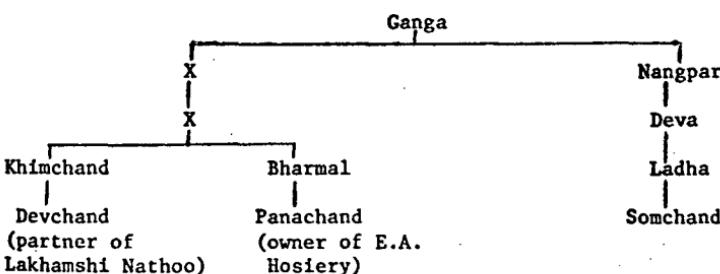
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<sup>15</sup> Somchand purchased or was given 78 shares @Shs. 1,000 par value, his son Shantilal, 12, as part of an issue of £15,000. In 1966 they were issued another 15 shares. Somchand was also a director during this period. RegCo 4575 (East African Hosiery).

Somchand used the money to purchase the mortgages on the property of a number of Asians (Oshwal, Sikh, and Ismaili).<sup>16</sup> As he did not know these people personally, the arrangements were worked out by advocates and brokers..

## II. MEGHJI KHIMJI GUDHKA

As in Ladha's family, the first of this group of brothers to migrate to Kenya was the eldest son, Meghji Khimji Gudhka. After an early marriage at age thirteen and two years in Bombay, Meghji journeyed to Africa in 1926. He went to Kenya with the father of Lakhamsi Nathoo (the same employer of Somchand Ladha and Lakhamsi Ladha). Meghji worked for two years in Mombasa with Nathoo's brother-in-law at a salary of Shs. 375 per year with food, staying with his employer in the back of the shop. In 1928, Meghji moved to Nairobi to work with Lakhamsi Nathoo in the latter's wholesale textile business. Following a brief visit to India in 1929-1930, at which time he brought his brother Kanji to Kenya, Meghji went to Kisumu, where the business had opened a branch. (The Nairobi



<sup>16</sup> Mombasa Land Office, L.T. 13/28, file 2248, mortgage for two plots for Shs. 100,000 at 12% p.a. interest in 1964, discharged 1973; L.T. 13/479, file 2346, mortgage for Shs. 45,000 at 9% p.a. in 1959, discharged 1962; L.T. 13/363, file 2288, mortgage for Shs. 55,000 at 9% p.a. in 1961, reconveyed in 1963.

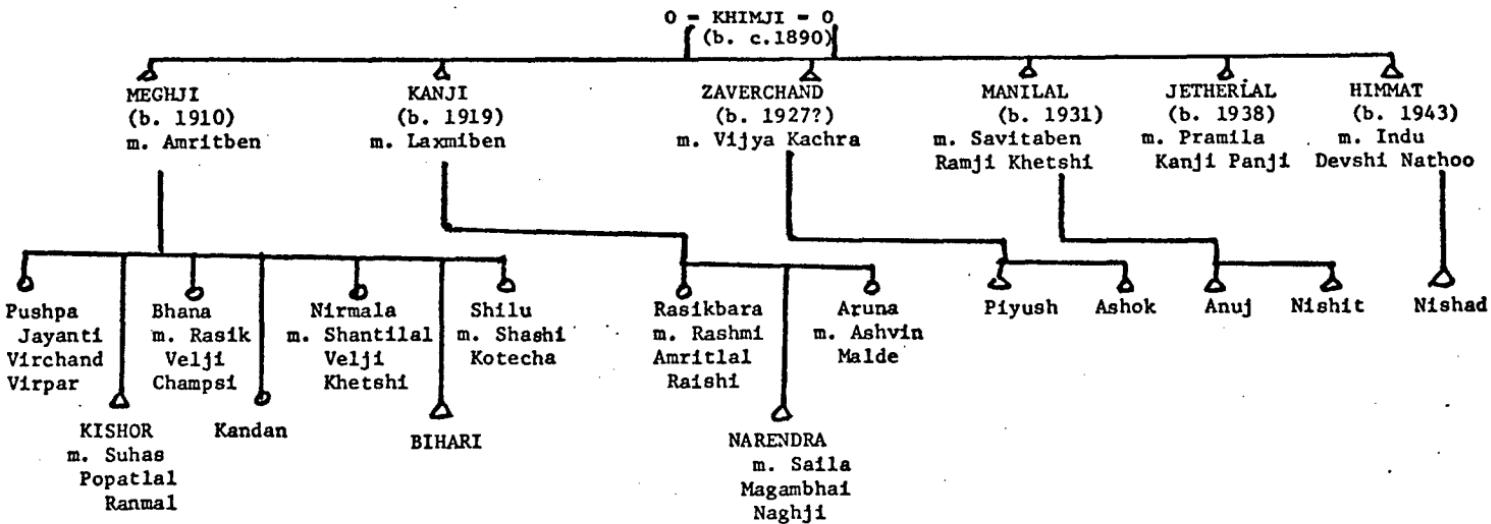


Figure 6.3

office closed and the main office moved to Mombasa to facilitate importing goods from India.)

Following the closure of Lakhamshi Nathoo's Kisumu branch in 1933 (It was taken over by a partner.), Meghji started his own business, also in Kisumu, with Kanji, who had been working in Nairobi for his maternal relatives. Its initial capital was about Shs. 3,000, from savings; the remainder of stock was purchased on credit. From the start, it was both a retail and a wholesale business, retailing cutlery, hosiery, and stationery to Africans, wholesaling to Asians in Kisumu and the surrounding area. By 1936 it had more than tripled its sales from Shs. 30,000 per annum to more than Shs. 100,000 per year, and Meghji started to import directly from Germany and Czechoslovakia.

He opened a second retail shop in Kisumu; Kanji worked in one, Meghji in the other. In 1937, a third shop, also in Kisumu, was started, and Kanji became an equal partner in the firm. This shop was transferred to Meghji's maternal uncle, Mulchand Ranmal, who left his forty hectare farm to go to Kenya because of his nephew's success. The specific reason

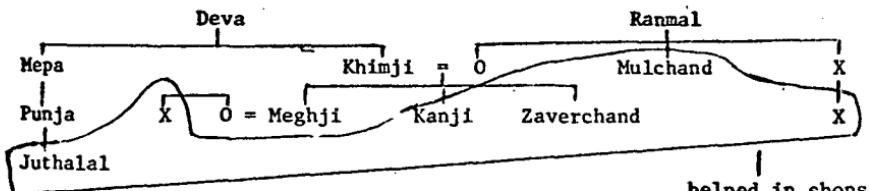


Figure 6.4

for its establishment was to support Mulchand's family which had by then come from India. Although the shop was owned by Meghji and Kanji, Mulchand earned its profits. Mulchand purchased most of his stock from Meghji; whatever the parent shop could not supply was obtained elsewhere. Another

of Meghji's brothers, Mulchand's brother's son, and Meghji's wife's brother also worked in the shops.<sup>17</sup> Each would go to whichever store needed them at various times during the day.

Meghji was forced to close his first store in 1937 by the landlord, who wanted to rent it to someone else.<sup>18</sup> At this time, he started a shop in Muhoroni, an area near Kisumu with a number of large farms worked by Indians. Within the year the cousin who was running the Muhoroni shop left to start his own business in Kikuyu, and the shop closed. Meghji was able to re-open his first store and closed the second shop in Kisumu.

In 1939 Meghji opened another shop, in Sakwa, for his brother-in-law, who wanted to be separate from Meghji. They thought business would be profitable in "the jungle,"<sup>19</sup> especially buying ghee and selling it in Kisumu. Meghji helped financially although the actual ownership and responsibility was the brother-in-law's. The shop soon closed because it lost money.

By 1945, Mulchand, Meghji's uncle, had taken over the first Kisumu store and Meghji and his brothers were left with a single shop in the wholesale district of Kisumu. Initially, the firm's business was equally wholesale and retail, but wholesale activity became dominant as they

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<sup>17</sup> This brother-in-law had previously served with Champsí Tejshi, the grandfather of Meghji's future son-in-law, not yet born. He preferred to work in Kisumu with Meghji rather than in Nyeri with his brothers because Meghji was doing well in Kisumu, while Nyeri had not yet become prosperous.

<sup>18</sup> It is unclear if the landlord wanted to obtain a higher rent or was providing space for kin.

<sup>19</sup> This is the literal translation of the Gujarati word. In Kenya terminology, it would be known as the "bush", i.e. a rural area.

expanded. In 1947 and 1948, Meghji's three youngest brothers arrived in Kisumu, as did his father, now retired; the four eldest worked in the one Kisumu shop.

This rather complex and confusing information has been presented to show the type of situation that often developed even among relatively small Indian-owned businesses in East Africa during the 1920s and 1930s. Not only did new immigrants find employment with near or not so near relatives, but quite often shops were opened specifically because relatives were arriving from India and places had to be made to help them establish themselves and learn the business practices of the country. Thus, Meghji had as many as eight relations working for him in three shops which were started because of social obligations, quite apart from the economic rationale behind them. And while these shops were legally owned by him, they were in practice operated separately from his major concern. It should also be noted that most were unsuccessful and soon closed.

The rather full complement of staff allowed Kanji Khimji to go to India in 1940-1941, Zaverchand in 1945 for his marriage (to a Nairobi girl), and Meghji in 1946-1947 to bring Manilal, another brother.

In 1951, Meghji and Manilal opened a branch in Mombasa. Unlike the Kisumu operation, this was a wholesale firm from its start. Relocation in Mombasa placed them near their suppliers and facilitated purchasing for the Kisumu branch. Moreover, they felt they could conduct additional business supplying other Kisumu firms. Perhaps a more important reason was that, with six brothers all working together, there were too many people for one shop to support. While a division of property was a more common pattern in this kind of situation, establishing a second shop was a suitable, even preferable, alternative.

The Mombasa branch closed in 1965. Thereafter Meghji bought for the Kisumu store until its close in 1973, although he would occasionally buy goods for shipment elsewhere when prices were especially favorable. At the time of the close of this operation in the mid-sixties, the firm had grown to total sales of fl.2 million per year (representing about half for each branch).

The joint household gradually separated as Meghji's younger brothers married. Nevertheless, the business remained a joint venture until its close. In fact, however, only Meghji and Kanji were proprietors of record until 1967, when the three younger brothers were also listed as partners.<sup>20</sup> Each received a salary representing a percentage of the profits, about Shs. 1,600 per month for Zaverchand in 1964, for example.

Zaverchand, who had replaced Manilal in Mombasa in 1954, left the family firm in 1964 to become a broker. The brokerage system in Kenya is confined to Mombasa and goes back before the twentieth century. Until recently, it formed a vital part of the distributive system in East Africa. For a fixed commission, 1/4% on textiles, 1/2% on other goods, the broker places orders for up-country buyers with Mombasa importers and wholesalers, trying to obtain the best price. A good broker keeps his clients informed on the state of the market and can be a great asset. A bad broker may be little more than an agent for the wholesaler. Some brokers specialize in one kind of trade (e.g. hardware), others, like Zaverchand, take all types of orders. While many up-country buyers patronize only one broker, most will use a number to obtain the best deal and maintain a

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<sup>20</sup> RegCo 4353 (Meghji Khimji Gudhka).

wider range of contacts. Zaverchand had, in 1973, about twenty up-country clients, mostly Oshwals, and dealt with about fifty Mombasa firms. The system is, however, dying out, and there are only about twenty-five active brokers in Mombasa.<sup>21</sup>

The family invested little outside the business. In the mid-1950s they purchased a house in Kisumu, but as the families of the brothers grew they moved away to rented quarters. In 1963 Meghji and Kanji each invested Shs. 25,000 in United Textile Industries, a joint venture between Hemraj Bharmal Ltd. and a Japanese consortium.<sup>22</sup> Although the primary reason for the initial share offering was, of course, to raise capital, Meghji and his brother were the only outsiders to invest at the time. They were given the opportunity because of long friendship and close family ties.

Mr. Meghji Gudhka has been my friend since I was five years old.... We had close relations in India as well as here. Meghji Gudhka used to be in Kisumu..., and whenever I went for canvassing I used to stay and eat with him. All us three brothers were closely connected with Meghji Gudhka and his family. And that is the reason [they were invited to invest in United Textile Industries.]<sup>23</sup>

<sup>21</sup> S35, S37, S97, S148.

<sup>22</sup> Hemraj Bharmal is one of the largest textile importers in East Africa (See Ann Seidman, "The Inherited Dual Economies of East Africa," in Socialism in Tanzania, edited by Lionel Cliffe and John Saul [Dar es Salaam, 1972], and NCCK, Who Controls Industry in Kenya?). It is an offshoot of the "great firm" of Shah Meghji Ladha. Meghji and Kanji Gudhka each owned 25 shares, which was later increased through new issues to 36 and 482 shares. Today, the two Japanese firms own 50% of the shares, Hemraj Bharmal and its owners 37-1/2%, 9% by the Development Finance Corporation of Kenya, a government agency, and the balance by small investors, all Oshwals. Its issued share capital as of 1974 was £3 million. RegCo 4901 (United Textile Industries, Ltd.) and S109.

<sup>23</sup> S109. Meghji Gudhka's son later married Lakhamsi Ranmal's brother's daughter. When Meghji goes to Nairobi, he stays with the third brother.

### III. PUNJABHAI MEPA GUDHKA

Although the eldest of the cousins (He was barely ten years junior to his uncle, Khimji Deva.), Punjabhai was not the first to leave Nawanagar. His parents died while he was still a child and his father's brothers farmed the land until he was old enough to take care of himself. An only child, Punjabhai left Navagam in the early 1930s<sup>24</sup> for Jamnagar where he ran a small shop with his uncle Khimji Deva until 1926. After migrating to Kenya, Punja worked in Muragwa and Saba Saba with Gosar Mepa, who also employed Punja's cousin Somchand Ladha. Following these years of training and experience, Punja went to the newly established Kisumu branch of Lakhamsi Nathoo.

With Meghji Khimji's return from India and employment by Lakhamsi Nathoo in Kisumu, Punja moved to Mombasa as a commission agent for Devchand Khimchand, also a relative and a business associate of Lakhamsi Nathoo. (It is not clear if Punja acted as an agent and buyer for the company only, or if the firm itself was a commission agency.)

In the 1920s and 1930s the system of commission agents was especially important and profitable.<sup>25</sup> The agent or firm would buy or import goods on its own account and resell them to up-country buyers. The invoice was the agent's own. Payment for the goods thus went to the agent rather than the wholesaler or importer; the agency took a fixed commission, usually 1%, on goods sold.

<sup>24</sup> S27 gives the dates as 1923-1926. Punja's son (S24) places it slightly earlier, from 1921-1924. The timing is not crucial, but the subsequent details of the two versions necessarily differ until the 1920s. I have followed S27's (Meghji) chronology, as he was a contemporary.

<sup>25</sup> Details on the commission agency system from S129 and S148.

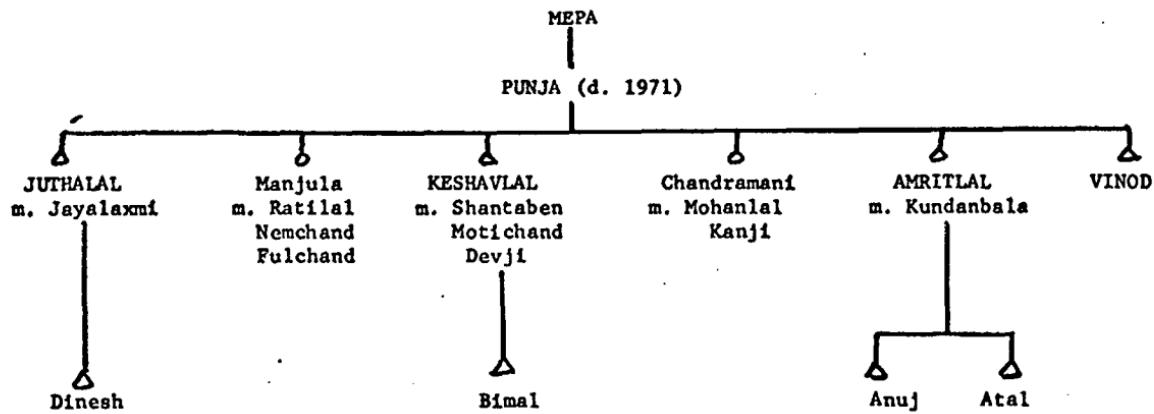


Figure 6.5

The commission agent thus differed from a broker in that the agent had actual responsibility for the goods and the timing of the purchase, whereas a broker only brought the two parties together over a price and was not involved in the actual transaction. Neither was the commission agent a re-wholesaler, although he may have engaged in wholesaling as well. Re-wholesaling involves bulk-buying and storage of goods, with a greater risk and chance of loss--and profit. The agent bought goods only on receiving an order from an up-country buyer and sent them immediately to the purchaser.

Punja left "service" in 1933 to become a broker, placing orders from up-country buyers with Mombasa's importers and wholesalers. His work as a commission agent for Devchand Khimchand provided good background and training for his new work, a knowledge of the Mombasa market, and contacts with potential clients. Although Punja's son cites the growth of the family as the reason for leaving Lakhamshi Nathoo,<sup>26</sup> the close of that firm's Kisumu branch may also have been a factor. Punja continued as a broker until 1948, when he retired from active participation in business.

In the meantime, Punja's eldest son, Juthalal, left school in 1937 and began to work for Meghji Khimji in Kisumu. Meghji was expanding his business, opening new shops, and providing employment for a number of relatives. With the young Juthalal unable to work for his father because of the nature of brokerage, it was not unreasonable for him to go to Kisumu for business experience and training.

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<sup>26</sup>S24.

After a few years,<sup>27</sup> Juthalal returned to Mombasa to establish his own firm, a wholesale business dealing in textiles and sundries. Meghji Khimji helped provide the initial capital and gave Juthalal a portion of its business, even if Juthalal's prices were slightly higher than elsewhere. As often as not, however, Meghji received a special discount because of the family tie.

Eventually, Juthalal's younger brothers and his father became partners of record.<sup>28</sup> The business ran into serious financial difficulties, borrowed heavily, and was often involved in litigation. It eventually closed, bankrupt, in 1952.<sup>29</sup> The firm's failure could have been the result of import distribution restrictions and controls imposed during and after World War II but more likely resulted from mis-management.

Shortly before this, Juthalal began an indenting and manufacturer's representative business, Mercantile Agencies, because the wholesale firm "was not making any profit and we had to change that line."<sup>30</sup> Indenting is much safer than wholesaling and requires little or no capital. Although

<sup>27</sup> S27 says 1939, S24 gives 1941. Juthalal married at about this time, a possible reason for the move to his own business.

<sup>28</sup> Msa CC 175/54 and 25/56.

<sup>29</sup> Ibid. and Msa CC 59/53; S24. There appears to have been no formal bankruptcy proceedings, but a composition scheme with creditors was worked out. The defense against many of the subsequent lawsuits was that the lender was not an authorized money-lender and thus had no legal right to recover his loan. One of the plaintiffs was related to Juthalal through his sister's husband and appears to have paid off an earlier loan from Barclays Bank. The litigation was usually settled out of court and S25 claims that all debts were repaid in full by 1960.

<sup>30</sup> S24.

one does import directly and extend credit to customers, orders are placed overseas only against corresponding ones from retailers. While there is no opportunity for windfall profits, the dangers of a downward shift in the market similarly decrease.

Juthalal remained the sole proprietor of the firm until its incorporation as a limited liability company, when ownership was divided equally among the three brothers and Punja.<sup>31</sup> The initial capital value of the firm was £5,000. During its life, there were no changes in ownership or directorship, and it incurred no indebtedness. In the few years before its termination in 1973, Mercantile Agencies Ltd. represented only C. Itoh and Co., a major Japanese trading company. Most of its customers were Oshwals in Mombasa; orders were taken by going around the bazaar from wholesaler to wholesaler.

In 1965 Juthalal went to India and speculated in the Bombay stock market. The Mombasa firm was continued by his two younger brothers.

In 1956, they established a garment factory in Dar es Salaam with Lakhamshi Karamshi Maria (see Chapter 5). This link between the two case studies provides further evidence of the extent of the economic networks of Indian businessmen in East Africa.

Punja died in 1971; his estate, valued at nearly Shs. 250,000, was left in its entirety to his wife. This included 5,000 shares of a European-run company as well as 20 shares of Mercantile Agencies. At the time of Punja's death, the actual share value of Mercantile Agencies had

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<sup>31</sup> MCI 6/584; S24; S25; RegCo 4431 (Mercantile Agencies, Ltd.); Msa P&A 65/59. The firm's directors were the three brothers until 1967, when Punja was also appointed.

risen from Shs. 1,000 per share to Shs. 2991/70 per share, a three fold increase to £15,000 since its incorporation.<sup>32</sup>

Following his father's death, the second brother, Keshavlal, settled in Hong Kong to establish an export business. Amritlal, the youngest brother, remained in Mombasa until 1974 and was, in late 1973, undecided whether to go to Bombay or Hong Kong.

#### IV. SONS OF NATHOO: HEMRAJ AND KHETSHI

Hemraj Nathoo and his brother Khetshi were involved with two of the largest Indian business and industrial groups in Kenya, Premchand Raichand and Chandaria. Because of the large number of firms and holdings of these families, this section will follow a somewhat different format from the other family biographies and will attempt to present only some of the facets of their varied activities.

Hemraj arrived in Kenya in the mid-1920s and soon joined his mother's brother, Premchand Vrajpal, in Thika.<sup>33</sup> By this time, Premchand Vrajpal operated a number of maize mills and was rapidly becoming one of the larger Indian produce buyers in Central Province and Kisumu. In 1929, Premchand Vrajpal joined with Raichand Brothers, of Nairobi<sup>34</sup> in a number of ventures, including Kenya Builders and Timber<sup>35</sup> and Kenya Aluminium

<sup>32</sup> Msa P&A 68/71.

<sup>33</sup> The family's first trading store was in Muragua, in 1911, in which Cosar Mepa had been employed. Later, other branches were established, and, in 1922, Premchand Vrajpal went to Thika.

<sup>34</sup> Also distant relatives of Premchand Vrajpal.

<sup>35</sup> With Cosar Mepa.

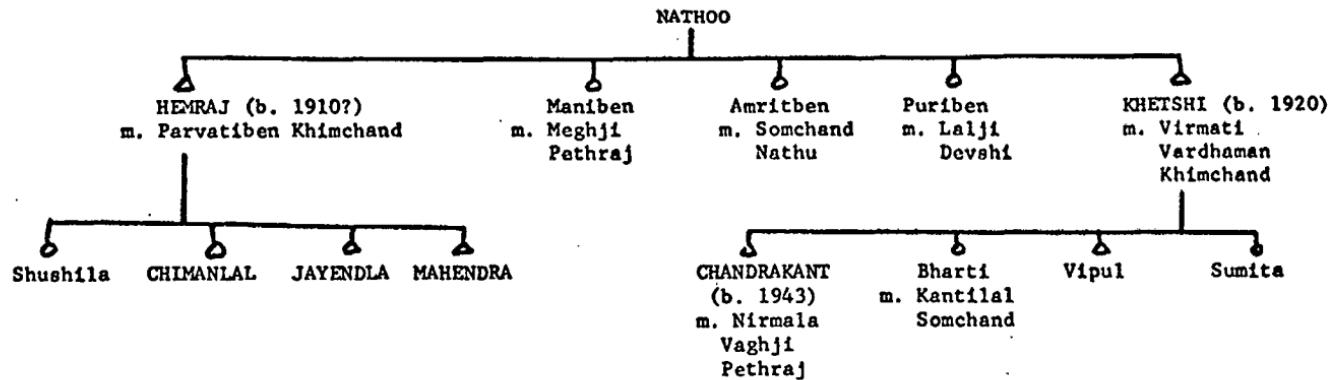


Figure 6.6

Works, a manufacturer of aluminum holloware (pots and pans) from imported circles and sheets and the first important Oshwal industry in Kenya.<sup>36</sup>

The following year, 1930, Hemraj's sister Maniben married one of the partners of Raichand Brothers, Meghji Pethraj Shah, thus further linking the three families.

At about this time, Premchand Vrajpal and Raichand Brothers also combined their produce activities to form Premchand Raichand and Company. Premchand Raichand soon rivalled the K.F.A. as the premier produce buyer in Kenya. With the introduction of marketing regulations in 1935, they were able to expand tremendously. Under the government's exclusive licensing policy, they erected a "palatial [cotton] ginnery" at Sagana,<sup>37</sup> the main center for produce bulking in the Mt. Kenya area (Embu and Meru to the east and Nyeri to the west). Besides produce, Premchand Raichand and Co. were also commission agents, exporters, importers (of petroleum products) and grocers, with branches in Mombasa, Nairobi, Thika, Kisumu, Ruiru, Muragwa, Fort Hall, Sagana, Karatina, Meru, and Nanyuki.

Wattle bark formed a rapidly increasing proportion of the firm's produce purchases. The wattle tree had been introduced to Kenya in the early twentieth century to provide fuel for the railway. The wood is

<sup>36</sup> An original shareholder and early director of Kenya Aluminium was Devji Kara, the brother of the first Oshwal in East Africa and former owner of Hirji Kara & Co.

<sup>37</sup> DC/EBU/1/2 AR 1935, p. 17. Kenya Cotton and Produce Co. The gin did not succeed as farmers preferred to grow the higher priced tobacco. Kenya Cotton, however, also had a maize mill at the site, which was quite profitable. S114. Hemraj Nathoo was also a director of Kenya Cotton. RegCo 626. On the effect of marketing regulations on Premchand Raichand, S22; PC/CP/4/3/1 AR 1936, p. 84.

The capital for the £30,000 plant<sup>43</sup> was obtained from internal sources and from other businesses.

There were many Oshwals who had made money but did not branch out into other concerns; some of those families were lenders to us. And we would return that money with interest. Later on some professionals became shareholders, but that was quite late.<sup>44</sup>

The marriage of D. P. Chandaria to Premchand Vrajpal's eldest daughter in 1936 was the occasion for the first major merger of two large Oshwal business groups, Premchand Raichand and Premchand Brothers (Chandaria).<sup>45</sup> Their activities remained separate, but the Chandarias became silent partners in Kenya Tanning, and the members of Premchand Raichand, including Hemraj Nathoo, later became stockholders in the Chandaria companies.

In 1937, Meghji Pethraj and his brothers separated from Premchand Raichand, taking control of Kenya Aluminium and relinquishing their interest in Kenya Tanning. By 1938, however, they rejoined the Premchand Raichand/Premchand Brothers group, which became the largest group of companies in the Oshwal community, each group owning stock in the other's companies. Their investments increased during the early years of World War II with the formation of a construction company to build army camps near Nyeri and Thika, Purefood Products, a food processor (Trufru and

<sup>43</sup> Mombasa Times, 2 August 1934. Enid da Silva, "Kenya's Little Birmingham," Kenya Today, 10 (1964) claims the investment in physical plant in 1937 was £400,000, which seems high.

<sup>44</sup> S114.

<sup>45</sup> Premchand Brothers, established in 1917, were importers, commission agents, and exporters, but their main activities were in Indian and European groceries. Until 1928, they were associated with Bhagwanji and Co. (Khimasia), who were maternal relatives. They rejoined in the mid-fifties. R. O. Preston, Oriental Nairobi (Nairobi, 1938); S110; S113.

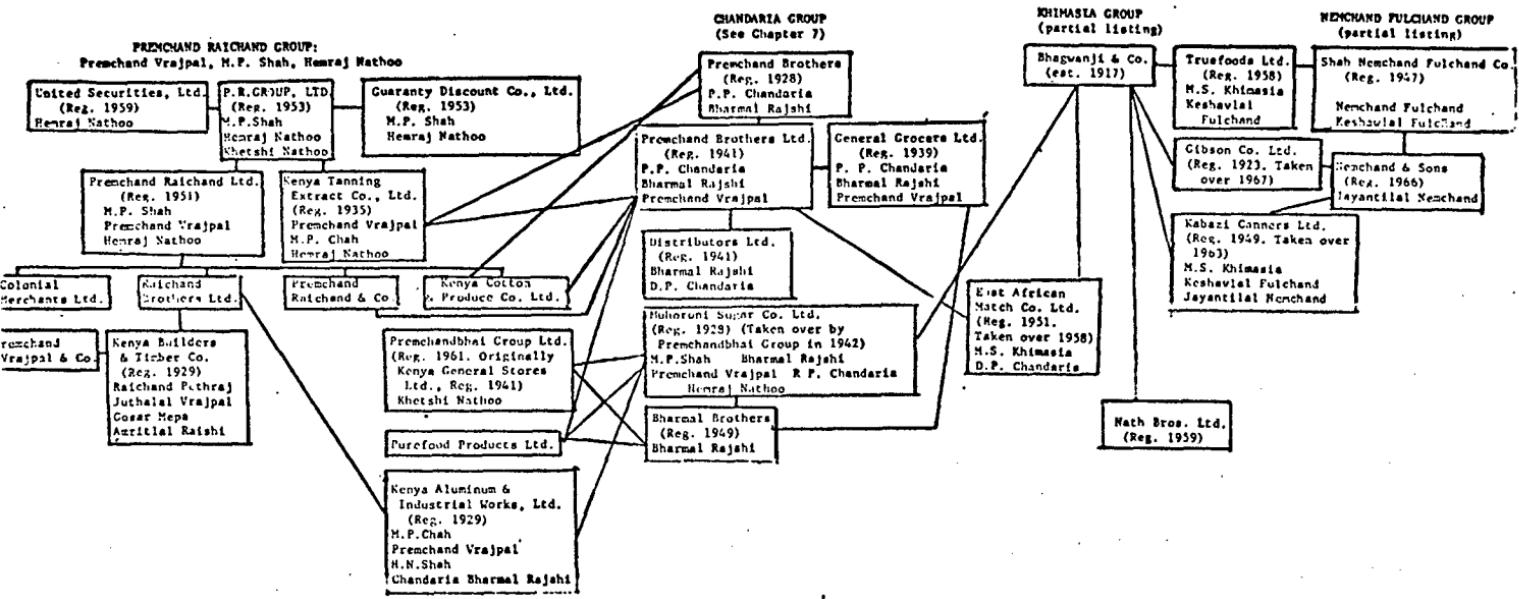


Figure 6.7

PREMCHAND RAICHAND AND AFFILIATED COMPANIES

Zesta brands), and the takeover of Muhoroni Sugar Co. (formerly European owned).<sup>46</sup>

Despite these new investments, both Premchand Chandaria and Premchand Vrajpal left for India in 1941. Together, they established a number of industries in Jamnagar and, separately, engaged in heavy speculation in the silver and commodity markets. Meghji Pethraj and Hemraj Nathoo remained in East Africa, concentrating on Kenya Tanning, which Meghji Pethraj had taken control of in 1943 in exchange for his Kenya Aluminium shares.<sup>47</sup>

In 1948-1949 there was a major split in the group. Both Premchand Vrajpal and Premchand Chandaria suffered heavy losses in their Indian speculations. To cover these, they sold most of their remaining Kenyan interests to Meghji Pethraj,<sup>48</sup> and the three groups separated. The reasons for the separation given by the different families vary and each provides an interesting perspective.

The speculation itself is cited by the M. P. Shah/Hemraj Nathoo section as the cause of the split. M. P. Shah and Hemraj Nathoo did not

<sup>46</sup> RegCo 268 (Muhoroni Sugar Co., Ltd.). H. N. Shah was a shareholder and director. Premchand Raichand sold their interest to Bharmal Rajshi, previously part of the Chandaria group, in 1948, at which time Bhagwanji & Co. and Hemraj Bharmal were also brought in. It is currently owned by the Mehta group. S113; S114. Purefood Products manufactures fruit drinks, peanut butter, etc., and was started to take advantage of the wartime situation. It was eventually taken over by Bhagwanji & Co. and Shah Nemchand Fulchand. DC/FH/2/5; RegCo 4243 (Truefoods).

<sup>47</sup> Hemraj remained a director and major shareholder of Kenya Aluminium until 1948.

<sup>48</sup> S110; S113; S114; MCI 6/462/49/1.

take part in the futures trading in India and therefore suffered no losses.<sup>49</sup>

The Premchand Vrajpal family feel the prime cause of the separation was the size and diversity of the owners of the commercial and industrial empire, with four main families holding substantial interest.<sup>50</sup> Perhaps the catalyst in the internal divisions occurred in 1947 when the engagement between a Chandaria daughter and a son in Premchand Vrajpal's family was broken.

It was very humiliating socially [and] almost led to a complete break. We broke off the business relationship also. To us at that time business was a secondary thing. The humiliation at the family, social, level was very great.<sup>51</sup>

With the separation, the Chandarias took over Kenya Aluminium at a decreed value of Shs. 3.2 million and retained their family firm, Premchand Brothers. Bharmal Rajshi, who had been affiliated with the Chandaria group, took Muhoroni Sugar and Purefoods. Premchand Raichand, Kenya Cotton, and Kenya Tanning were retained by M. P. Shah, Premchand Vrajpal, and Hemraj Nathoo. In addition, Hemraj Nathoo and Meghji Pethraj started ginneries at Sagana and Meru and bought 16,000 acres of sisal land in Tanganyika.<sup>52</sup> Meghji Pethraj, who had not been involved in the speculation in India, was in the strongest financial position and essentially had his pick of companies. The actual allocation was made by competitive bidding among the shareholders.

<sup>49</sup> S22; S110.

<sup>50</sup> S114. S22 also feels this diversity of views was a factor.

<sup>51</sup> S110. (My emphasis.)

<sup>52</sup> S22; S110; S114; [C. U. Shah?], Meghji Pethraj Shah, Jivan ane Siddhi (Bombay, 1975).

By this time, Hemraj Nathoo's younger brother Khetshi, who had come to Kenya in 1933 to complete his education and was briefly associated with Somchand Ladha during the war, joined Kenya Tanning as an alternate director in 1945. He became a full director in 1953 and was managing director from 1956 until the sale of the company in 1973. Their sister, Mrs. Maniben Meghji Pethraj, also was a director and shareholder from 1947 to 1953.

Hemraj and Khetshi became directors of P. R. Group, Ltd., a holding company formed in 1953 to manage and own Premchand Raichand, Kenya Tanning, and Guaranty Discount (a finance company managed by Hemraj). Premchand Vrajpal's family had a 50% interest in P. R. Group, and the sons of the family worked in its enterprises. By 1961, Premchand Vrajpal's sons and nephews once again combined with the Chandarias to begin manufacture of galvanized iron sheets and, with 10% equity from Hemraj Nathoo, started Steel Africa, Ltd. to manufacture corrugated iron sheets. Hemraj and his cousin, Amritlal Punjabhai Gudhka, were shareholders and, briefly, directors.<sup>53</sup>

The Chandarias also expanded their investments during the 1950s. By 1950, Premchand Brothers had branches in Mombasa, Kampala, and Dar es Salaam, and were "actively engaged in commerce and industry in India,

<sup>53</sup> S114. RegCo 11/53 (P. R. Group, Ltd.), 7/63 (Steel Africa, Ltd.), 5081 (Galsheet Sales, Ltd.), 2792 (Guaranty Discount Co., Ltd.). There was another marriage alliance between Chandaria and Premchand Vrajpal. Steel Africa is a very profitable concern, with net profits (after taxes and depreciation) between £200,000 and £300,000 per year during the late 1960s and about £400,000 per year during the early 1970s. (Its nominal capital increased from £500,000 in 1971 to £1.25 million by 1974.) The firm started a subsidiary in Tororo, Uganda, in 1965, a paper manufacturing plant in Dar es Salaam in 1968, and bought out Cosmic Crayons in 1973.

Pakistan [?], Somalia, Ethiopia, Congo, and Portuguese East Africa."<sup>54</sup> Kenya Aluminium, with the aid of government import and tax concessions, entered an era of large scale production after the second world war and extended the range of holloware manufacture from aluminum to brass, copper, nickel, steel, and other metals, and began to manufacture hurricane lanterns. The family's activities also included flour milling, match manufacture, stationery, plastics, and aerosols.<sup>55</sup>

With Meghji Pethraj's retirement from business in East Africa in 1953, Hemraj Nathoo and Khetshi Nathoo took over active management of his holdings.<sup>56</sup> Kenya Tanning remained extremely profitable, paying dividends as high as 26% in the 1960s and 1970s.<sup>57</sup> Hemraj and Khetshi extended their activities and holdings to include investment firms and a number of coffee and sisal farms as well as the wattle factory. By 1965, Hemraj and Khetshi were directors of more than a dozen companies, principally owned by them and the M. P. Shah Charitable Trust.<sup>58</sup>

The growth and development of Premchand Raichand shows the range and extent of Oshwal activities in East Africa after World War I. Their initial industrial ventures--Kenya Aluminium and Kenya Tanning--were

<sup>54</sup> MCI 6/461/21; MCI 6/462/49/1.

<sup>55</sup> See MCI 6/462; DC/MSA/1/6 AR 1952. The structure and management of the Chandaria group will be discussed in more detail in the next chapter.

<sup>56</sup> [C. U. Shah?], Meghji Pethraj Shah, estimates his 1953 holdings in Kenya at £2.5 million.

<sup>57</sup> RegCo 626 (Kenya Tanning).

<sup>58</sup> With Africanization, most of the firms were voluntarily wound up or sold. Kenya Tanning was turned over to the Lonhro group in 1973.

**HEMRAJ NATHOO AND KHETSHI NATHOO:****DIRECTORSHIPS AND BUSINESS INTERESTS, 1965****HEMRAJ NATHOO:**

P. R. Group Ltd.  
Kenya Tanning Extract Company Ltd.  
Premchand Raichand Ltd.  
Premchandbhai Group Ltd. (voluntary liquidation, 1963)  
Guaranty Discount Company Ltd.  
Fairdeal (Holding) Ltd.  
International Fibres Ltd.  
Steel Africa Ltd.  
United Securities Ltd.  
Moa Estates (Tanganyika) Ltd.  
Mafiga Sisal Estate  
Two River (1964)  
Selected Holdings Ltd.  
Investments and Properties Ltd.

**KHETSHI NATHOO:**

P. R. Group Ltd.  
Kenya Tanning Extract Company Ltd.  
Premchand Raichand Ltd.  
Guaranty Discount Company Ltd.  
United Securities Ltd.  
Moa Estates Ltd.  
Selected Holdings Ltd.  
Viva Ltd.

**Figure 6.8**

direct outgrowths of their importing and produce buying activities, the mainstays of the group through the 1930s. Other industries were started to take advantage of specific circumstances: Purefoods during World War II to process locally grown fruits and vegetables. But the main growth came after 1947 with the onset of boom conditions and a growing market for their products. The initial investments were parlayed into a sizeable industrial empire with links to many other large Oshwal concerns.

The structure of the companies was intentionally complex. Holding companies, trusts, and intentionally unprofitable enterprises all were used to hide and redistribute profits. Directorships and shares were shuffled as responsibilities changed, new partners brought in or bought out.

Also notable is the continual combination and recombination of the main families involved. Social and economic constraints and demands were important in both the mergers and the divisions.

But there is no denying that the scope and scale of these firms was larger than most. The opportunities of a developing country were often perceived well in advance of even the colonial administration, and these opportunities were seized and acted upon, with important benefits not only to the principals but to the country as a whole.<sup>59</sup>

The Gudhkas also participated in Oshwal community affairs and Indian politics. Meghji Khimji Gudhka helped to found the Kisumu Oshwal community

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<sup>59</sup> S22; S110; S111; S112; S114; S115. This "perception" may be hindsight. Nonetheless, it was often a struggle to get government support--even acquiescence--for many of their projects. See Chapters 4, 7, and 8.

and held at various times the offices of secretary, treasurer, vice president, and president. In Mombasa he served in a number of local positions including president and was active in the Education and Relief Board. He left community work during the factional disputes of 1963-<sup>60</sup> 1964.

Somchand Ladhabhai was active during the 1930s in the Oshwal Youth League.<sup>61</sup> In the 1950s and 1960s, he was involved in the Mombasa Jain Sangh, where he was vice-chairman and chairman from 1963 to 1967. In 1963, after a number of officers, including Meghji Khimji, resigned, Somchand became involved in Oshwal community organizations as well, serving as chairman in 1973-1974. The difference of opinion with Meghji did not lead, however, to a break in relations.

Juthalal Punja, Hemraj Nathoo, and Khetshi Nathoo were also involved in Indian politics and served in various capacities in Kenya Indian Associations, Chambers of Commerce, and government advisory committees as well as in Oshwal community organizations.

#### CONCLUSION

The history of the Gudhkas encompasses a wide range of activities, from peddler to industrialist. Despite the range of occupation, it is clear that family ties were important for all, first in establishing a stream of migration and finding initial employment, later in providing

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<sup>60</sup> See Chapter 3.

<sup>61</sup> His participation affected his economic activities. See p. 178.

customers and suppliers for new businesses. While there was some economic assistance among the cousins (Somchand Ladha and Ketshi Nathoo, Meghji Khimji and Juthalal Punjabhai), most business associations and partnerships remained among brothers. And where it extended beyond close relations, it often went far afield and included maternal kin as well (e.g. Mulchand Ranmal and Premchand Vrajpal).

The story of the Haria family exhibits some important differences from the Gudhkas. Their effective family group shows a greater generational depth and economic and social relations tend to be closer. Although different branches of the Haria family did not form partnerships, mutual aid and advice played an important role in their early establishment in Mombasa and helped determine the type of business started. The already strong family ties were solidified through marriages of different cousins into the same family (e.g. Nemchand Karamshi and Jivraj Bhoja married sisters).

The Harias have been less mobile than the Gudhkas--geographically, socially, economically, intellectually. Similarly, their range of activity is more restricted. Despite the limitations of a retail food shop, however, a number of firms substantially changed the scope and scale of operation. Lakhamshi Karamshi underwent the most profound change as it entered into manufacturing, while a shop such as Purshottam Kanji was able to identify and seize new opportunities as they arose. Yet a number of families remained small-scale, both early arrivals (Khimji Anand) and later ones (Nathoo Depar). The importance of geographical location within Mombasa in limiting economic scale cannot be over-emphasized.

An important aspect of the family firm is the entrance of children into the business. On the surface, at least, there appears to be less biving off of businesses among the Harias than the Gudhkas. In most cases, businesses established by sets of brothers remained together, and the generational transfer proceeded smoothly. In one instance where division seemed most likely, that of Rajshi Anand, it probably was averted by the early deaths of the founder and his son. The third generation was thus able to move into positions of authority without conflict.

For the Gudhkas, the problem of children entering the business was not an important factor. Lakhamshi Ladha's children entered his business but soon branched off and separated. Juthalal Punjabhai started his own firm, and Ketshi Nathoo's eldest son was brought into Kenya Tanning.

Probably an important reason for this difference lies in the timing of migration and the age of the participants. The second generation of Harias began to take over their family businesses as early as the late 1930s and 1940s. Yet they were able to remain together. In the case of Purshottam Kanji, children unable to enter the family shop (e.g. Laxmichand Popatlal) had enough education to obtain employment elsewhere. When the necessity for incorporating other children into the business arose, the shop was able to support them. The pressures for a division were not as great as they might have been.

On the other hand, the Gudhkas migrated to Kenya while still young men and in the middle period of Oshwal migration to Kenya in the late 1920s and 1930s. Thus their children were not in a position to move into the family business. By the time of their adulthood in the 1960s, the handwriting was on the wall and the Gudhkas were aware of the necessity of eventually closing their businesses.

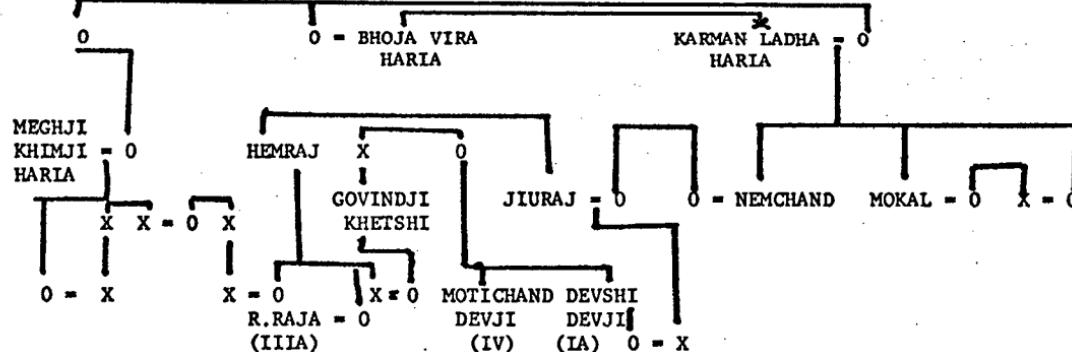
A more important factor, perhaps, was the hopes of the parents for their offspring and the type of education provided them. All of Somchand Ladhabhai's and Meghji Khimji's children are well educated, including their daughters. Most have at least a university degree and those employed, again including women, are professionals. While their training could have been useful in their fathers' businesses, they generally were not active in them and were not needed, with the temporary exception of Somchand's sons. Nevertheless, a choice was made not to acquire an education specifically geared to a future business career in Kenya. Indeed one motive for the hard work and savings of Somchand and Meghji Khimji was to educate their children.

Khetshi Nathoo and his associates in Premchand Raichand did, however, educate their children to play specific roles in the operation and management of their firms. They studied abroad in the United States and Great Britain (some as early as the 1940s) to become economists, food technologists, engineers, and professional managers. Their education enabled the firms to grow and expand in new ways while maintaining the basically familial nature of their enterprises. In a sense, education geared to the family's enterprises accomplished the same thing: it gave the children mobility. The difference lies in the nature of the education. Was it to be professionally or business oriented? The children of the Harias and of Khetshi Nathoo and Hemraj Nathoo received a business-oriented education. But the Harias' training was not as advanced because the needs of a small-scale business during the 1930s and 1940s did not require it. The economic environment for most Indians until World War II was commercially oriented; by the late 1950s, the emphasis had shifted to manufacturing. The problem of the relationship of business organization, education, and the family will be discussed in the next chapter.

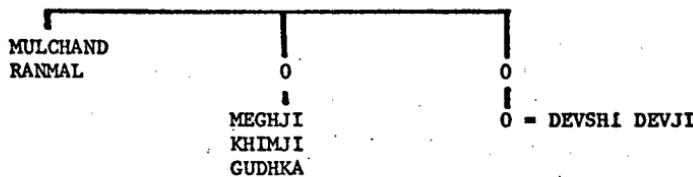
## APPENDIX TO CHAPTERS V AND VI

The two family groups discussed in Chapters V and VI are related and intertwined in a number of ways. Their social and business relationships were not, however, close. This can be accounted for partially by personality and by the absence of economic contact. Each family was involved in different types of businesses and had little opportunity or need for contact in the market. Moreover, their own ties were so strong that the need for a wider resource network was weak. It is possible, but by no means certain, that if their locations and type of trade were more closely related, the two families would have had more contact. The extent of the effective family network was very much defined by need.

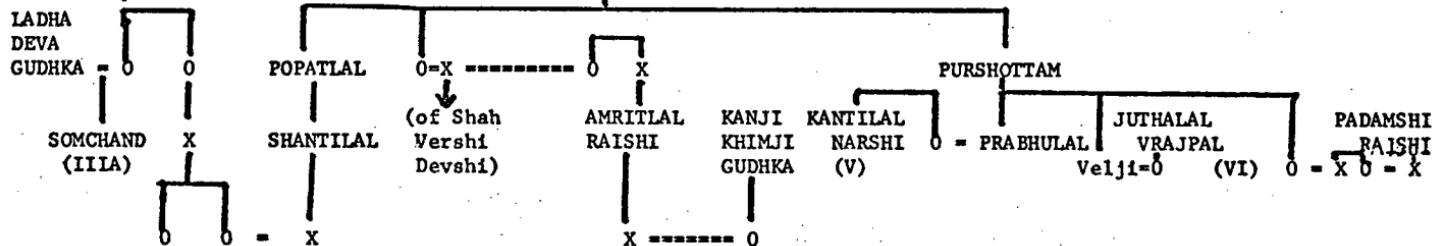
As can be seen from the following charts, the relationships became incredibly complex, as each group has a network of its own, with further inter-relationships that often link, once again, to any initial starting point. As marriages were usually arranged, the phenomenon is not surprising.



IA

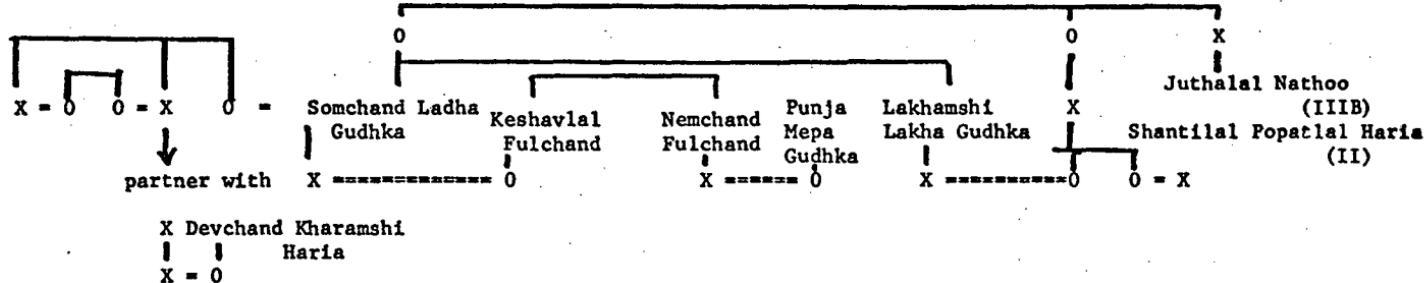


KANJI LADHA HARIA

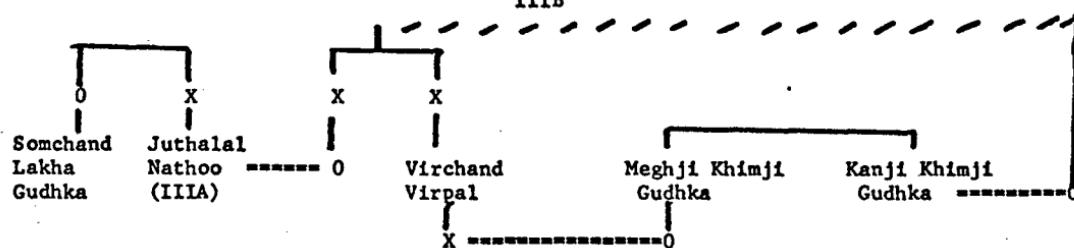


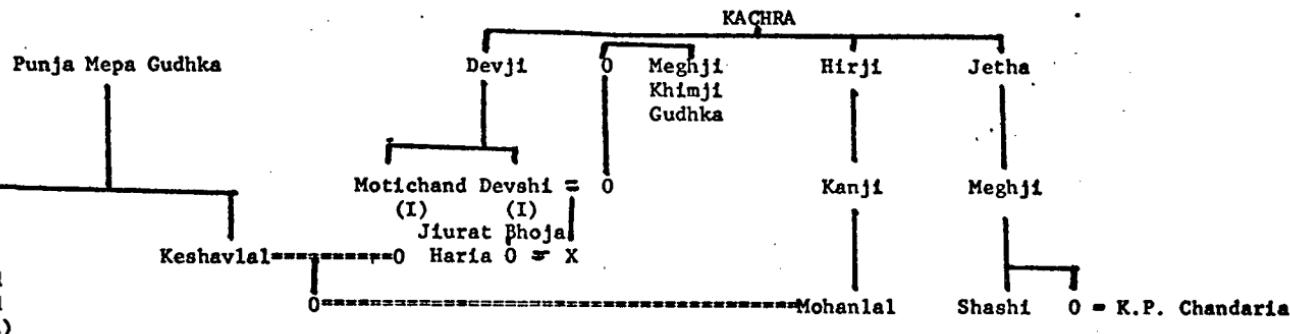
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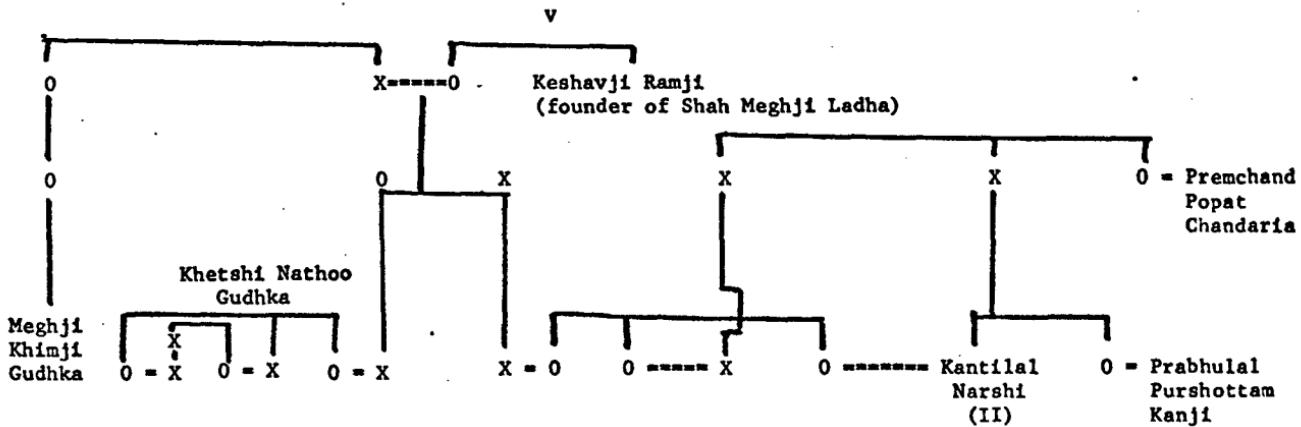
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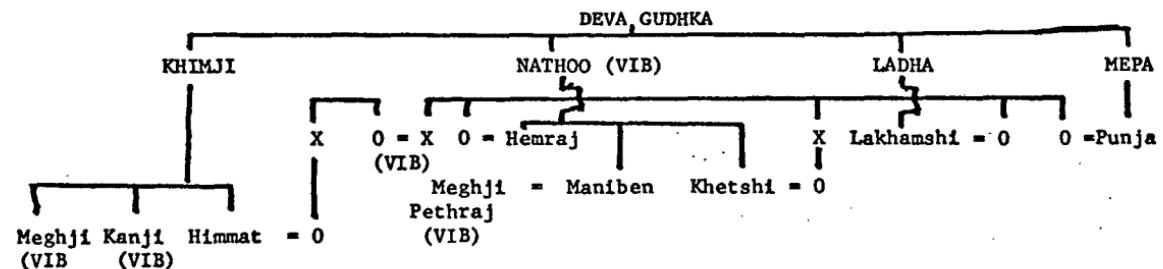
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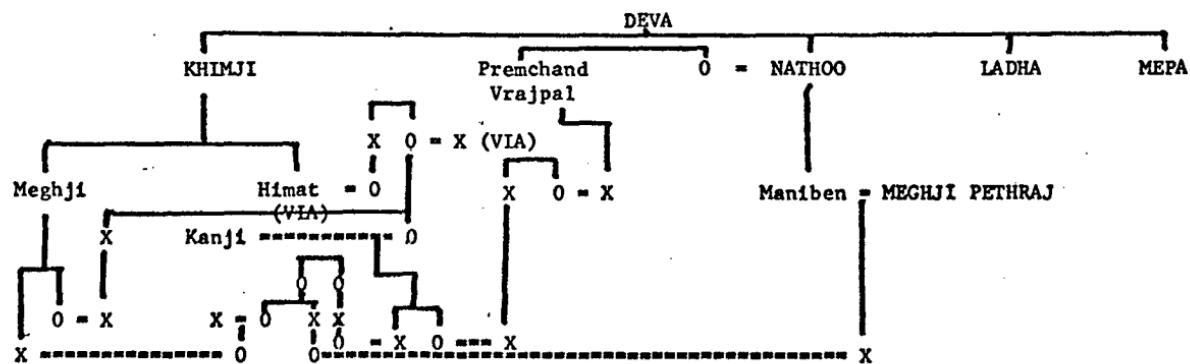




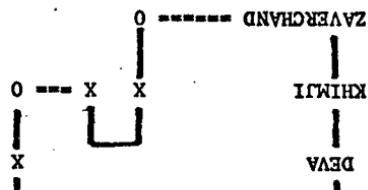
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NANGPAR GUDKA



## CHAPTER VII

### The Wider Network: Business and the Family

The case studies illuminate a number of characteristics of Indian firms in Kenya during the twentieth century--their internal organization, growth, and relationships to other businesses and to the general economy. This chapter will analyze a few of these in more detail.

Of prime importance to the successful establishment and functioning of Oshwal businesses in East Africa was the existence of a wide and closely knit network of caste and kin. Its operation in finding initial employment, obtaining financing and credit, establishing business contacts, and recruitment of new personnel has been glimpsed in the case histories.

The concept of social network as an analytical tool is a relatively recent development in sociological theory.<sup>1</sup> Although the term has been variously used in the literature--indeed, social networks themselves are used in a number of ways--scholars are in substantial agreement concerning its properties. If a network is an "interconnected chain or system of immaterial things" (O.E.D.), a social network is a specific set of linkages between individuals.

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<sup>1</sup> Network theory was first introduced by John Barnes, "Class and Committee in a Norwegian Island Parish," Human Relations, 7 (1954): 39-58 and Elizabeth Bott, Family and Social Network (London, 1957; 2d ed. New York, 1971) and taken up by Max Gluckman and later by J. Clyde Mitchell and his associates in southern Africa (e.g. Mitchell, ed., Social Networks in Urban Situations (Manchester, 1969); Philip Mayer, Townsmen or Tribesmen (Capetown, 1963); A. L. Epstein, "The Network and Urban Social Organization," Rhodes-Livingstone Journal, 29 (1961): 29-62.). For a survey of network theory, see Bott (2d ed.), Mitchell, and Norman Whitten and Alvin Wolfe, "Network Analysis," in Handbook of Social and Cultural Anthropology, edited by John Honigman (Chicago, 1973).

One must distinguish between the potential links of a network and its actual operation. A social network ramifies in all directions. People belong simultaneously to different, overlapping, networks. "The individual builds up a network in terms of his interests in whatever situation he finds himself and these interests, and the actions he takes in terms of them, define the effective links in a personal network."<sup>2</sup> Thus, for example, an Oshwal who worked for Bhagwanji & Co. (Khimasia) during his entire career in East Africa<sup>3</sup> obtained his initial post partially because of a distant family relationship which normally would not be considered part of the Khimasia's effective network but was so in the particular circumstances of his employment.

A network may be closely or loosely knit. (The chain may or may not lead back upon itself.) A number of authors<sup>4</sup> point out that small-scale societies are characterized by closely-knit networks; relationships are multifold. Oshwals in Kenya are an example of a small-scale, closed, rural, local group in an essentially urban situation. They are so closely knit that within the caste there is a common boundary; all know, or know of, each other.

Within a social network are clusters,<sup>5</sup> segments of networks with a high density. People in clusters are linked more closely with each other

<sup>2</sup> Mitchell, "The Concept of Social Networks," in Mitchell, ed., Social Networks, p. 40.

<sup>3</sup> S44, father-in-law of one of the Harias in the case study.

<sup>4</sup> Barnes, "Class"; M. N. Srinivas and A. Beteille, "Networks in Indian Social Structure," Man, 64 (1964): 165-168.

<sup>5</sup> Jeremy Boissevain, Friends of Friends: Networks, Manipulators and Coalitions (Oxford, 1974), p. 43.

than with the rest of the network. The Maria and Gudhka families would thus be clusters within the larger Oshwal caste network, Oshwals within the "Indian network," such as it is, in East Africa.

Kin are of special importance in any network. They are likely to know each other and relationships are relatively permanent.<sup>6</sup> The closeness (density, linkage, or connectedness) of kin networks increases if property rights remain within common enterprises or if relatives can help each other find jobs. Physical and social mobility and the opportunity to form relationships outside the network are also factors which affect a network's strength.<sup>7</sup>

Although kinship, in Kathiawadi terms, refers to patrikin, the intimate and operatively effective kin are derived from matrilineal and affinal kin as well, forming clusters of "linked families."<sup>8</sup> The Indian family is bound by close ties to a wider network of kinship and affinity; it is conscious of an extended kinship bond. In the migrant situation, the importance of maternal relatives may have increased. Indians could not afford to overlook any source of aid in an alien environment.

Marriage alliances also play an important part in group solidarity. The tendency to intermarry is common to all unified elites and is

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<sup>6</sup> Bott, Family (2d ed.), p. 295 and Max Gluckman, "Preface" to Bott, Family.

<sup>7</sup> Bott, Family, Chapter IV, passim.

<sup>8</sup> See S. C. Dube, "A Deccan Village," in India's Villages, edited by M. N. Srinivas (Calcutta, 1955); Andre Beteille, "Family and Social Change in India and Other South Asian Countries," The Economic Weekly (February, 1964): 237-244; G. Morris Carstairs, The Twice Born (Bloomington, 1967), pp. 74-75.

especially so among Indians due to caste restrictions.<sup>9</sup> Auspicious marriages are important for economic and social reasons. The increasing tendency of Oshwals to contract marriages with East African, rather than Indian, considerations reinforced an already closely knit network.

Business in the colonial economy was such that personal ties were of critical importance. The strongest Indian groups were composed of kin. Only slightly less effective than kinship bonds were those groups linked by friendship, confidence, and long experience in cooperation. In this respect, the most common bonds for Indians were caste and, secondarily, common national origin, often reinforced by religious ties, marriage, and social life. The social community was the blood community; both implied economic cooperation. Supple<sup>10</sup> hypothesizes that for most business and economic history, a stabilized, firm social network (a tightly knit family) has been an important means of business organization. Its ethnic character is of secondary consideration; uniformity of values and a sense of solidarity are the crucial characteristics.

Although personal and social ties were a major factor in the economic arena, Indians were not entirely parochial. The network was of greatest importance for the recent migrant and the beginning shopkeeper. With growth, the network often became less important. A number of Oshwals, for example, were singled out by others as never giving relatives a break. Commercial considerations came first and ties of family, caste, friendship,

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<sup>9</sup> For another example, see Barry Supple, "A Business Elite: German-Jewish Financiers in Nineteenth-Century New York," Business History Review, 31 (1957): 143-178.

<sup>10</sup> Ibid., p. 176; David Landes, Bankers and Pashas (Cambridge, Ma., 1958); and Abner Cohen, Custom and Politics in Urban Africa (Berkeley, 1969).

and habit often broke down in business dealings.<sup>11</sup> But all things being equal, caste and kin were most important and Indians retained a preference for and reliance on suppliers of the same community.

Kinship, including caste, thus becomes an economic resource. Oshwals used their caste network as a "resource group"<sup>12</sup> for the exchange of information, provision of credit, and accommodation and assistance of fledgling businessmen. The establishment of businesses along caste/kin lines enabled Oshwals to mobilize large resources, provided quick, unified decision making, and gave them access to a pool of trustworthy personnel. A young Oshwal newly arrived in Kenya had a place to stay, was able to obtain certification of his credit-worthiness, and, through informal meetings with other Oshwals, could pick up and transmit gossip. Their internal social cohesion enabled Oshwals to take advantage of commercial opportunities without external support.

The first order of aid came in initial employment and acculturation of new immigrants to Kenya. While the majority of new arrivals migrated because of specific family ties and already had arranged places to stay and work, many of the early immigrants had no such contacts. In these cases, the large established businesses such as Shah Meghji Ladha and Hirji Kara & Co. would either employ or arrange for employment of the new migrants until they were able to strike out on their own.<sup>13</sup>

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<sup>11</sup>For example, Khimji Anand (Haria) stopped buying from his former partner, Depar Anand, when it became apparent that he could obtain goods more cheaply elsewhere.

<sup>12</sup>For use of the term, K. N. Sharma, "Resource Networks and Resource Groups in the Social Structure," Eastern Anthropologist, 22 (1969): 13-27.

<sup>13</sup>See Chapter 2.

Although Oshwals felt a strong sense of responsibility for their relatives, preferential hiring had important economic consequences in providing a pool of trustworthy personnel.<sup>14</sup> In the early decades of the twentieth century, many of the early Muslim firms hired large numbers of Hindus, often as accountants and branch managers, who later broke away to begin their own businesses. The failure of Alidina Visram in the early 1920s is deeply imbedded in the Asian consciousness as a warning--rightly or wrongly--against dependence on non-caste employees.<sup>15</sup>

Preferential hiring also provided businesses with access to additional manpower for expansion. Despite misgivings about hiring non-caste members, many of the early large firms had to rely on outsiders. Employers and employees both used their social networks to place new people.<sup>16</sup> The chance of a possible job opening was never passed up; one always recommended a relative, or relative's relation, or friend, or a

<sup>14</sup> S83; S119, and others. Also see Donald Rothchild's (Racial Bargaining in Independent Kenya (London, 1973)) survey of Asian businessmen, pp. 342-345; Leighton Hazlehurst, Entrepreneurship and the Merchant Castes in a Punjabi City (Durham, 1966), p. 66; Hanna Papanek, "Pakistan's New Industrialists and Businessmen: Focus on the Memons," in Entrepreneurship and Modernization of Occupational Cultures in South Asia, edited by Milton Singer (Durham, 1973); Mattison Mines, "Tamil Muslim Merchants in India's Industrial Development," in Singer, ed., Entrepreneurship and Modernization, p. 47; Burton Benedict, "Family Firms and Economic Development," SWJA, 24 (1968): 1-19.

<sup>15</sup> B3; H5; Morris, "Immigrant Indian Communities"; Abdul Sheriff, review of H. S. Morris, Indians in Uganda and J. S. Mangat, History of Asians in East Africa in Tanzania Notes and Records, 72 (1973): 75-80; P. A. Memon, personal communication.

<sup>16</sup> Harold Gould, "The Adaptive Functions of Caste in Contemporary Indian Society," Asian Survey, 3 (1963): 427-483, considers extensive nepotic networks to be a characteristic of higher castes in India, giving them a competitive advantage in finding jobs. Gould sees castes as "cooptive instruments," feeding their members into employment on the basis of caste/kin ties.

friend's friend. This reinforced existing ties and increased the social capital of both the broker and patron.

Periods of "service" tended to be short for two reasons. First, most Oshwals were anxious to establish their own business; opportunities for advancement in another's family firm was limited. Second, employees would be allowed to stay only until a family member was available to join the business.

When an employee finally started a shop of his own, it was often located near a relative or at a place suggested by one. The presence and nature of consumer demand was known. Support could be given in the face of competition from other merchants, and the established relative could vouch for the reliability of the new shop. Assistance could also be given in purchasing goods. As Mattison Mines found in his study of Tamil Muslim merchants, "relatives in general cooperate closely with each other even if they are operating competing shops."<sup>17</sup> In the case studies this is most apparent among the Harias, who owned grocery stores in Mombasa.

Caste ties also provided a wide range of potential suppliers and customers for the establishment of a new firm, as was clearly the case with Somchand Ladha Shah (Gudhka). With a network of established contacts and references, Oshwals just starting in business were able to obtain credit for goods to stock their shops, giving an important boost to a fledgling businessman with little or no capital. When Oshwals had to travel as part of their business, they stayed with other Oshwals, if any, or Hindus. Meghji Khimji Gudhka, for example, often played host in

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<sup>17</sup> Mines, "Tamil Muslim Merchants," p. 49. Also see Supple, "A Business Elite," on German Jews in nineteenth century America for a similar pattern.

Kisumu. If none was available, however, Muslim Indians also extended their hospitality.

In an undeveloped economy, the uncertainty of information about market conditions is a major obstacle to investment, and the relatively high cost of obtaining intelligence is an important barrier to entry for new businesses. The socio-economic network provides a medium for the constant exchange of business information, albeit as a non-market transaction, and facilitates efficient communication. Here is an important key to the utility of the trade diaspora.<sup>18</sup> Communications are made easier and possible through common language and values, kinship ties, and other sources of social solidarity.

Agents and branches expedited the flow of information in the larger firms. Regular reports of the branch's cash and credit position and of local market conditions were sent to the main office.<sup>19</sup> Firms which were involved in produce buying sent instructions to their rural agents detailing required purchases and setting prices.

<sup>18</sup> The relevant question here is "Why Indians?"; Africans also had networks. Some Indians in Kenya were part of the wider Indian Ocean system of credit and information. Although this specific system was not as relevant to Oshwals as to earlier Indian merchants, they were part of a wider commercial system than Africans. On information flows, A. O. Hirschman, The Strategy of Economic Development (New Haven, 1958); Robert Aubey, et al., "Insiders and Outsiders: Investment Behavior and Elite Social Structure in Latin America: An Interdisciplinary Analysis," University of Wisconsin, Social Science Research Center, #7107 (1971); Philip Curtin, "Pre-colonial Trading Networks and Traders: The Diakhanke," in The Development of Indigenous Trade and Markets in West Africa, edited by Claude Meillassoux (Oxford, 1971); Cohen, Custom and Politics; Robert Lopez, The Commercial Revolution of the Middle Ages, 950-1350 (Englewood Cliffs, 1971).

<sup>19</sup> KNA, AG 1/86/34A (Karamshi Panachand & Co., Nairobi to Mombasa, 20 November 1940) and AG 1/86/34B (Shamalji Raghaw & Co., Mombasa to Nairobi, 19 November 1940), detail orders, costs, prices, and other activities, and request news and information.

Less formal channels were also available. Caste centers such as the Mahajanwadi were important meeting places for the exchange of local gossip. Intelligence obtained here and in the bazaar was crucial for the small businessman to maintain contact with events in the larger economic universe.<sup>20</sup> The people one did business with were the same people one visited in their homes, shops, or clubs every evening. The main social ties were those of caste and kin; the primary linkages in this sphere were extended to economic activities.

The flow of information operated under a number of constraints. The more widely disseminated intelligence is, the less valuable it becomes. The potential advantages of expanding and reinforcing network ties (and thus furthering intelligence gathering) had to be balanced against keeping the network small, both to ensure its maintenance and to keep information a scarce resource.

Credit, a crucial resource in a capital-scarce economy, provides the most important economic ramifications of the Oshwal caste network. The importance of credit to the entrepreneur has been stressed by Schumpeter and others.<sup>21</sup> Its availability, especially in East Africa where all stages of commerce were dependent upon it, was of acute significance to the establishment and continued operation of a business enterprise. Indian access to capital, through the credit system and reinvestment of profits, is critical to understanding their success.

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<sup>20</sup> There were less "hard" sources of information. Rumor often played an important role in economic decision making. See Mombasa Times, 18 January 1932.

<sup>21</sup> Joseph Schumpeter, The Theory of Economic Development (Cambridge, Ma., 1934); Lopez, Commercial Revolution; H. Pirenne, Medieval Cities (Garden City, 1925).

Imperfection and fragmentation of the capital market is a central feature of underdevelopment and is reflected in the restrictions placed upon access to formal banking institutions; capital shortage is another important barrier to entry.<sup>22</sup> Capital shortage, however, is not necessarily a major constraint on economic growth. An important effect of colonial rule on competition was the reduction of the amount of capital required to engage in trade. Indian immigrants to Kenya in the twentieth century were able to establish smaller businesses than their nineteenth century counterparts because of decreasing transportation costs and risks involved in trade, and increasing physical security and availability of credit.

Social and cultural variables were important in the establishment of trading relationships. The organization of credit coincided with the social network and resource group; these communal credit networks enabled commercial operations to function smoothly. "The web of kinship amongst Asian traders forms an extremely cheap and efficient method of channelling credit."<sup>23</sup>

Credit and loan facilities had a strong personal bias. The borrower had to establish his reliability through direct personal contact. An

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<sup>22</sup> Ronald McKinnon, Money and Capital in Economic Development (Washington, 1973); Marvin Miracle, "Capitalism, Capital Markets, and Competition in West African Trade," in Meillassoux, ed., Indigenous Trade; Lloyd Reynolds, The Three Worlds of Economics (New Haven, 1971), pp. 103-105. Peter Marris and Anthony Somerset, African Businessmen (London, 1971) and other studies of Africanization in Kenya indicate that small African businessmen believe capital to be the crucial barrier.

<sup>23</sup> Anne Martin, The Marketing of Minor Crops in Uganda (London, 1963), p. 16.

Oshwal wanting to start a business could always obtain credit from other Oshwals; the necessary contacts already existed. Merchants from other castes also received credit from Oshwals and vice versa, but these facilities were not extended quite as freely. Personal contact and recommendations were important, as were the size and capacity of the business and the personal habits of the borrower (whether he ate meat if a Hindu, drank alcohol, was frugal). One extended credit because business could not be conducted without it. In an expanding economy, the question of potential competition did not arise.<sup>24</sup>

In addition to goods purchased on credit, money needed to establish and expand business was also available from relatives and other Oshwals. The amount of liquid cash required to open a shop was small and could be obtained by loans, usually interest free.<sup>25</sup> The period of "service" and apprenticeship with other businesses also enabled a young Indian to obtain enough seed capital to supplement credit facilities and start a shop.

Once goods were received on credit, they could be used to obtain cash to purchase more goods by means of "gold-coasting." Merchants would buy on ninety day credit and immediately resell the goods. With the cash, one could then engage in other operations, including produce buying. The

<sup>24</sup> S9; S13; S20; S21; S37; S145; Mines, "Tamil Muslim Merchants," p. 46.

<sup>25</sup> S145, for example, borrowed Shs. 10,000, a relatively large sum, from relatives at no interest to open his business. Some money, of course, was lent at interest, which was usually determined by the bank rate (9% throughout most of the colonial period). For example, the founders of Kenya Tanning had to borrow money from other Oshwals to expand into industry. Later, they in turn became large moneylenders to other businesses.

debt was repaid and in the meantime the capital had been profitably used.<sup>26</sup>

The possession of capital gives a business great advantage. It allows large credit financing, provides an ability to take advantage of seasonal market fluctuations and the opportunity to exploit geographical price differentials. Through the judicious use of credit, a merchant willing to take risks was often able to transform rapidly a small initial investment into a sizeable capital.

Businesses expanded through purchasing power. The successful businessman always kept his capital working. As one large entrepreneur says, "If I have capital, it will not be idle for one day."<sup>27</sup> The reinvestment of profits was crucial for the growth and expansion of Oshwal business: riches beget riches.

Developing economies, where most firms are small scale, remain heavily dependent on self-financing.<sup>28</sup> Oshwals continually ploughed

<sup>26</sup> B9; P. T. Bauer and B. S. Yamey, The Economics of Underdeveloped Countries (Chicago, 1957), p. 115n.

<sup>27</sup> \$109; also \$113; \$139; \$145; \$150. See Sydney Mintz, "The Employment of Capital by Market Women in Haiti," in Capital, Saving and Credit in Peasant Societies, edited by Raymond Firth and B. S. Yamey (Chicago, 1964), for a similar situation among Haitian market women.

<sup>28</sup> Raymond Goldsmith, Financial Structure and Development (New Haven, 1969), Chapters 1 and 9. The firms in Nigeria studied by E. Wayne Nafziger, "The Effect of the Nigerian Extended Family on Entrepreneurial Activity," Economic Development and Cultural Change, 18 (1969/70): 25-33, often raised 50% of their additional capital through profits. Thomas Timberg, "Industrial Entrepreneurship Among the Trading Communities of India," Harvard University Economic Development Report No. 136 (1969), p. 36, for Marwaris in India; Wilbert Moore, The Impact of Industry (Englewood Cliffs, 1965), p. 26; P. N. Snowden, "Company Financing in Kenya's Manufacturing Sector," Development Trends in Kenya (Edinburgh, 1972) claims over 65% internal financing; KNA DC/CN 1/1/1 NZA AR 1945. See also the case study data, chapters 5 and 6.

profits, both normal and supranormal (from windfalls or speculation) back into the business to renew and expand stock. An important reason for this phenomenon was the lack of scope for Indian investment outside commerce and urban real estate. If income was not spent on current consumption, it could only be reinvested in the business. The high degree of reinvestment further skewed income distribution toward the relatively rich in urban areas who already controlled substantial economic resources.

That most Oshwal firms were joint family partnerships further encouraged reinvestment. The family provided a nucleus for capital. The pooling of resources within the family provided security as well as capital for expansion. In a typical Oshwal family enterprise, "no one draws unnecessarily. All profits are reinvested."<sup>29</sup>

Although much has been made of the so-called "trader's mentality" deterring investment in industry because of a supposedly "irrational" desire for high liquidity, Oshwal commercial activities were an important source of capital for the shift into industry.<sup>30</sup> Many Indians in Kenya found themselves in the 1950s unable to expand commercially and with excess capital. As opportunities, profits, and encouragement of industrial ventures increased, more Indians invested in the industrial sector.

Political uncertainty and difficulty in obtaining supplies for commercial activities in the 1950s and 1960s also encouraged industrial

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<sup>29</sup> S96.

<sup>30</sup> I. D. Chandaria, "The Development of Entrepreneurship in Kenya" (B.A. thesis, Harvard University, 1963), pp. 36-37. Both Alec Alexander and Marvin Miracle (in Markets and Marketing in Developing Economies, edited by Reed Moyer and Stanley Hollander [Homewood, 1968]) indicate that trading profits are needed or useful to finance industrial expansion in developing countries.

investment. Factories were established to produce the needed goods. For example, a hosiery shortage in the early 1960s was the impetus behind East African Hosiery, a Gudhka-owned firm. Similarly, Coronation Mills was established in the mid-1950s because of restrictions on the supply of rice and maize; the government marketing boards were more willing to supply millers than wholesalers.<sup>31</sup> On the other hand, many Oshwal industrial enterprises developed their own marketing network for their products, often using previously established commercial firms.<sup>32</sup>

Indians in Kenya, although they came without capital, were able to create it on a significant scale in the aggregate. Thrifty Indians could expand in the beginning through credit facilities and self-financing. Because of the fragmentation of capital markets and indivisibilities of capital, however, continued growth required not marginal increments of capital but discrete investments. It was no longer possible for one man alone to make his fortune. Access to large, more formal sources of capital became necessary to finance further expansion. Those who had developed sufficient resources by the 1950s were able to innovate and expand. Others, including Africans, were caught in a low-level equilibrium.

#### THE FAMILY AND BUSINESS

To the Indian, "family" means "joint family," irrespective of his

<sup>31</sup>S45; S87. See Howard Erdman, Political Attitudes of Indian Industry (London, 1971) for a similar situation in Baroda. J5, an Indian industrialist, emphasizes the importance of self-sufficiency.

<sup>32</sup>Chandaria, "Development of Entrepreneurship," pp. 35-36. The Chandarias used a European merchant firm, Gailey and Roberts, until the mid-fifties, when they changed to their own people because of lack of sales. The House of Manji, an Ismaili-owned baked goods manufacturer, approached an Oshwal business (Khimasia) to establish a sales organization for them. RegCo 3072 (House of Manji Sales, Ltd.); S113.

actual situation. The traditional Hindu family is considered joint in food, worship, and property. For most of north India including greater Gujarat, the family is patrilineal, patriarchal, and patrilocal. It consists of a core of patrilineally related males, their wives, and any unmarried sisters, although the household may also include other kin. The several nuclear families together form a single unit of consumers and often a single producing unit. Property is held in common. Every male child is entitled to a share of the common property; widows and unmarried daughters are not heirs but are entitled to maintenance for life or, in the case of daughters, until marriage.

The many recent studies of the family in India<sup>33</sup> tend to counter the thesis<sup>34</sup> of the breakdown and transformation of the extended into nuclear family either as a precondition or result of the process of modernization, urbanization, and industrialization. It is now argued that nuclear families are a normal and expected stage in the development cycle of Indian extended family groups. Indian joint families undergo rhythmic changes in a continual process of formation and fission.

In this view of the family, "jointness" is not determined so much by the size, co-residence, or commensality of a family but by the relationships among its members and with others. Property, income, rights, and obligations become the key factors. While the physical existence of a joint

<sup>33</sup> See, for example, Talcott Parsons, The Social System (Glencoe, 1951), pp. 182-191 and Raymond Firth, "Family and Kinship in Industrial Society," Sociological Review Monograph No. 8 (1964), p. 83.

<sup>34</sup> The literature on the Indian joint family is immense. I have used, among others, works by A. M. Shah, Karve, Kolenda, Srinivas, Dube, Mandelbaum, Gould, Singer, Adrian Mayer, and I. P. Desai.

household may be rare, its component parts maintain their functional relationship; the ideal of the joint family is very much alive.

The principal causes of separation of a joint family are death, marriage, migration, quarrels, and space. The last was especially important in Kenya where physical limitations prevented joint residence in urban areas. Tensions in joint households exist between married brothers, between their wives, and the wife and her in-laws. Women are often cited<sup>35</sup> as the primary reason for breakup of the joint family. Commensal or residential jointness is often dispensed with to preserve family harmony.

The joint family can provide a viable base for business.<sup>36</sup> Partnership within the joint family was a common entrepreneurial pattern among Indians in East Africa. An analysis of Oshwal businesses, based on Kenya Registrar of Companies files and interviews, shows that the vast majority were owned by close relatives, including father-sons, brothers, and cousins. This includes even the very large industrial groups which have adopted a number of modern management techniques and brought non-Oshwals into the business. While division of family-owned businesses occurred quite often among Oshwals in Kenya, as was the case among Ladhais

<sup>35</sup> I. P. Desai, Aspects of Family in Mahuva (New York, 1964), p. 178; Raymond Owens, "Industrialization and the Indian Joint Family," Ethnology, 10 (1971): 125-128; P. Kolenda, "Regional Differences in Indian Family Structures," in Regions and Regionalism in South Asian Studies, edited by Robert Crane (Durham, 1967), p. 173. Where women have a high degree of bargaining power, there tends to be an early separation. Also Ll.

<sup>36</sup> See, for example, Owens, "Industrialization"; Milton Singer and Bernard Cohn, editors, Structure and Change in Indian Society (Chicago, 1968); Allan R. Cohen, "Tradition, Values, and Inter-role Conflict in Indian Family Businesses" (D.B.A. thesis, Harvard University, 1967); Benedict, "Family Firms."

Gudhka's children in 1938 and again in 1948, most Oshwal businesses were owned by close relatives even if they no longer lived with each other.

Joint property was maintained long after joint residence.<sup>37</sup> There are, of course, cases of mixed partnerships between non-relatives and, in a few instances, with non-Oshwals. The performance of certain functions by one group for another for mutual benefit was a more common pattern.

H. S. Morris, in a study of Indian-owned firms in Kampala in 1954, concludes that "simple families" owned most firms and that the patrilineal joint family was not of overriding significance.<sup>38</sup> The difference in conclusions, I would suggest, stems primarily from Morris' definition of "jointness."<sup>39</sup> Another factor could be the low incidence of Oshwals in Kampala, where Ismailis, Lohanas, and Patidar, with different social patterns, were more important.

In any case, for almost all Asian groups in East Africa, the domestic unit (the "family") is also a unit of the economic system. There is a high degree of congruence between family organization and business organization. The family is the basis of enterprise; firms are regarded

<sup>37</sup> Fox's data on banyas in Uttar Pradesh (India) indicates that partnership outside the joint family was usually a result of dissolution of the joint family without a division of business interests. From Zamindar to Ballot Box (Ithaca, 1967), p. 178.

<sup>38</sup> H. S. Morris, "The Indian Family in Uganda," American Anthropologist, 61 (1959): 779-789. Contrast this, however, with Rothchild's survey of Indians in Kenya (Racial Bargaining, p. 342, Table 11.1), where 45% of the firms sampled were owned by relatives, and 43% by one owner.

<sup>39</sup> Morris restricts his definition to agnatic relations (father-son-grandson, with wives and daughters) and emphasizes residential jointness. He prefers kinship, rather than joint family, as the relevant analytical concept. Morris, "Indian Family," p. 787.

as family trusts, to be preserved where possible.

Family obligations can be an important source of strength in business; the family firm possesses many of the same advantages as the social network. It provides trustworthy manpower for expansion, training for its members, and capital. The family also provides an authority structure which is often useful in the firm's management. It is also tenacious. Households can change size and suffer losses, but they rarely go out of business. If a shop failed, it was closed and a new one started elsewhere. Moreover, the family firm is highly competitive; as labor is a fixed and not a variable cost, its marginal cost is zero.

One aspect of the growth and development of the family firm in East Africa concerns the relationship between its size and the number of people it has to support. The firm of Meghji Khimji Gudhka, for example, opened supplemental shops to support the arrival of new relatives from India, only to close them when the need passed. And Meghji moved to Mombasa when there were too many brothers in the single Kisumu shop. While the necessity of finding employment for his relatives was the impetus for Meghji's expansion, an increase in manpower often facilitated business growth. With additional personnel, more work could be accomplished; the shop could diversify its interests.<sup>40</sup>

For many firms, especially before World War II, horizontal expansion--

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<sup>40</sup>This was true at all times. (See Shah Purshottam Kanji, Chapter 5, and S45 for the 1920s.) The larger firms, such as those owned by S113 and S96, took advantage of the entry of a number of sons into the business to diversify their activities. This also had a social basis, in that diversification helped to prevent conflict. Also see Cohen, "Tradition, Values, and Conflict," and Owens, "Industrialization," p. 227.

opening another shop--was the only way to expand.<sup>41</sup> Many started a second shop to increase sales, as the amount of business a single store could conduct was limited.<sup>42</sup> If a firm entered a different type of business, changing from foodstuffs to textiles, for example, or expanded from retail to wholesale, it usually changed its location.<sup>43</sup>

Salaried managers, some of whom also had a share of ownership, ran the branches of large firms. These branches were autonomous concerns with separate accounts. Although they had a significant degree of freedom, they were in constant contact with the center and controlled by the parent firm. The central firm provided goods on credit--at normal prices and profits--and net profits of the branch reverted to the main office for division among the partners.<sup>44</sup>

The opening of branches, however, was only one alternative to the problem of accommodation of relatives and business expansion. A more common pattern was the separation and break-up of the firm into two or more enterprises. Personal factors were often crucial in this decision. Differences in opinion, sibling rivalry, and friction could all lead to

<sup>41</sup> Morris, "Immigrant Indian Communities," p. 456 and Walter Elkan, "Trade in Ankole," EAISR, 1958 (for Uganda in the 1950s), Hatim Amiji, "Some Notes on Religious Dissent in Nineteenth Century East Africa," African Historical Studies, 4 (1971): 607; Harvey Soff, "Indian Influence on Kenya's Nyanza Province," Journal of Indian History, 46 (1968): 371; David Pocock, "Generations in East Africa," Economic Weekly, 12 (1960): 162.

<sup>42</sup> See below, pp. 230-231.

<sup>43</sup> S27.

<sup>44</sup> S13, S20, S21, S44, S74, S113, S136. For similar structure elsewhere, see Papaneck, "Pakistan's New Industrialists," on Memons, and Thomas Timberg, "A Study of a 'Great' Marwari Firm," Indian Economic and Social History Review, 8 (1971): 264-283.

fission of a firm. Firms often divided to preserve family harmony.

Generational conflict also could cause a split. The devolution of responsibility from the father to his sons is a critical point in the development of a family firm.<sup>45</sup> Influence and responsibility had to be delegated without disturbing the family structure. These problems became especially acute when more than one nuclear family was involved. Partners often came together as young men. They frequently found it difficult to accept suggestions and innovations from their children. Similarly, the new generation might not work well with each other.<sup>46</sup>

When the family concerns grow larger, sometimes it is difficult to maintain the same sort of atmosphere among all the partners.<sup>47</sup>

With the growth of a firm, and the consequent expansion of staff, lack of mutual trust became a force working for dissolution. Business was based on personal activity. An expanding firm often had to employ and supervise outsiders. This was considered acceptable in a large firm whose employees did not have access to the cash drawer, as they might in a smaller shop. Presumably, a family could trust each other.<sup>48</sup>

<sup>45</sup> Benedict, "Family Firms"; Cohen, "Tradition, Values, and Conflict"; Morris, Indians in Uganda, p. 201, note 10. For the problem in joint families, see A. M. Shah, The Household Dimension of the Family in India (Berkeley, 1974).

<sup>46</sup> S17; S116; S124; S139; S147; H1. Edward Ropes provides an early account of a similar problem among the associates of Taria Topan. The Zanzibar Letters of Edward D. Ropes, Jr., 1882-1892, edited by Norman Bennett (Boston, 1973), p. 68 (13 February 1887).

<sup>47</sup> S109.

<sup>48</sup> S109; J4; H1; H5; Benedict, "Family Firms"; Milton Singer, When A Great Tradition Modernizes (New York, 1972), p. 297. This provides a key to the Indians' reluctance to take in African partners as part of an Africanization program.

The desire for one's own shop as a factor in division cannot be discounted.<sup>49</sup> The firm of Shah Meghji Ladha, with more than sixteen partners, divided a number of times during the 1920s and 1930s as different groups hived off. Most male Oshwals always looked toward the time when they could establish their own independent business.

Not all divisions and splits were complete, especially in larger firms with diverse interests. For example, the division of Shah Nemchand Fulchand (itself an offshoot of Meghji Ladha) in the 1960s left the ownership of two affiliated industrial enterprises unchanged.<sup>50</sup>

While many splits were amicably completed, not all divisions were harmonious. At times friction was so great that a family divided without regard to the economic consequences. One businessman<sup>51</sup> split from his father and elder brother, left a prosperous business and a position of political and economic influence, and established himself in Nairobi, where he was unable to succeed. The quarrel was so bitter that long after the deaths of the principals the two branches do not speak to each other.<sup>52</sup>

While personal considerations entered into a decision to dissolve or divide a business, economic factors were also crucial. A small retail or wholesale firm often could not support two or more brothers and their families. Why, then, did it split rather than expand? Other than the potential for conflict, expansion may have been economically impossible.

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<sup>49</sup> S133.

<sup>50</sup> S124.

<sup>51</sup> Related through marriage to both the Maria and Gudhka case study families.

<sup>52</sup> The relationship was discovered inadvertently.

Finding real estate for expansion of the business premises was difficult; larger shops were not always available. More importantly, the existing economic situation often limited the amount of business a certain type of firm could do. The volume of trade of a small shop was such that it could only support one or two men. Retailers could not expand the size of their business significantly without changing the type of trade. The creation of new shops expanded the total market area more than an expansion of existing businesses. Availability of capital and credit also limited firm size.<sup>53</sup>

Expansion beyond a certain size tended to bring disadvantages in the form of duplication of facilities and higher administrative costs. It cost more to run a large shop than a small one. Expansion required a significant change in a firm's nature and activities, a step which the participants were perhaps unwilling or unable to undertake in the existing environment. The market economy defined the structure of an enterprise, but its social organization remained conservative. Oshwals preferred a small-scale, tightly knit organization under family control.

Not all firms, however, were bound by these constraints. The difficulty of incorporating children into the family firm could be avoided. A small shop, unable to expand because of economic constraints and unwilling to divide, often could not absorb all the sons. These "excess" children could obtain employment with the government or a large firm.<sup>54</sup>

<sup>53</sup> S13; S133; H1; Barbara Ward, "Cash or Credit Crops? An Examination of Some Implications of Peasant Commercial Production with Special Reference to the Multiplicity of Traders and Middlemen," Economic Development and Cultural Change, 8 (1959/60): 148-163; Reynolds, Three Worlds; Fox, Zamindar, pp. 127, 143-144. As I have shown, businesses often did expand by creating new shops. A new shop did not inevitably mean fission. Occasionally, however, economic factors operated against this.

<sup>54</sup> S7. (See Chapter 5.) S67; S68; S100.

They supported themselves outside the family shop and did not drain needed capital from it, yet they still could help out in the evenings.

The larger and more sophisticated commercial concerns could no longer afford to retain a purely familial organization. As a firm grew, Indian businessmen inevitably faced a major problem: with no more capable relatives, the question to go forward and engage men from other castes or to restrain the rate of growth became crucial. The trade-off between family loyalty and the need for managerial competence is a matter of increasing concern.<sup>55</sup>

One method for delaying the introduction of professional managers was the provision of higher education for children to prepare them for this responsibility. Technical and managerial training combined with rapid economic growth in the 1950s and 1960s to encourage the development of the individual capabilities of younger family members and provided them with scope and opportunity for making their own decisions.<sup>56</sup>

The Khimasias (Nath Brothers, Bhagwanji & Co.) have developed an innovative method of incorporating children into positions of ownership and responsibility. Each son becomes a partner as he enters the firm and starts earning profits immediately. His share of the net revenue increases with time, one "point" per year up to twenty-five. Shares are held in the

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55 It must be emphasized once again that family loyalty is not irrational but is a valid strategy given certain economic structures. For an interesting comparison, see Francis Ianni, A Family Business (New York, 1972).

56 Many of the older Indian entrepreneurs were, however, willing to obtain outside technical expertise to help establish a new factory. It is the congruence between the managerial and ownership roles which is under discussion.

family holding company, a partnership, which controls the subsidiary firms. Thus, "a son doesn't have to wait until his father dies to start earning his share."<sup>57</sup> In addition to dividends from profits, each partner earns a salary from the company for which he works.

The "business group" is a more complex system of ownership than the family-owned firm. It consists of a number of family-owned enterprises which are also affiliated with other business organizations through joint ownership and management. Often the partners in the affiliated ventures retain their own cluster of enterprises. Examples of commercial-industrial groups from the case studies include the Premchand Raichand companies and the Chandaria firms. The business group is the first major step to management outside the family, although the managing directors remain owners.

The shift to professional management and outside partners was not a smooth process and encountered resistance and criticism from the Oshwal community. Although partnership with non-Oshwals was previously neither unknown nor unusual,<sup>58</sup> the first significant break with earlier patterns probably occurred in 1956 when the Chandarias merged their nail and wire manufacturing company with a Lohana firm and, at about the same time, created a sales consortium with other manufacturers.

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<sup>57</sup> S113. RegCo 4421 (Nath Brothers Ltd.), 2170 and 3036 (Bhagwanji & Co., Ltd.), and other company files. The main holding company, Universal Finance, is registered in Jersey, Channel Islands.

<sup>58</sup> There were a number of early partnerships between Oshwals and non-Oshwals (e.g. S128), many of the early large firms had non-caste managers, and non-Oshwals occasionally held shares in larger firms. (E.g. Naida, Ltd., started in 1949, was a joint venture between a Patel, a Brahmin, and Oshwals.)

We started our first experiment in trusting someone who is not in your family. There were many people who prophesied doom at the time.... What we were trying to bring about was a relationship of equal confidence.... We thought, if [our] partners could manage it [the factory], it keeps us free for other things. While they are busy managing our businesses, we expanded four [fold].<sup>59</sup>

After a number of similar mergers,<sup>60</sup> in which the new partners assumed active management, the Chandarias introduced a second major shift in outlook and organization.

In 1967 we thought it didn't have to be a Chandaria heading the business, it didn't have to be an Oshwal. So we, for the first time, broke the principle and allowed the business to be managed by professionals.<sup>61</sup>

The Chandarias illustrate the ability of the joint family to invent new devices to extend the range of its power and control. Despite their commitment to professional management and the complex structure of their industrial holdings, control is firmly retained in the family. All of the

<sup>59</sup> S110. RegCo 4230 (East African Wire Industries). The father of the owner of the Lohana firm had been a branch manager for Hirji Kara. One may compare the Chandaria takeover and mergers with those of William Lever, who bought out numerous competitors but chose to have them continue in existence operating under their own names and under the direction of their previous owners.

<sup>60</sup> These included Galsheets Ltd. with the sons of Premchand Vrajpal (see Chapter 6, Hemraj Nathoo Shah) and East African Match Company with the Khimasia group. East African Match was originally a European-owned firm which entered receivership in 1957. It was taken over by Khimasia and Chandaria in 1958 and turned into a profitable concern, essentially through better management, and was converted from a public to a private company in 1971. Khimasia also took over Kabazi Canners from its European owners and turned that firm around. On East African Match, RegCo 10307, MCI 6/495 and MCI 6/569. For Kabazi's problems, DC/NYI 2/1 HOR 1/51; DC/FH 2/2 HOR Kandara Division 8/57; RegCo 1975; S113.

<sup>61</sup> S110. The transition was eased by the entry of two cousins and two nephews; the generation taking over included two Harvard M.B.A.s, two economists, two engineers, and a certified public accountant.

Chandaria-owned firms enter into a management agreement with Comcraft Services. Each company has its own professional manager. The Chandarias, although directors and owners of the client firms, are neither directors nor owners of record of Comcraft but are salaried employees of the firm. Major management decisions are made by the Chandarias (Eleven are active in business.) through Comcraft, while the daily operations of the individual companies are left to the managers.

Comcraft Services itself is directed by Sir Ernest Vasey, a former businessman, Mayor of Nairobi, and Minister for Finance and Development of Kenya Colony. It is incorporated in Great Britain and is in turn owned by a holding company registered in Bermuda. One suspects that the shareholders of the ultimate holding company are either Chandarias themselves or the Chandaria Foundation, a family charitable trust.<sup>62</sup>

In addition to their East African holdings, the Chandarias operate industrial ventures in a number of other African nations, including Zambia, Ethiopia, and Nigeria, India, and western Europe. While the family's interests are occasionally divided according to type of function,<sup>63</sup> it more often takes the form of a geographical division of responsibility.

Thus, despite the professionalism and rather intricate structure of ownership and control, the Chandaria industrial group remains essentially

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<sup>62</sup> The Bermuda ownership is not public information. Comcraft Services: RegCo F2/67, United Kingdom Registry #32070, communication from office of the Registrar of Companies, Bermuda. M. P. Chandaria (S110) gives much of the credit for this organization to Vasey, including the idea of setting up foreign control before currency export restrictions were imposed. I would like to thank Mrs. Maureen Michaelson for researching the ownership of Comcraft Services in London.

<sup>63</sup> As do the Khimasias. S113.



a family organization. The family is well organized and holds periodic meetings in London. Moreover, the members exhibit considerable concern about keeping the next generation together, a difficult task in such a geographically dispersed group.

The Chandaria organization closely parallels that of the Indian managing agency system.<sup>64</sup> The managing agency vests control in the hands of a firm of professional managers, while it is in practice responsible for the promotion, financing, underwriting, and organization of the joint stock companies it manages. The system allows the complex of firms to remain closely controlled by the family, yet demands relatively small equity holdings.

The holding company and the managing agency are only two devices to hide ownership and control. The establishment of two or more legally separate firms within the multi-business of the joint family is itself a means of decreasing or shifting the tax burden. The charitable foundation is another time-honored device. Company stock is donated to the foundation until the foundation's holdings control the companies. After the death of the founder, control of the trust passes to the family, who are thus able to keep control of the business.

Most Indian-owned limited liability companies in Kenya are private, rather than public, which affords notable advantages to the closely-held

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<sup>64</sup> On the managing agency system, see Andrew Brimmer, "The Setting of Entrepreneurship in India," Quarterly Journal of Economics, 69 (1955): 553-576; Blair King, "The Origin of the Managing Agency System of India," Journal of Asian Studies, 26 (1966): 37-48; R. K. Hazari, The Structure of The Corporate Private Sector (Bombay, 1966); R. S. Rungra, The Rise of Business Corporations in India, 1851-1900 (Cambridge, 1970), Chapter 2.

maintenance of the joint family firm, the family can accommodate itself to the existing situation.

Not all members of a joint family are necessarily competent in business, and a number of devices have been worked out to accommodate them. One moderate-sized retail and wholesale foodstuffs firm pays a brother a salary but does not expect--or encourage--him to work. A large industrial and agricultural group allows a cousin to invest his own money as he pleases, but the chairman, his younger cousin, refuses to give him an active role in the management of the family's holdings or use communal funds, which would affect the well-being of the family as a whole. As both "misfits" recognize their relative capabilities, these arrangements usually work.

With the growth and "modernization" of the family business, family organization changes. Indeed, the separation of ownership and control which is characteristic of industrial enterprise has parallels in the structure of the joint family, "which makes it relatively easy for Indian joint families to adapt the principles and practices of household management to industrial organization."<sup>69</sup> The situation can also be reversed: principles of business management influence family organization. In one extreme example, one of the truly residentially joint Oshwal families in Nairobi, with fifteen members from three generations, the family has incorporated into a limited liability company; shares are divided between the two nuclear families (at a two to one ratio). The family has, thus

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and domestic decision-makers, possibly leading to movement of shops or residence and family quarrels.

<sup>69</sup> Singer, Great Tradition, p. 291.

far, survived the death of one of the founding brothers. This arrangement is not, however, carried over into business. The surviving brother runs his own business; his nephews are all professionals.

Indian enterprises in Kenya, however significant, have been relatively small in comparison with the West. The extended family has been able to organize, administer, and control most ventures. M. D. Morris<sup>70</sup> believes the Indian business firm will cease to look like a legal fiction behind which the joint family operates as it continues to expand. While it is clear that the family firm has been more important in the early stages of growth than later, our analysis indicates that its viability extends well beyond the formative years. The case of the Chandarias shows the continuing concern for the maintenance of family organization in the face of large-scale, multi-national industrial expansion and illustrates the continuing effect of the traditional social structure on the management sphere long after the environmental conditions have disappeared.

The existence of a strong social network had major ramifications in the economic arena. Investment in primary relationships--the maintenance of the social network--was important in maintaining access to credit and information, both of which carried a high premium in a low-capital economic system and both of which depended on trust.

Decision-making in both the family and the firm was influenced by a variety of constraints and reinforcements. While the external relations of the firm to the economy were guided by market principles, its internal

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<sup>70</sup> Morris David Morris, "Economic Change and Occupational Cultures in South Asia," in Singer, ed., Entrepreneurship and Modernization, p. 296. Also see Benedict, "Family Firms."

management was shaped by non-market factors, rules, and expectations defined by cultural traditions. The actual decisions taken depended in large part upon the relative advantages in the particular circumstance. The choice made reflected not only economic variables but social norms as well. While economic self-interest is the principal cause of the maintenance or break-up of families and their firms, each case must be considered in specific terms. Where division occurred for non-economic reasons, it often preserved the closely knit social network, a valuable economic resource. And whether the split was economically motivated or otherwise, new groups of family businesses were established in a cycle similar to that described for the Indian joint family. In order to understand the operation of Indian businesses in East Africa, one must look at the social imperatives as well as the economic constraints.

## CHAPTER VIII

### Reasons for Oshwal Success

Oshwals are one of the wealthiest Indian groups in Kenya and are perceived as such by both other Indians and Africans.<sup>1</sup> As a Kikuyu government clerk in Nairobi said, "To be a Shah means to be very rich." The largest Oshwal firms are certainly among the most important in East Africa. Yet the overall success of Oshwals in Kenya should not obscure the numerous failures and the continued existence of small shops. As late as 1959, an Oshwal in Ruiru dealt only in second-hand clothes;<sup>2</sup> even in the 1970s many urban shops remained small and were reminiscent of the rural "duka" of the early twentieth century.

The question of Indian "success" raises a number of significant issues of economic development, including entrepreneurship, "middleman minorities," trade diasporas, and the persistence of ethnicity. These issues are too complex for a detailed discussion, but their relevance is manifest and will be considered.

In discussing the success of Oshwals in Kenya, one must distinguish between Indian achievements and the differential success of the various

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<sup>1</sup> Though not, surprisingly, by most Europeans, who are cognizant of "Shahs" but more aware of Ismailis and Patels, probably because of the latter's greater visibility in politics. A former colonial officer and sometime historian, when asked about Oshwals, thought for a while and said, "They are short, aren't they?" Many Africans, especially in urban areas, are very aware of the differences among Indians.

<sup>2</sup> DC/TKA/12/11 AR 1959.

Indian groups. While many of the relevant variables apply to most Indians in commerce and industry, there are definite and specific reasons which can explain the relative position of Oshwals in Kenya today.

The main considerations fall into three broad and interrelated categories. Foremost among these are economic: the structure of the economy and economic incentives and opportunity. Cultural dimensions, including psychological motivation and societal values, also must be taken into account. Finally, the socio-political structure of the East African colonies played a significant role in channelling and directing Indian activities.

Entrepreneurship has assumed a more important role in development economics in recent years and is considered by some economists to be the scarce factor in underdeveloped economies.<sup>3</sup> The characteristics and prerequisites of entrepreneurship remain a matter of considerable scholarly debate.<sup>4</sup> Most definitions include innovation and risk-taking.<sup>5</sup> Kilby<sup>6</sup> and Harris<sup>7</sup> argue for a definition in terms of the entrepreneur's activities

<sup>3</sup> See especially Albert O. Hirschman, The Strategy of Economic Development (New Haven, 1958) and E. E. Hagen, On the Theory of Social Change (Homewood, Ill., 1962).

<sup>4</sup> See Peter Kilby, "Hunting the Heffalump," in Entrepreneurship and Economic Development, edited by Peter Kilby (New York, 1971).

<sup>5</sup> Joseph A. Schumpeter, The Theory of Economic Development (Cambridge, Mass., 1934), is the foremost proponent of the entrepreneur as innovator. Frank Knight, Risk, Uncertainty, and Profit (Boston, 1921) is the best-known advocate of the entrepreneur as risk-taker. Classical economists (e.g. John Marshall, Principles of Economics [London, 1890], I: 354-355) had broader views.

<sup>6</sup> Kilby, "Hunting," pp. 27-29.

<sup>7</sup> John R. Harris, "Entrepreneurship and Economic Development," I.D.S. Discussion Paper No. 75 (1969), p. 2 and "On The Concept of Entrepreneurship

rather than his attributes. Entrepreneurial functions include, in this view, decision-making, perceiving market and production opportunities, allocating resources, and organizing and managing the firm. The successful entrepreneur possesses a sense of market opportunity combined with the capacity to exploit it for economic gain.

The personality requirements for entrepreneurship seem to be quite specific and include a willingness to forgo immediate satisfaction, thrift, resourcefulness, self-discipline, a desire to succeed, and the capacity for continuing hard work. Different economic and social settings may, however, call for markedly dissimilar entrepreneurial personalities.<sup>8</sup> Distinct attitudes, motives, and behavior patterns can be favorable to success at various times and in diverse situations, which may provide a clue to the shift in economic power among Indian groups in East Africa and the nature of successful trade in the changing East African environment.

Max Weber, like Schumpeter after him, rejects hedonism as the underlying motive of entrepreneurial action and capital accumulation. But where Schumpeter emphasizes economic acts--innovation--Weber stresses differences in motivation. As part of his wider concern with the relationship between religion and society, Weber studied the problem of

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with an Application to Nigeria," in South of the Sahara: Development in African Economies, edited by Sayre P. Schatz (Philadelphia, 1972), p. 5.

<sup>8</sup> See especially Fritz Redlich, "The Business Leader in Theory and Reality," American Journal of Economics and Sociology, 8 (1948-1949): 223-237, and "Business Leadership: Diverse Origins and Variant Forms," Economic Development and Cultural Change, 6 (1958): 177-190; and Arthur Cole, Business Enterprise in Its Social Setting (Cambridge, Mass., 1959), pp. 121-123.

the origins of western capitalism. For Weber, religious beliefs generate the driving entrepreneurial energies. Weber thought that western Christianity, and particularly Calvinism, had been more favorable to the development of capitalism than other great creeds. The "Protestant ethic"--the "ascetic compulsion to save"<sup>9</sup>--is seen as the crucial motivating force. While other factors may be required to produce the dynamic character of western economic growth, the identification of religion and its institutions with the goals of entrepreneurship is essential.<sup>10</sup>

Weber blames the apparent absence of western capitalism in Asia on the inhibiting influence of Asian religions.<sup>11</sup> He contends that Asian religions are other-worldly and irrational in their inner spirit and are therefore incapable of producing the positive Protestant ethic required for the development of capitalism. Weber especially singles out the doctrines of Hinduism and its associated social system.<sup>12</sup>

<sup>9</sup> Max Weber, The Protestant Ethic and the Spirit of Capitalism, translated by Talcott Parsons (New York, 1958), p. 162.

<sup>10</sup> Also see Reinhard Bendix, Max Weber: an Intellectual Portrait (Garden City, 1960) and S. N. Eisenstadt, editor, The Protestant Ethic and Modernization: A Comparative View (New York, 1968).

<sup>11</sup> Max Weber, The Religion of India, translated by Hans Gerth and Dan Martindale (Glencoe, 1958).

<sup>12</sup> Weber's critique of Hindu culture as an obstruction to modern capitalist and industrial development in India has been adopted by a number of scholars: K. William Kapp, Hindu Culture, Economic Development and Economic Planning in India (New York, 1963); Bert Hoselitz, Sociological Aspects of Economic Growth (New York, 1960); Vikas Mishra, Hinduism and Economic Growth (London, 1962); A. K. Saran, "Hinduism and Economic Development in India," Archives de sociologie des religions, 8 (1963): 87-94. David McClelland, The Achieving Society (Princeton, 1961), has taken up the Weberian cause with his advocacy of the "need for achievement" ("nAch") as a necessary condition for effective entrepreneurship. A society with a high level of nAch will produce more energetic entrepreneurs

Weber nevertheless acknowledges exceptions to his generalizations. He specifically compares India's Jains to the Calvinists. For Weber, Jainism contains elements similar to the Protestant ethic, notably its emphasis on thrift, industry, and salvation. The pursuit of wealth is forbidden, but not wealth itself; joy in possessions is objectionable, but not material well-being.<sup>13</sup> Kennedy and Bocock test the Weberian hypothesis with other Indian religious minorities, Parsis and Ismailis respectively, and find similar positive associations between values and economic behavior.<sup>14</sup>

Weber's arguments concerning the relationship of Hindu cosmology and Indian culture with economic development can be questioned on a number of grounds, even if one accepts a relationship between ideology and economic behavior. Milton Singer argues in a number of articles<sup>15</sup> that Hindu metaphysics often produces the Weberian "character traits" necessary for capitalist development. Certain strands in the Hindu belief system

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who in turn produce more rapid economic development. McClelland especially stresses child-rearing practices as a factor in generation of nAch. For McClelland, as for Weber, Kapp, and others, Hinduism is seen as an impediment to nAch. For a formal critique of McClelland's thesis, see Sayre Schatz, "n Achievement and Economic Growth," Quarterly Journal of Economics, 79 (1965): 234-241.

<sup>13</sup> Weber, Religion, pp. 112, 191, 193, 199-202. Also see L. Dumont, Homo Hierarchicus, translated by Mark Sainsbury (London, 1970), p. 166.

<sup>14</sup> Robert Kennedy, Jr., "The Protestant Ethic and the Parsis," American Journal of Sociology, 68 (1962): 11-20, and Robert Bocock, "The Ismailis in Tanzania: a Weberian Analysis," British Journal of Sociology, 22 (1971): 365-380. Bocock feels "rational capitalism" could not have originated among Ismailis but once established could be adopted by them.

<sup>15</sup> See the Bibliography.

influenced Indian economic behavior in East Africa. The Asians' success in East Africa has often been attributed to their possession of "quasi-Protestant" ethics.<sup>19</sup> One historian of East Africa believes that the difference in ambitions and social values between Indians and Africans and Arabs conditioned different approaches to economic activity and lies at the heart of Indian commercial and financial success.<sup>20</sup> Indian businessmen in East Africa project a strong ethic of thrift and hard work, and they often cite these virtues to explain their economic position.<sup>21</sup>

The Indian emphasis on frugality had important economic consequences. Most significantly, it freed income and profits for reinvestment into the firm, enabling expansion and diversification. The central role of capital and credit to business in Kenya has been discussed; their availability and efficient utilization were increased by limited spending for current consumption.

Attitudinal differences among the various Indian communities can also help explain relative success. Most Oshwals are Jains. The extent to which Jainism, more than Hindu or Islamic philosophy, encourages commercial and industrial activities may partially account for Oshwal prominence. The Jain doctrine of karkasa dictates that money should be spent only for necessities.<sup>22</sup> Two students of Muslim groups in East

<sup>19</sup> Dharam Ghai and Yash Ghai, "Asians in East Africa: Problems and Prospects," Journal of Modern African Studies, 3(1) (1965): 35-51.

<sup>20</sup> Frederick Cooper, "Plantation Slavery on the East Coast of Africa in the Nineteenth Century" (Ph.D. thesis, Yale University, 1974).

<sup>21</sup> For example, S22; S45; 02.

<sup>22</sup> S145. S48, highly conversant with popular Jain theology, explicitly attributes Oshwal success to the Jain ethic.

stressed by Oshwals.<sup>26</sup> Non-Oshwal Indians point out the strength of the Oshwal network. A large Punjabi merchant attributes his own initial failures to expand his market share during the early 1950s to an absence of help from other Punjabis and their lack of strength in the Oshwal-dominated provision trade. Other East African Indians cite similar factors and claim that non-Oshwals did not help each other as much as Oshwals, so that the first large firms such as the Ismaili Alidina Visram and the Lohanas Kanjee Naranjee and Samji Kala were not as "caste conscious" in business as Oshwals and did not pull their caste-mates along with them. Indeed, Patels and Lohanas are seen as possessing a competitive ideology and have a reputation of not helping their kin.<sup>27</sup>

The one other caste in East Africa with a reputation for mutual aid is the Khoja Ismailis. There are, however, significant differences in the nature of caste cooperation. Ismailis, under the impetus and leadership of the Aga Khan, established a number of mutual assistance and charitable organizations including an insurance company, housing society, and small business loan institution.<sup>28</sup> Cooperation on an individual level was limited; the Aga Khan attempted to remedy this by providing assistance

<sup>26</sup> S37; S77; S124; S139; S145; S148; O2, among others. One can compare Oshwal cooperation with the lack of communal cohesion among Lebanese in West Africa. H. L. van der Laan, The Lebanese Traders in Sierra Leone (The Hague, 1975), p. 241 and Rita Cruise O'Brien, "Lebanese Entrepreneurs in Senegal," Cahiers d'études Africaines, No. 57, 15(1) (1975): 106-107.

<sup>27</sup> S27; S29; P7; L6; O2; H2; Maureen Michaelson, personal communication.

<sup>28</sup> See Walji, "Ismaili Community"; H. Papanek, "Leadership and Social Change in the Khoja Ismaili Community" (Ph.D. thesis, Radcliffe College, 1962); H. S. Morris, "Divine Kingship."

through formal organizations. While Oshwals established a number of similar caste institutions, these remained relatively moribund as formal business resources. Oshwals, with a greater degree of informal cooperation, felt less need for external support.

The difference between the cohesion of Oshwals and that of other Indian groups in East Africa can be readily explained. First, Oshwals are a small caste originating in a geographically confined area of India. They were cohesive long before migration. While small in total numbers, a large proportion of the caste eventually settled in East Africa, making it relatively easy for Oshwals to maintain their identity as a closely knit caste group in the new environment. Moreover, they were geographically concentrated in Kenya. Despite their small world population, Oshwals were one of the largest castes in East Africa. Finally, they remained in Kenya during the period of economic development which followed independence and were able to consolidate their position of prominence within the Indian community.

While cultural and motivational factors were no doubt important influences on Indian economic behavior in Kenya, the problem with this type of explanation is it ignores the function of ideology and treats ideas in a vacuum. Why is frugality offered as an explanation of success? Why were traditions of business remembered centuries after Oshwals became farmers in India? Thrift is not irrelevant, but it needs to be explained in a wider socio-economic context.

Oshwal cooperation in business and social affairs played a dominant role in their advancement and clearly continues to be a major factor in their prosperity. The importance of the caste network in obtaining employment, establishing a business, receiving credit and information,

and maintaining supplies is manifest. Oshwals preferred to deal with their own caste and were able to do so because they were located throughout Kenya and involved in almost every aspect of commerce.

Indians in East Africa are an immigrant group and constituted a well-defined class within colonial society. They were effectively disenfranchised politically and operated under legal and economic disabilities which restricted their activity. Indians were also segregated from both European and African society in East Africa, although this developed in part from their own culture, heritage, and prejudice.

Political conditions in colonial Kenya pre-ordained the position of Indians as a "middleman minority." Within the set of political, legal, and social constraints, Indians were forced into a mercantile niche and filled the "gap" between the lower class African majority and their colonial overlords. The power of a "middleman minority" depends on the tolerance of the ruling power elite--a situation which manifested itself in the expulsion of Indians from Uganda in 1972.

It has often been argued that economically differentiated stranger communities are uniquely suited for their economic role and perform it better than in-group members in situations requiring objectivity, impersonal dealings, and a certain amount of buyer-seller friction.<sup>29</sup> The so-called stranger, or marginal man, is therefore better able to make

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29 On "middleman minorities": Hubert Blalock, Toward A Theory of Minority-Group Relations (New York, 1967); Howard Becker, Man in Reciprocity (New York, 1956), pp. 225-237; Edna Bonacich, "A Theory of Middlemen Minorities," American Sociological Review, 38 (1973): 583-594; L. A. Fallers, editor, Immigrants and Associations (The Hague, 1967); Elliott Skinner, "Strangers in West African Societies," Africa, 33 (1963): 307-320.

myopic concern with Indians rather than the structure of the entire society, or a basic lack of understanding and ignorance of Indians? The answer is both. Confining the discussion to Indians alone tends to divert attention from the structural context; concern with the overall structure misses important distinctions and cleavages within the "Indian community." What, then, is the link between the two approaches? The persistence of ethnicity provides an important clue.

East African trade was organized communally from the mid-nineteenth century, if not earlier. The conduct of long distance trade in under-developed conditions requires the solution of a number of basic technical problems including transport, information, and capital. Abner Cohen<sup>35</sup> argues that these problems can be overcome through a "trading diaspora," which he defines as channels of communication and mutual support of members from a network of dispersed but inter-related communities of the same ethnic group. The significance of information and credit to a successful business reinforces the factor of ethnicity. Both depend on trust, the key link between ethnicity and economic institutions. Family, kin, and caste are the most available bases for trust; the family firm and caste network facilitate the smooth operation of business activities.

While the communal organization, cohesion, and occupational specialization of Indians are not derived from their immigrant minority status,

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Explanation," in Kuper and Smith, eds., Pluralism; Hilda Kuper, "Strangers in Plural Societies: Asians in South Africa and Uganda," in Kuper and Smith, eds., Pluralism; and articles by Leo Kuper and M. G. Smith in Pluralism.

<sup>35</sup> Cohen, Custom and Politics and "Cultural Strategies in the Organization of Trading Diasporas," in Meillassoux, ed., Development of Indigenous Trade.

their position as outsiders reinforces the need for and utility of strong community articulation. Strong social networks and vulnerability seem to be inversely correlated.<sup>36</sup>

The reasons for the disproportionate success of immigrants are numerous. They have skills, attitudes, and abilities not possessed in the same degree by locals and tend to go where these skills are most valuable; immigrants are familiar with different methods and products and have a wider economic universe. Migrants are also, to an extent, self-selected and tend to be more enterprising and innovative than the norm. They are also socially cohesive. Moreover, they have a high propensity to save and are satisfied with small profits, which are reinvested. Finally, they are excluded from prestigious non-commercial activities and tend to concentrate in the more lucrative areas of the economy.

Nonetheless, Indian businesses are economic institutions and one must finally look at the economic environment for an explanation of their economic success. The economic role of Indians in East Africa is as much the result of market development as colonial control and their position in the colonial structure. The changing economic situation was especially important to the rise of Oshwals in Kenya.

Economic conditions can explain the success of Oshwals and other Indians in East Africa and its absence in India. The large number of Indian entrepreneurs who migrated to Southeast Asia and Africa seems to indicate that the apparent lack of indigenous entrepreneurship in India

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<sup>36</sup>Bert Adams, "Urban Skills and Religion," Social Problems, 22 (1974): 28-42.

stems more from low expected returns than from lack of supply.<sup>37</sup> An analysis of religious beliefs does not shed light on why Indians, Chinese, and other migrants are more productive outside their home societies; changes in economic opportunity can. However important motivational factors may be, they are highly sensitive to shifts in institutional arrangements. Changes in economic environment can be sufficient to elicit an increase in entrepreneurial services.<sup>38</sup>

Kenya presented just such a situation. Although it is now considered a "fourth world" country, there is no question that Kenya has undergone significant economic growth during the twentieth century. The economic opportunities of a developing area were numerous, and Indians were in a position to take advantage of them.<sup>39</sup> The growth of firms was in large part conditioned by the successful exploitation of different commercial and industrial opportunities as they presented themselves, as is apparent from the case studies.

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<sup>37</sup> Indeed, an argument can be made for an over-supply of entrepreneurship in some regions in India, thus encouraging migration.

<sup>38</sup> This is the argument of Gustav Papanek, "The Development of Entrepreneurship," American Economic Review, 52 (1962) (Supplement): 46-59; John R. Harris, "Entrepreneurship" and "On the Concept of Entrepreneurship"; Morris Morris, "Trends and Tendencies"; James Berna, Industrial Entrepreneurship in Madras State (New York, 1960); and other economists. Alec Alexander, Greek Industrialists: An Economic and Social Analysis (Athens, 1964), argues that industrial growth in Greece was disappointing despite the existence of numerous entrepreneurs because of problems in the economic structure.

<sup>39</sup> The importance of the economic opportunities of a developing country to Indian business success was repeatedly emphasized by informants. S22; H1; B4; J8.

Indians were able to grasp new economic opportunities, however, because of their access to economic resources--capital, credit, information--and their possession of skills and links to important commercial networks and institutions.

One can obtain valuable insights into the shift of economic power from one Indian group to another during the colonial period by analyzing changes in the nature of the economy and available opportunities. The relatively late migration of Oshwals to Kenya was important to their economic success during the 1950s and 1960s. Earlier migrants settled in areas of greatest economic activity: Tanganyika, Uganda, and the parts of Kenya served by the old caravan routes. Oshwals, on the other hand, tended to congregate in the urban centers of Mombasa and Nairobi and the Kikuyu areas of Central Province which underwent rapid growth after World War II. The time of Oshwal entry into large scale business and industry coincided with a period of expanding opportunity and high profits generated by World War II, Mau Mau, and the boom economy after independence. Many members of the established castes were unwilling or unable to shift their focus to the new geographic and economic areas of activity.

The longer-established castes were committed to a specific network, one relevant to nineteenth century commercial patterns. The basis of their success was tied to a certain kind of organization. After the 1920s, but especially by the late 1930s, the economic environment had changed. But the initial success of these groups in trade deflected them from diversification or industry. Opportunity costs to start activities in growing areas were higher than for recent migrants. Traditional commerce seemed

too attractive to leave for the risks of industry.<sup>40</sup>

In addition, the higher level of education of such Indian groups as Patidars and Navnat Vaniks led them to highly paid employment as managers and clerks in government and business. Oshwals, blocked from this option by their relative backwardness, had no better path than their own business, which eventually proved to be the more lucrative one.<sup>41</sup>

Finally, Oshwals by and large remained in Kenya after independence and continued to invest heavily in the country although they opted for British citizenship. Unlike most Indians, the majority of Oshwals did not want to invest or settle elsewhere until the early 1970s, when it became evident that their days in East Africa were numbered. Oshwals were around to "pick up the loot."

The explanation of Indian and particularly Oshwal success in commerce and industry is thus complex. Most important from the social standpoint is the role of the joint family and caste cooperation and the ramifications of these on business activity. Oshwals in Kenya were an extremely tightly-knit group, much more so than others. Their well-developed network provided needed support and access to significant economic resources. A high propensity to save and the substantial reinvestment of profits for expansion and diversification enabled Oshwals to utilize this resource

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<sup>40</sup> See also the discussions by Chandaria, "Development of Entrepreneurship," p. 56, and Walji, "Ismaili Community," p. 171. For a similar situation in Pakistan, H. Papanek, "Pakistan's New Industrialists," in Singer, ed., Entrepreneurship and Modernization, p. 72.

<sup>41</sup> This is analogous to the situation among Patidar. The first Patidar immigrants to East Africa were relatively educated and entered skilled clerical employment in Kenya. Later Patidar migrants became businessmen in Uganda during the 1920s and 1930s. See Chapter 2.

network effectively. In the final analysis, however, Kenya's economic development and world economic conditions after 1945 can best explain the relative success of Oshwals in East Africa. Oshwals came late, were not locked into the old trading patterns, and were well situated geographically to take advantage of the new opportunities presented by economic growth after World War II and, especially, political independence.

#### AFRICANS IN BUSINESS

One must not overemphasize Indian domination of trade. This widespread and persistent notion is an outgrowth of colonial preconceptions and the visibility of Indians in commerce in East Africa. African traders had considerable scope in the colonial economy, and the extent of their activity is often seriously underestimated. The volume of food available in markets, the presence of thousands of stalls, shops, and hawkers, and the significant amount of local and regional exchange that by-passes urban centers clearly indicates the dynamic commercial activity in the African sector. African traders were more numerous than Indian, and as a group they played a significant role in the distribution of consumer goods as well as in the marketing of produce.

African trade did not suddenly stop with the advent of colonial rule and Indian expansion inland. In fact, it expanded during the twentieth century. But the colonial economy increased opportunities for trade on a larger scale, and here Africans did not take a very great part. The supply of food for towns is one form of trade which has developed out of the traditional economy, rather than being superimposed upon it. The importance of African produce buyers has already been mentioned; the

marketing of fresh foodstuffs formed a major part of African commercial enterprise in the cities.<sup>42</sup>

Traditional exchange in rural areas was supplemented by the introduction of new goods, and African traders brought these to sell in the "Reserves." The first Indian traders in rural areas used Africans as "agents" to collect produce and sell consumer staples outside the trading centers. During the inter-war years, Africans began to enter the retail trade as shopkeepers in their own right in relatively large numbers.

There are several hundreds of Native shops in the Reserves, several Natives own waggons and teams of oxen, a number possess Motor Lorries, and in some cases they are taking on contracts for the supply of sand, grain and other commodities.<sup>43</sup>

The existence of more than two hundred shops, eighty maize mills, and fourteen African-owned lorries in Fort Hall and South Nyeri Districts by 1930 is a clear indication that Africans were taking advantage of increased opportunities for business. Even during the Depression, trade was brisk and applications for licenses increasing.<sup>44</sup>

World War II resulted in rapid growth of the degree of African involvement in the wider colonial economy, opportunities for monetary income, and level of economic aspirations. One district commissioner felt that most trade in his district during the war was in the hands of Kikuyu, and Kikuyu-owned lorries carried a large proportion of the commodities exported from the District.<sup>45</sup> After the war, veterans returned

<sup>42</sup>E.g. Nairobi District AR 1927.

<sup>43</sup>PC/CP 4/1/2 Kikuyu Province AR 1927.

<sup>44</sup>Ibid.; DC/NYI/1/4 SNYI AR 1930; DC/FH/6/1 "Trade in the Reserves"; PC/CP/4/3/2 AR 1939.

<sup>45</sup>DC/KBU/1/23 AR 1942. Also DC/KSI/1/23 NZA AR 1945.

to Kenya with money, skills, and hopes and rushed to establish themselves as artisans, contractors, transporters, and retailers; applications for licenses continued to increase and one administrator even described trade as "unhealthily active."<sup>46</sup> A number of limited liability companies were floated during the immediate post-war period, but most of these soon failed.<sup>47</sup>

During the early 1950s, African applications for trading licenses showed no sign of slackening.<sup>48</sup> The Mau Mau Emergency hampered African trade in Kikuyu areas, but "the Kikuyu re-entered the world of trading with a vengeance"<sup>49</sup> with the relaxation of the Emergency restrictions. By 1956, Africans were supplanting Indians in retail trade and beginning wholesale activities as well.<sup>50</sup>

Through the early years of Independence, Indians continued to withdraw from smaller towns to the more lucrative urban market and Africans made further inroads in commerce. With legal restrictions on Indian businesses after 1967, a number of non-citizen businesses were transferred

<sup>46</sup>PC/CP/4/4/2 NBI AR 1944; MCI 6/782.

<sup>47</sup>MCI 6/789. Between 1945 and 1950, 19 public and 48 private African-owned companies were started, with total nominal capital of more than Shs. 6 million and paid up capital of Shs. 1.3 million.

<sup>48</sup>In 1950 there were more than 1,300 licensed African traders in Fort Hall District; by 1951 the number had increased to 1,450, about half in general retail trade. DC/FH 1/29 and 1/30 ARs 1950-1951. Also DC/NSA 1/1 AR 1951 and 1952, DC/KSI 1/23 AR NZA 1952, for other areas.

<sup>49</sup>DC/TKA/1/5 AR 1957.

<sup>50</sup>DC/KTI/2/3 HOR DO 2/56; MCI 6/1274.

to Africans and others were able to move into areas vacated by Indian merchants.<sup>51</sup>

This brief outline of African participation in commerce shows that it was an important aspect of the commercial sector of the Kenya economy. Clearly, Africans do not lack the "will to achieve" and entrepreneurial ambition. Yet the question arises, why was African commercial activity not more significant? Why did Africans fail to make a greater impact in trade during the colonial era? How can the co-existence of a high response to small-scale opportunities and the minimal participation in large-scale operations be explained? Did the presence of Indians hamper African entry into commerce?

Much of the literature on Africans in business--in both East and West Africa--stresses alleged African attitudes toward trade. Expansion of business is not seen, according to this interpretation, as a goal in itself but as a means of enhancement of prestige, insurance against hard times, or a source of capital for other enterprises and investments in land and agriculture.<sup>52</sup> While this diversion of capital may be economically

<sup>51</sup> Africanization of business has not been a complete success; few closed businesses were actually transferred from Indians to Africans. Further problems arise out of the change by the new owners to a limited number of business lines and the distribution agency system of the Kenya National Trading Corporation. Daily Nation 25 July 1973, 12 September 1973, 25 April 1974, 24 July 1974; East African Standard 14 August 1971, 28 March 1974; Sunday Post 23 September 1973; Colin Leys, "The Limits of African Capitalism," in Development Trends in Kenya, Centre of African Studies, University of Edinburgh, 1972, and Underdevelopment in Kenya (Berkeley, 1974); ILO, Employment; Ichirou Inukai, "The Legal Framework for Small-Scale Enterprise with Special Reference to the Licensing System," and Jasper Okelo, "The African Entrepreneur," in Small Scale Enterprise, edited by Frank Child and Mary Kempe, I.D.S. Occasional Paper No. 6, 1973.

<sup>52</sup> East Africa: MCI 6/1281/79, R. McWilliam Assistant Secretary for Commerce and Industry, 8 September 1960; DC/KBU/1/39 AR 1948; Hugh Fearn,

rational in that it represents the best return on investment, it is not conducive to growth of a firm. Similarly, "Africans" are said to suffer from management difficulties and a low planning horizon, and the persistence of substantial managerial shortcomings is identified as a factor in preventing business expansion.<sup>53</sup>

The institution of the extended family, so important to Indian success, is seen by a number of scholars as a potential drain of economic resources from commerce.<sup>54</sup> These authors contend that the extended family

An African Economy (London, 1961), p. 191. West Africa: Peter Garlick, African Traders and Economic Development in Ghana (Oxford, 1971); Peter Kilby, African Enterprise: The Nigerian Bread Industry (Hoover Institute, 1966); Polly Hill, Migrant Cocoa Farmers of Southern Ghana (Cambridge, 1963).

<sup>53</sup> Kilby, "Hunting"; Thomas Cochran, "The Entrepreneur in Economic Change," Explorations in Entrepreneurial History N.S. 2 (1965): 25-37; Harris, "Concept of Entrepreneurship"; Nafziger, "Effect." Cochran and Kilby see managerial and technical shortcomings as an enduring impediment rooted in sociological variables on the supply side. For Kenya, see "Employment and Productivity in Kenya Manufacturing," I.D.S. Discussion Paper No. 149, 1972 (also in East African Economics Review, 4 (1972): 29-52); Frank Child, "Entrepreneurship, Management and Labour in a Society in Transition," I.D.S. Working Paper No. 178 (1973); J. Kamau, "Problems of African Business Enterprise," I.D.S. Discussion Paper No. 6 (1965); MCI 6/782 D.J. Penwill to D.O. NYI 2/50; MCI 6/1274/25 D. O'Hagen, P. C. Coast Province to Director of Trade and Supplies, 7 December 1955; MCI 6/782/141 F. R. Stephen to A. Hope-Jones 23 August 1946; MCI 6/789/2 Registrar of Companies J. F. Spry to Secretary for Commerce and Industry, 12 October 1950; DC/CP 4/3/2 AR 1947.

<sup>54</sup> Benjamin Higgins, Economic Development: Principles, Problems, and Policies (New York, 1959); Charles Kindleberger, Economic Development (New York, 1965); Kamau, "Problems"; Peter Marris and Anthony Somerset, African Businessmen (London, 1971); Garlick, African Traders; Nafziger, "Effect"; Barry Isaac, "Europeans, Lebanese, and African Traders in Pendembu, Sierra Leone, 1908-1968," Human Organization, 33 (1974): 111-121; Thorn Walden, "Entrepreneurial Illiquidity Preference and the Extended Family," I.D.S. Working Paper No. 205 (1974); M. G. Smith, "Exchange and Marketing Among the Hausa," in Markets in Africa, edited by Paul Bohannan and George Dalton (Evanston, 1962), p. 318.

dampens incentive, deters risk-taking, and impedes mobilization of capital. The demands of the family on African enterprise take the form of a tax on liquidity and thus hinder business expansion. And because of the conflicting claims on family property, African businesses rarely survive into a second generation.

Yet family particularism is not necessarily an obstacle to development. Just as it was important to Indian economic success, family resources contributed to African business formation as well. On balance, then, the extended family is unlikely to hinder African entrepreneurial activity.<sup>55</sup>

But aspiring African businessmen in Kenya often do lack the cooperative network found among Indian groups such as Oshwals. Nevertheless, Africans do have networks. Their networks were, however, more local than those of Indians in East Africa, and they served well in local situations. When the networks were extended, it was usually to serve migrant laborers. And labor migration is an unlikely basis to start a commercial network. Indian railway coolies, for example, did not enter business on any significant scale. African social networks functioned well locally, and they worked to help migrants to large urban areas. But they were not designed to function as a commercial diaspora. One must, therefore, focus on the economic implications of this, not on the supposed entrepreneurial deficiencies of "Africans" or the innate ability of "Indians."

African businessmen had problems obtaining credit, capital, accurate market information, and access to other resources. The limited economic

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<sup>55</sup> See Polly Hill, Migrant Cocoa Farmers and Studies in Rural Capitalism in West Africa (Cambridge, 1970), and Garlick, African Traders, p. 100.

universe of the typical small African trader was reinforced by his social isolation from the wider economy. And while Africans, Europeans, and Indians did not mix socially, European merchants were willing to give credit to Indians but not to Africans. The extensive Indian social and economic network and links to the international economy placed them at a relative advantage.

Nevertheless, internal trade was competitive and barriers to entry were low--witness the large numbers of both Indians and Africans in small businesses. By the 1930s, African enterprise was considerable and a number were able to buy from larger Indian wholesalers. But it is precisely the low barriers to entry which inhibited growth of African-owned businesses. Equilibrium theory tells us that in the absence of profits, further entry stops. With imperfect knowledge of economic conditions and a low minimum acceptable profit, however, new shops continued to be established long after entry would stop in a more developed economy. Thus, even a business with adequate capital and entrepreneurial resources will have a more difficult time than in a well developed economy.<sup>56</sup> While these considerations also applied to Indian shops, Indians were able to overcome these difficulties through access to large, developed socio-economic resource networks. Furthermore, Indians operated in a different economic environment from Africans starting today. Whereas a small shop with little capital could survive in an area with few shops, by the time Africans started to enter the wider economy, the number of competing small shops presented a formidable obstacle to growth.

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<sup>56</sup> For a detailed discussion of the role of the environment inhibiting African entrepreneurs, see Sayre Schatz, "Development in an Adverse Economic Environment," in Schatz, ed., South of the Sahara.

The colonial administration recognized this problem of excessive business activity and intense competition and actively attempted to control and limit indigenous trade. Barriers to further African entry into commerce were as much a result of colonial policy as any possible discriminatory practices of Indians.

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British colonial administrators generally regarded middlemen and small traders as unproductive parasites. These attitudes were reinforced by anti-Asian feelings. Indians were restricted in their economic activities, and regulations were adopted to keep small-scale shopkeeping a monopoly of Africans. But these regulations also retarded expansion of the scale of these African businesses and served to reinforce the Indian position in large-scale shopkeeping in urban centers.

The centralization of the marketing mechanism for African crops, for example, curtailed the activities of small-scale Asian traders and supported high-cost European merchants. But discouragement of African trade was a part of the same marketing policy. As E. A. Brett has concluded,

the elimination of the middleman system ended the possibility of Africans' penetrating the higher levels of the industry as independent operators.

It is to the effects of [marketing] policies..., more than any other, that the failures of indigenous entrepreneurship are to be attributed.<sup>58</sup>

<sup>57</sup> The importance of administrative barriers are discussed in Bruce Berman, "Administration and Politics in Colonial Kenya" (Ph.D. thesis, Yale University, 1973); Cyril Ehrlich, "The Marketing of Cotton in Uganda, 1900-1950" (Ph.D. thesis, University of London, 1958); E. A. Brett, Colonialism and Underdevelopment in East Africa (London, 1973); D.M.P. McCarthy, "The Politics of Economic Change in Tanganyika, 1919-1939" (Ph.D. thesis, Yale University, 1972).

<sup>58</sup> Brett, Colonialism and Underdevelopment, pp. 258, 241.

The specter of over-enterprise of Africans loomed large in the bureaucratic mind, and there were numerous attempts to reduce and limit the number of African shops throughout the colonial period. Trade licensing increased the capital needed to start a shop and was used to eliminate outlying and "unnecessary native shops" and safeguard existing trading interests.<sup>59</sup>

One of the most significant barriers to entry created by the colonial administration, and supported by European financial institutions, was the restriction of credit facilities to Africans. African businessmen were openly discriminated against by banks.<sup>60</sup> But more important were legal restrictions against granting credit. Ostensibly adopted to "protect" Africans, they curtailed access to capital and thus prevented expansion of commercial activities in a capital-deficient economy conducted on credit. Under the Credit to Natives Ordinances, the first passed in 1903, no contract for sale on credit for more than £10 could be enforced unless a written contract was approved by a district officer.<sup>61</sup> These laws were not repealed until 1960.

The beginnings of a shift away from government discrimination against African business occurred shortly after the close of World War II.

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<sup>59</sup> DC/FH/6/1 AR 1937; DC/KBU/1/39 AR 1938; Coast Archives FIN 2/3/5/II/126 P.C. (V. M. McKeag) to Secretariat, 5 June 1946, PUB 3/314/II and III, LEG 30; MCI 6/1274/49/18 (1955); DC/KBU/1/41 AR 1950.

<sup>60</sup> MCI 6/1281/204 Barclays' Bank to Secretary for Commerce and Industry, 3 February 1961.

<sup>61</sup> Restrictions on credit to Africans were in effect as early as 1900 in Ukaruma Province. The 1903 Ordinance set a limit of Rs. 100. The 1948 Ordinance (No. 67) increased the maximum limit from £10 to £100. Similar ordinances were in effect in Tanganyika and Uganda.

During the 1950s, training courses were established for African traders, loan programs instituted, and cooperative societies encouraged.<sup>62</sup> Despite these efforts, Africans continued to have difficulty breaking out of small-scale operations. Their market remained one of low-income customers of low mobility. The protection of big capital prevented small and medium-sized businessmen from expanding the scope of their operations. With the end of the colonial era, political power offered a possibility for a few to install themselves within the circle of protection; most, however, remained beyond the pale.<sup>63</sup>

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<sup>62</sup> For details, MCI 6/782, 6/785, 6/1284, and District Reports.

<sup>63</sup> Leys, Underdevelopment, p. 166.

## EPILOG

During the years following Kenya's independence in 1963, Indians began to leave in greater numbers. This new migration accelerated after the promulgation of new restrictions on the activities of non-Kenya citizens. Those affected first were government civil servants, especially Patels. Although very few Oshwals took Kenya citizenship, they tended to stay in East Africa. Kenya was their new home. Oshwals had substantial emotional and economic investment in the country. Yet they opted, by and large, to retain their British citizenship and declined the opportunity to become Kenya nationals. This is partially due to the idealization of, identification with, and respect for British culture and society. But perhaps more important is the East African Indian characteristic of hedging one's bets.

Oshwals, like other Indian businessmen, were forced to withdraw from the countryside and moved to urban centers where they were allowed to continue their economic activities. With the institution of stricter trade licensing in the early 1970s, Indians began to leave Kenya in increasing numbers; some were forced to leave after the expiration of their work permits, others before.

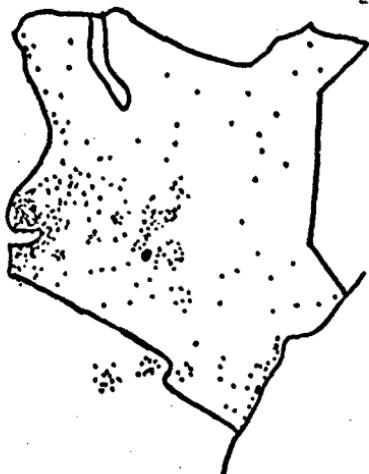
Oshwals tend to resettle in England, although a few go to India, especially Bombay and Indore, to begin or continue light industry and commercial pursuits. The patterns of migration and settlement are similar to those evident during the Oshwal migration from Jamnagar to Africa.

The case studies told the story of two families until 1973-1974. Some had by then already migrated to the United Kingdom or India. Some

of the older generation, now in their late fifties and sixties, have retired from active business and are dividing their time between children in London and India, who have taken employment or established small businesses. Others have been able to remain in Kenya, starting new firms which conform to the new licensing restrictions. And still others have closed or sold their shops and are waiting for their permits to enter the United Kingdom.

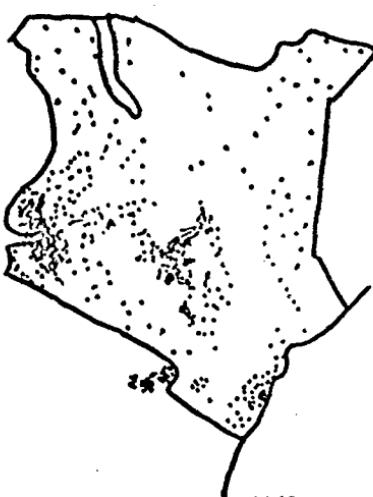
The social and economic problems that Oshwals will encounter in their new environment are substantially different from those in Kenya. Yet, with their resourcefulness, perseverance, and concern for kin, new solutions are being found.

APPENDIX I



Population Density, 1948

(One dot  $\approx$  5,000 persons)



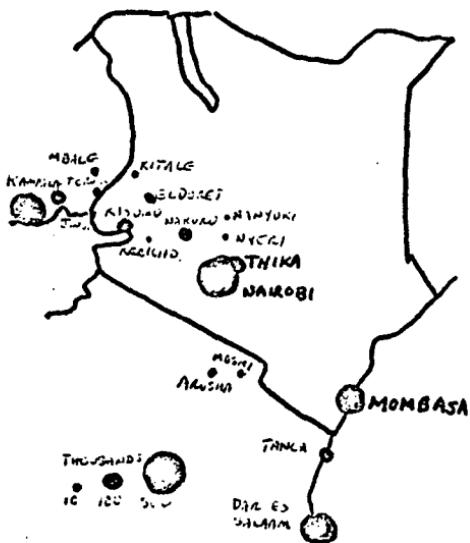
Population Density, 1962

(One dot  $\approx$  5,000 persons)



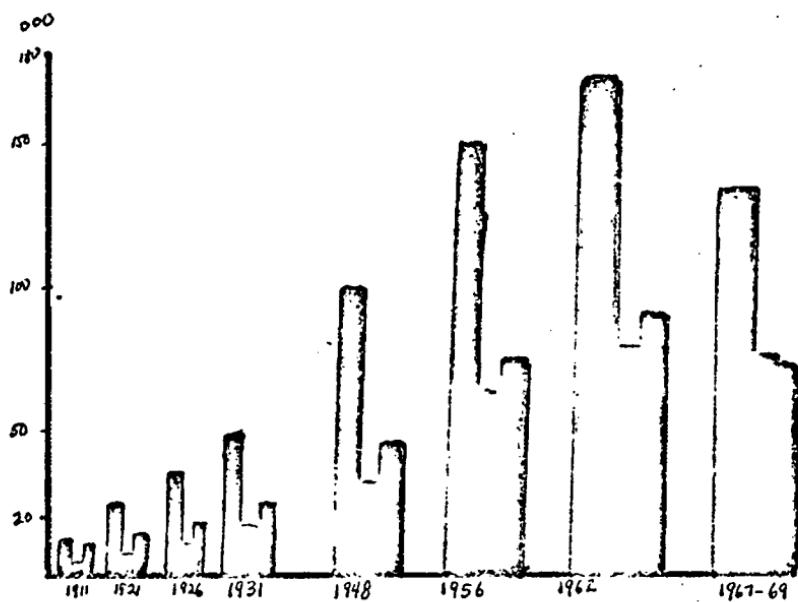
Population Density, 1969

(One dot  $\approx$  10,000 persons)



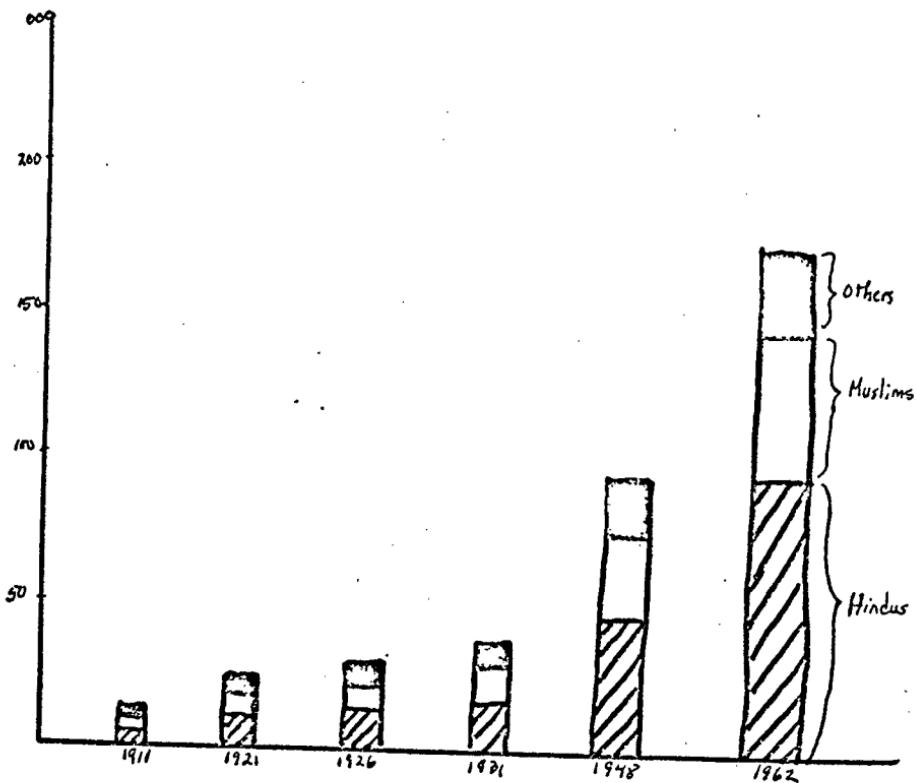
Urban Density, 1969

APPENDIX II



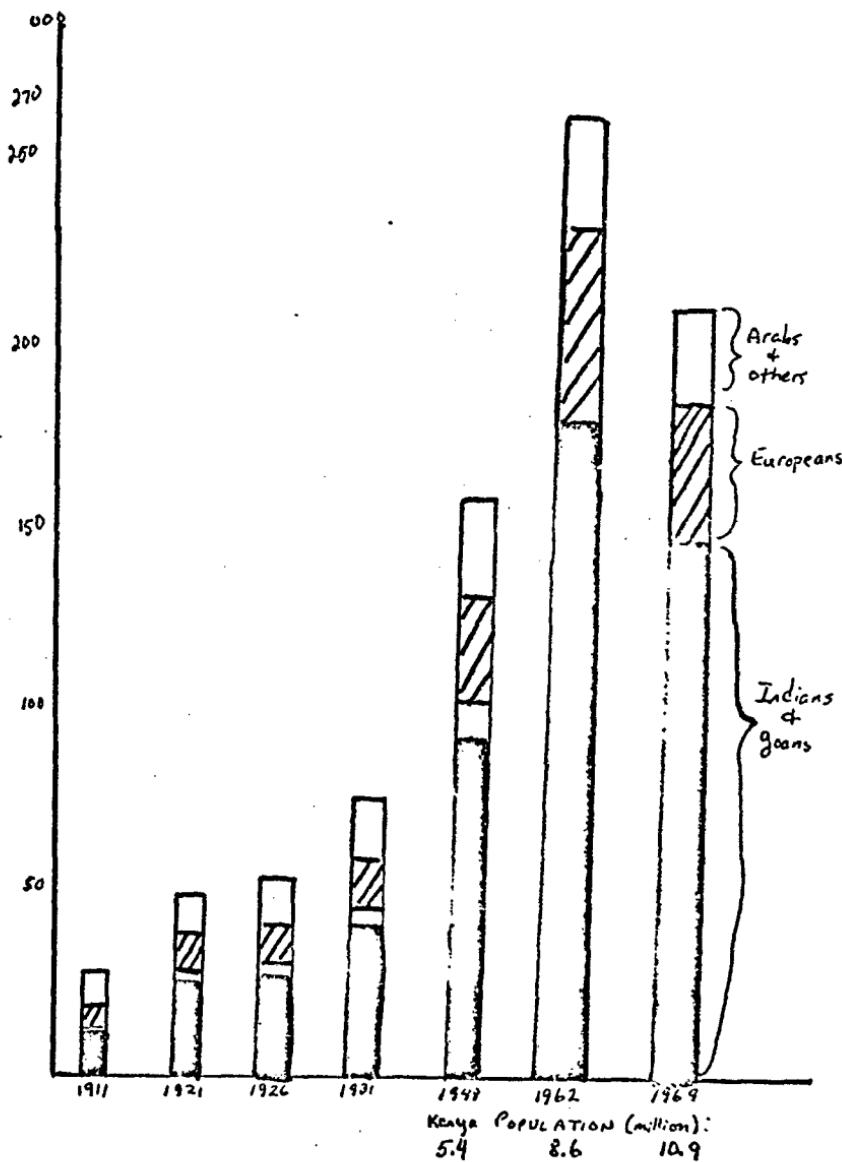
INDIAN POPULATION OF KENYA, UGANDA, AND TANZANIA, 1911-1969

(Source: Population Censuses)



KENYA INDIAN POPULATION, BY RELIGION

(Source: Kenya Censuses)



#### NON-NATIVE POPULATION OF KENYA

(Source: Kenya Censuses)

**APPENDIX III**

**POPULATION OF SOME MAJOR TOWNS, 1948-1969**  
**(000)**

Town	1948		1962		1969	
	Asians	Total	Asians	Total	Asians	Total
Nairobi	41.8	119	86.5	267	67.2	509
Mombasa	25.6	85	43.7	180	39.0	247
Nakuru	3.2		6.2	38	4.1	47
Kisumu	5.0		8.3	24	6.6	32
Eldoret	1.8		3.8	20	2.3	18
Thika	1.4		2.3	14	1.5	18
Nanyuki	.7		1.0	10	.5	12
Kitale	1.3		2.0	9	1.2	12
Nyeri	.6		1.1	8	.9	10
Kericho	.8		1.5	8	1.0	10
Fort Hall	.7		.6	5.4	.4	5
Kisii	.3		.7	4.5	.6	6

Source: Kenya Census

**DISTRIBUTION OF ASIAN POPULATION OF KENYA BY PROVINCE, DISTRICT AND RELIGION - 1962**

275

<u>Province</u>	<u>District</u>	<u>Hindu</u>	<u>Muslim</u>	<u>Sikh</u>	<u>Christian</u>	<u>Other</u>	<u>Total</u>
Nairobi E.P.D.	City	46,282	15,752	14,387	9,577	453	86,483
	Peri-urban	194	44	161	67	3	469
	Total	48,478	15,796	14,548	9,644	456	86,922
Central	Embu	608	78	55	22	1	764
	Fort Hall	714	32	34	22	-	802
	Kiambu	884	80	86	122	2	1,174
	Meru	539	309	45	53	4	950
	Nanyuki	771	102	116	60	1	1,050
	Nyeri	1,048	179	134	76	11	1,448
	Thika	2,476	81	319	119	3	2,998
	Total	7,040	861	789	474	22	9,186
Coast	Kilifi-Malindi	212	690	6	166	-	1,074
	Kwale	275	356	23	15	5	674
	Lamu	11	218	-	14	6	249
	Mombasa	21,406	16,257	1,689	3,927	434	43,713
	Taita	282	171	59	20	1	533
	Tana River	3	15	1	4	-	23
	Total	22,189	17,707	1,778	4,146	446	46,266
Nyanza	Central Nyanza	6,163	2,181	1,224	514	19	10,101
	Elgon Nyanza	311	383	27	16	1	738
	Kericho	2,161	188	357	202	2	2,910
	Kisii	462	186	34	37	10	729
	North Nyanza	838	83	32	23	-	976
	South Nyanza	164	270	66	17	5	522
	Total	10,099	3,291	1,740	809	37	15,976

<u>Province</u>	<u>District</u>	<u>Hindu</u>	<u>Muslim</u>	<u>Sikh</u>	<u>Christian</u>	<u>Other</u>	<u>Total</u>
Rift Valley	Baringo	61	-	2	6	-	69
	Elgeyo-Marakwet	13	-	-	6	-	19
	Laikipia	543	26	65	12	4	650
	Naivasha	855	79	42	29	4	1,009
	Nakuru	4,726	691	1,141	774	14	7,346
	Nandi	66	49	9	11	-	135
	Trans-Nzoia	1,635	172	234	88	7	2,136
	Uasin Gishu	2,599	401	529	249	26	3,804
	West Pokot	49	-	-	9	-	49
	Total	10,538	1,418	2,022	1,184	55	15,217
Southern	Kajiado	279	187	97	88	2	653
	Kitui	179	202	9	25	-	415
	Machakos	788	149	114	83	-	1,134
	Narok	29	93	33	14	-	169
	Total	1,275	631	253	210	2	2,371
Northern	Garissa	-	63	4	-	-	67
	Isiolo	95	148	5	17	1	266
	Mandera	-	-	-	3	-	3
	Marsabit	12	28	-	5	-	45
	Moyale	1	14	-	-	-	15
	Samburu	21	20	-	2	-	43
	Turkana	13	9	1	6	-	29
	Wajir	10	20	-	3	-	33
	Total	152	302	10	36	1	501
Persons in Transit		70	51	29	21	3	174
TOTAL KENYA		97,841	40,057	21,169	16,524	1,022	176,613

Source: Kenya Densus, 1962.

Note especially the Hindu (which includes Jain) dominance in Central Province (except Meru) and Nairobi, the concentration of Sikhs in Nairobi, and the relative importance of Muslims on the Coast and in Nyanza Province (except Kericho). Of the total Asian population in Kenya, roughly half was enumerated in Nairobi and a quarter in Mombasa.

## APPENDIX IV

### OSHWAL POPULATION IN EAST AFRICA, 1972

Town	Families	People	Town	Families	People
Nairobi	1173	7262	Limuru	5	28
Mombasa	621	3600	Tanga	4	32
Kisumu	70	445	Voi	3	26
Thika	78	488	Saba Saba	2	16
Nakuru	63	410	Yala	2	13
Moshi	52	272	Embu	2	13
Kitale	23	133	Naro Moro	2	7
Nyeri	23	158	Sagana	2	9
Meru	20	145	Elburgon	2	10
Fort Hall	15	93	Tororo	2	6
Kiambu	14	93	Thomsons Falls	1	5
Kisii	10	77	Mazeras	1	2
Dar es Salaam	9	44	Musoma	1	6
Kericho	5	47	Mwanza	1	5
Kampala	8	43	Lindi	1	4

Source: Census conducted by Oshwal Education and Relief Board,  
10 September, 1972 (incomplete)

## THE GROWTH OF OSHWAL POPULATION IN SOME MAJOR TOWNS

	<u>Mombasa</u>	<u>Nairobi</u>	<u>Kisumu</u>	<u>Thika</u>
1916	c.200	600		
1921				45 families
1927	277	1200	(First families)	
1930				100****
1936	600			
1939		1700		
1946	(missing)	2584*		
1948		4100		
1952			400	
1956	3173			
1958	3042**			
1962	3931	8000		750
1969		9000***	600	
1971	3475		550	
1972	3600	7262	445-500	488
1973	3000		325-400	425

\*691 less than six years of age.

\*\*Gordon Wilson, Mombasa, A Social Survey (1958), gives 2948.

\*\*\*Barbara Neale, "Asians in Nairobi: A Preliminary Survey,"

Language Use and Social Change, edited by W. H. Whiteley  
(Oxford, 1971).

\*\*\*\*Males over 18 years old, 1933.

Sources: Shree Visa Oshwal Vanik Community, Mombasa, community archives.

Visa Oshwal Community, Thika, community archives.

Oshwal Education and Relief Board Archives, Nairobi.

Nairobi Municipal Archives, files 3/5/5, 14/14/8.

Oral information.

## DISTRIBUTION OF OSHWALS, BY VILLAGE, WITH TOTAL VILLAGE POPULATIONS

279

<u>Village</u>	<u>Bombay (1971)</u>		<u>Nairobi (1972)</u>		<u>Total Village Population (1961)</u>	
	Families	People	Families	People	Households	Population
Aambla mota	30	164	7	35	84	507
Arablus	24	159	22	144	168	960
Arikhana	12	55	28	159	110	662
Bed	1	5	-	-	400	2302
Champa Beraja	25	133	18	111	103	564
Changa	18	89	58	364	158	877
Chela	103	454	15	104	338	2190
Dabasang	32	159	93	551	238	1238
Tarakhari Devalia	32	158	18	123	79	472
Danta	47	233	12	81	112	565
Dhinchda	33	141	25	156	284	1465
Dhunia	17	56	48	345	38	241
Gagva	31	162	38	227	115	618
Gajana	6	23	18	105	136	763
Goinj	90	428	11	70	224	1406
Jakhar	8	39	4	21	122	825
Jasapar	-	-	1	10	98	567
Jogvad	29	150	11	72	66	430
Kajurda	16	115	11	67	120	580
Kakabhai Sihan	32	169	19	113	100	567
Kanalus	8	48	7	38	155	825
Kansumara	13	67	72	466	178	989
Khara Beraja	18	102	57	359	79	356
Khatiar	7	29	2	11	88	616
Khavdi	1	4	7	53	?	?
Khirsara	14	53	30	168	105	599
Lodhia	-	-	9	52	30	199
Machuu Beraja	4	20	-	-	120	678
Mandha Mota	47	212	8	48	157	979
Mandha Nana	82	466	11	88	135	721
Mithoi	29	144	34	211	107	625
Modpar	-	-	1	12	?	?

Munganti	29	169	4	26	198	1132
Laka Bavad	79	421	24	135	263	1349
Lakhia Mota	21	153	7	38	83	483
Nagada	31	203	5	29	46	229
Naghedi	6	16	13	87	58	342
Navagam	126	656	65	432	214	1099
Padana	67	299	51	328	252	1449
Rafudad Moti	5	39	5	22	147	841
Rafudad Nani	11	36	20	121	137	895
Rasangpur	76	324	39	209	171	992
Ravalsar	8	42	11	66	38	300
Sagpar	12	84	15	95	-	-
Salaya	1	7	3	18	Town 1466	8768
Sctalus	22	109	9	50	95	560
Sikka	22	101	13	79	Town 1861	8778
Singnach	22	165	2	14	153	1084
Sodasala	18	66	3	18	68	369
Sumaratarghari	12	54	-	-	71	424
Timbdi	33	178	8	44	89	635
Haripar Juni	16	54	20	122	?	?
Haripar Navi	33	187	6	31	?	?
Vadatia Sihan	66	328	16	89	107	662
Vasai	67	352	30	225	162	1069
Vav Beraja	16	80	8	60	71	417
Visoli	-	-	2	16	-	-
Lalpur	-	-	1	5	Town 1006	5435
Jamnagar	-	-	98	529	45,869	255,970
<hr/> 1608		<hr/> 8131	<hr/> 1173	<hr/> 7262		

Sources: Oshwal Census, Bombay  
 Oshwal Census, Nairobi  
 Jamnagar District Census Handbook

## DISTRIBUTION OF OSHWALS IN BOMBAY AND NAIROBI, BY SURNAME

<u>Surname</u>	<u>Bombay (1971)</u>		<u>Nairobi (1972)</u>	
	<u>Families</u>	<u>Numbers</u>	<u>Families</u>	<u>Numbers</u>
Karania	53	246	36	206
Khimasia	40	197	33	212
Gada	63	351	48	262
Gala	12	33	5	40
Gudhka	204	1169	115	709
Gosrani	95	431	48	283
Galaiya	21	105	36	225
Chandaria	31	165	52	338
Chheda	15	94	12	69
Jakharia Shah	151	705	59	337
Dodhia	89	464	112	653
*Dhanani	3	11	14	75
Nagaria Shah	80	385	16	123
Nagda	72	319	33	222
*Patanji			10	60
Pethad	22	123	12	73
Bid	53	288	22	142
Maroo	82	413	41	241
Malde	95	486	62	365
Virparia Shah	13	74	3	17
Visaria	14	58	24	139
Vora	19	95	12	83
Savla	74	400	32	177
Sumaria Shah	107	486	187	1328
Harania	30	128	26	133
Haria	159	858	123	763
*Gangar	4	6		
*Bavarria	1	1		
*Mamania	4	24		
*Sedhia	5	16		
<b>TOTALS</b>	<b>1608</b>	<b>8131</b>	<b>1173</b>	<b>7262</b>

\*Not proper ataks.

Sources: Oshwal Census, Bombay  
Oshwal Census, Nairobi

## OSHWAL POPULATION IN INDIA

<u>Year</u>	<u>Place</u>	<u>Group</u>	<u>Numbers</u>
1829	India	"Oshwals"	100,000
1872	Bombay City	Kathiawad-born Jains	1,100
		Cutchi-born Jains	4,469
		Visa Oshwals	721
		Dasa Oshwals	1,107
	Bombay Presidency and Native States	Cutchi Oshwals	45,000
1891	Bombay Presidency	Vani Oshwals (Jains)	11,700
	Bombay City	"Oshwals"	9,500
	Nawanagar	Jains	4,800
1901	Bombay Presidency	Vani Oshwals (Jains)	10,900
	Bombay City	Jain Oshwals	3,800
	Cutch	Jain Oshwals	59,000
	Kathiawad	Jain Oshwals	2,600
1909	Kathiawad	Halari Visa Oshwals	10,000*
	Jamnagar	Jains	4,600*
	Gujarat	Svetambara Visa Oshwals	12,000
1911	Cutch	Cutchi Jain Oshwals	56,000
	Kathiawad	Jain Oshwals	13,705*
	Bombay City	Jain Oshwals	5,000
		Oshwals	8,000
		Cutchi Jain Oshwals	1,671
		Kathiawad Jain Oshwals	502*
	Jamnagar	Jains	3,500
1919	Bombay Presidency	Jain Vani Oshwals	125,000
	Halar	Halari Visa Oshwals	12,000*
1921	Bombay Presidency	Jain Oshwals	118,000
	Bombay City	Jain Oshwals	5,900
	Cutch	Jain Oshwals	53,000
	Halar	Jain Oshwals	10,417*
	Nawanagar	Jains	19,000
1931	Nawanagar	Jains	23,500
1937	Bombay City	Halari Visa Oshwals	1,300*
1941	Nawanagar	Jains	26,500
1951	Nawanagar	Jains	23,700
1961	Nawanagar	Jains	27,700
1971	Bombay City	Halari Visa Oshwals	8,131*
	Indore	Halari Visa Oshwals	300*
	Jamnagar	Halari Visa Oshwals	5,000*

\*Probably accurate estimates for Halari Visa Oshwals.

Sources: Census of India; Bombay Gazetteer; James Tod, Annals and Antiquities of Rajast'han (London, 1829); V. Sangave, Jaina Community (Bombay, 1959); Nawanagar Administration Reports; Kathiawad Administration Reports; oral information; Oshwal Census, Bombay.

**APPENDIX V**

**POPULATION OF SOME OTHER CASTES**

<u>Caste</u>	<u>Place</u>	<u>Year</u>	<u>Numbers</u>
Navnat Vanik	Mombasa	1958	1,591
		1972	1,263
Lohanas	Nairobi	1969	2,000
		1973	2,000
	Mombasa	1958	892 (Wilson)
		1962	3,000 (Archives)
		1969	2,500
		1972	1,800
		1973	987
Brahmins	Mombasa	1958	726
		1973	600-800
Patels	Mombasa	1958	2,396
		1967	3,000
		1973	850
	Nairobi	1969	20,000
		1973	10,000
	Kenya	1947	28,000
		1960	20,000
		1970	15,000
		1973	5,000-6,000
		1947	7,000
	Uganda	1960	20,000
		1970	15,000
		1947	3,000
	Tanzania	1960	5,000-7,000
		1970	"very few"
Ismailis	Kenya	1974	15,000
	Uganda	1972	10,000-12,000
	Tanzania	1974	30,000

**Sources:** Oral information.

Navnat Vanik Mombasa Census, 1972.

G. Wilson, Mombasa: A Social Survey (1958). (Often inaccurate.)

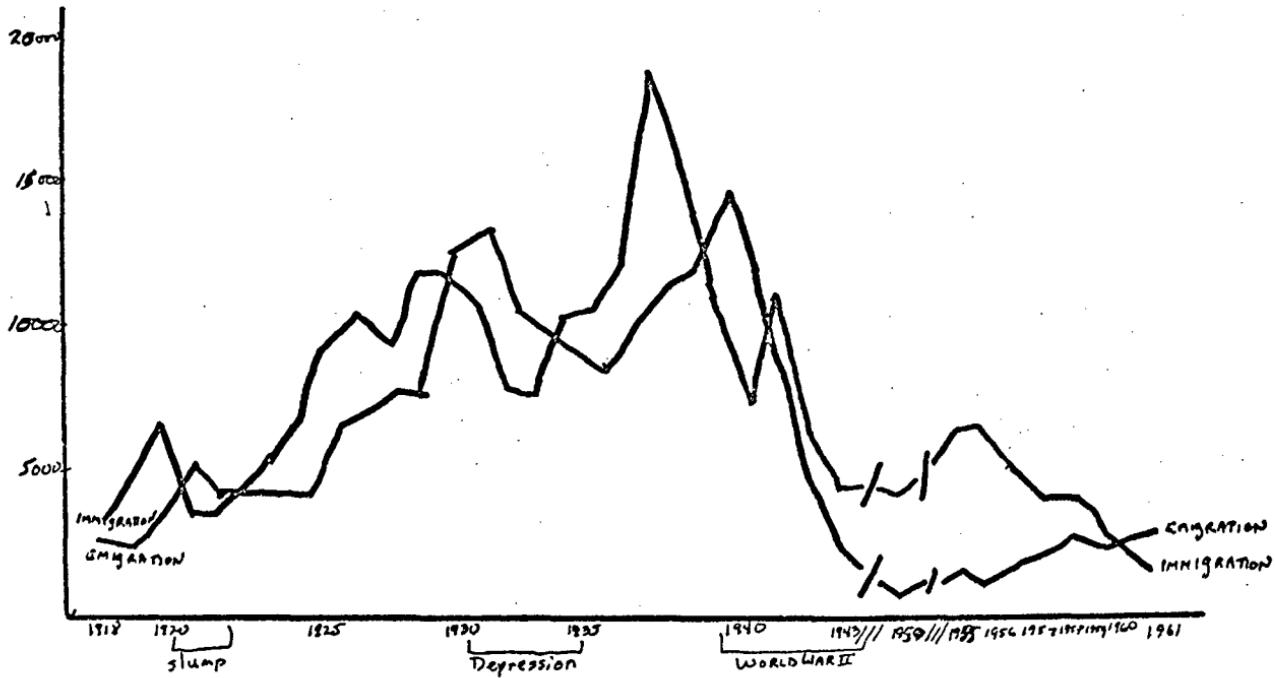
Barbara Neale, "Asians in Nairobi: A Preliminary Survey,"

Language Use and Social Change, edited by W. H. Whiteley  
(Oxford, 1971).

Patel Community Archives, Mombasa.

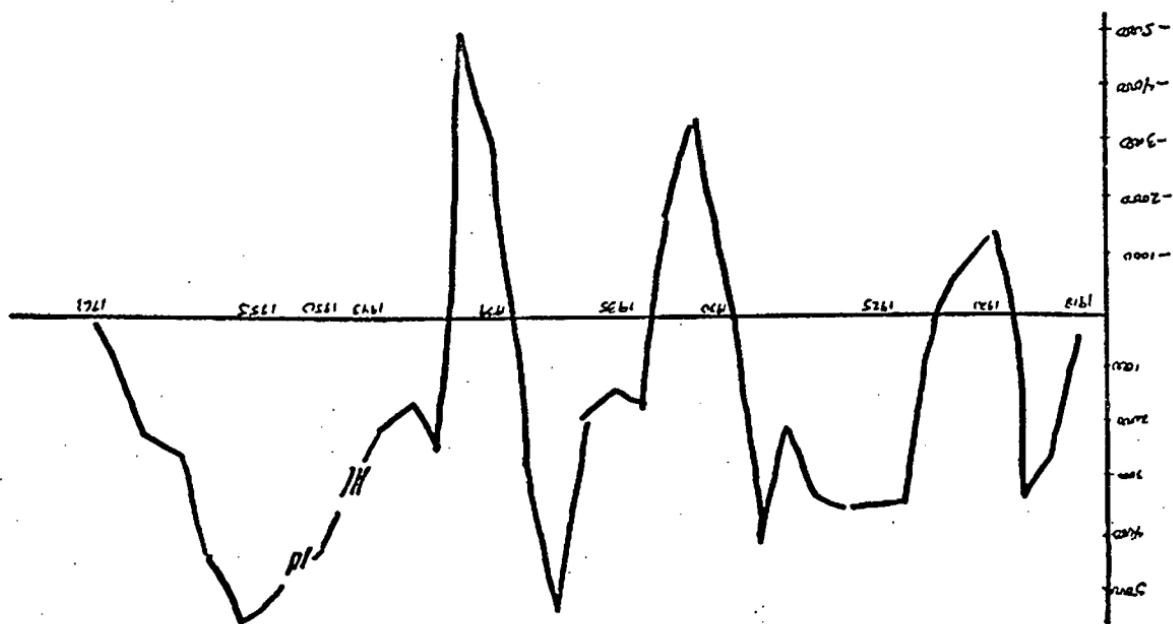
Lohana Community Archives, Mombasa.

Shirin Walji, "History of the Ismaili Community in Tanzania" (1974).



Sources: CO 533  
P.P. 5  
Coast Deposit  
Kenya Annual Reports  
Immigration Dept. Annual Reports

## NET INDIAN IMMIGRATION TO KENYA, 1918-1961



**APPENDIX VII**

**OCCUPATIONS OF INDIANS IN KENYA**

	<u>1921</u>	<u>1926</u>	<u>1931</u>	<u>1948</u>	<u>1962</u>
Government Servants	784		2,179	3,731	
Railway Servants	1,698	2,351			
Municipal Servants	17				
Military	8				320
Farmers	120	148	220	460	667
Mining and Quarrying				131	173
Professional	40		200		
Commercial	3,942	5,204	15,032	9,657	16,325
Industrial	3,024	3,951	4,776	6,610	3,001
Building & Construction				4,032	1,584
Transport				2,368	1,085
Personal Service	726	450	579	872	11,474
Other, unspecified	1,223			1,045	3,581
Unoccupied Males over 16		512			

1962

	Employees		Employers		Unpaid family		Total	
	Number	%	Number	%	Number	%	Number	%
Professional and Managerial	2,471	9.0	6,577	58.8	282	14.9	9,330	23.0
Technical and Supervisory	1,438	5.2	211	1.9	25	1.3	1,674	4.1
Clerical and Sales	14,452	52.4	1,547	13.8	1,088	57.6	17,087	42.1
Craftsmen and Skilled workers	7,868	28.5	2,390	21.4	315	16.7	10,573	26.0
Semi-skilled and Unskilled workers and all others not classified.	1,337	4.9	454	4.1	180	9.5	1,970	4.8
Total	27,566		11,178		1,890		40,634	

1967

Clerical	11,585
Sales	5,411
Skilled Manual Workers	
Foremen, Supervisors	7,246
Professionals	1,353
Directors, Proprietors,	
Managers, Farmers	4,948
Nurses, Teachers	2,054
Technicians, Government	
Executive Officers	1,880
Accountants, Statisticians	2,186
Total	36,663

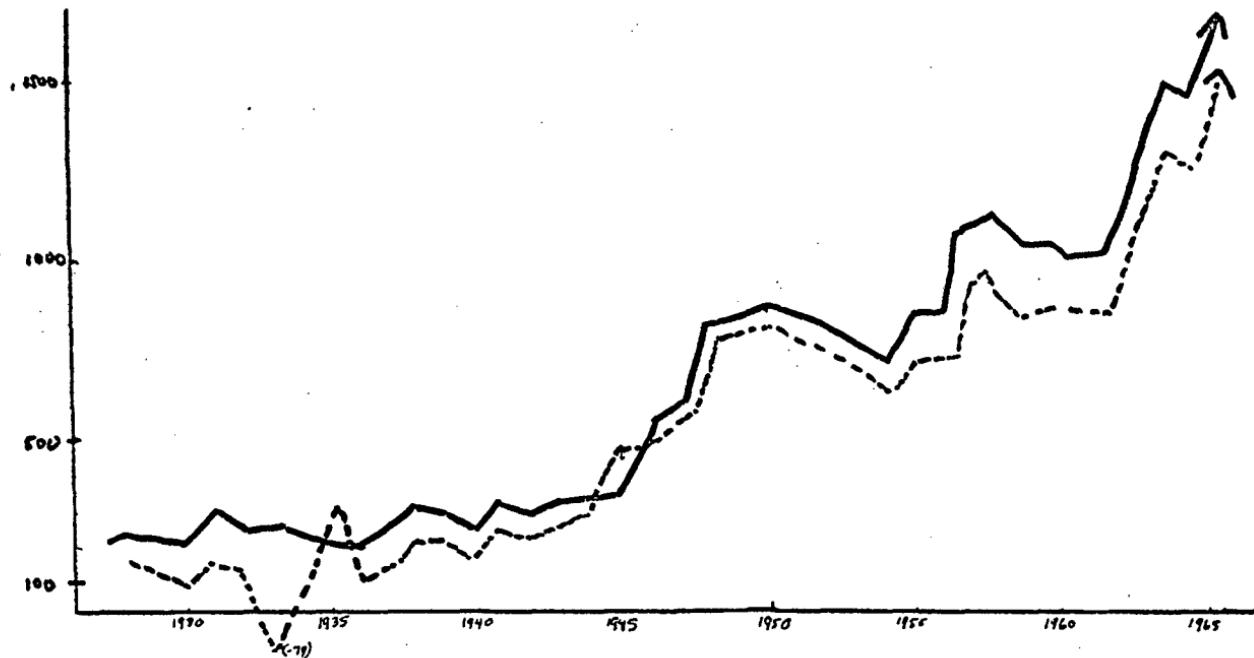
Sources: Kenya Censuses

Kenya Statistical Abstracts

Dharam Ghai, "Asians in Kenya, Some Economic Aspects,"  
NCCK, 1972

IBRD, Economic Development of Kenya (1963)

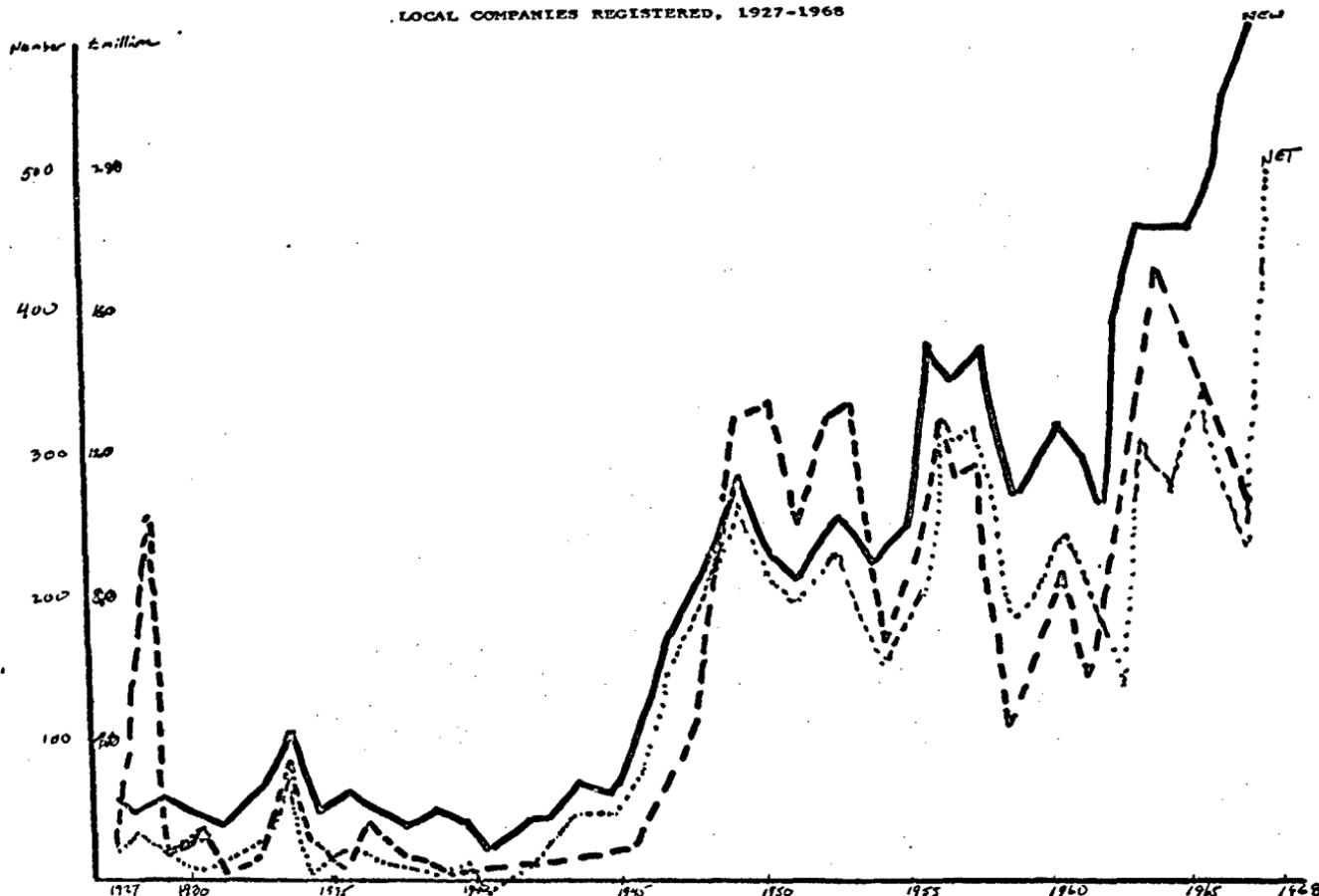
NEW BUSINESSES REGISTERED, 1927-1968



Source: Registrar General, Annual Reports.  
Kenya Statistical Abstracts.

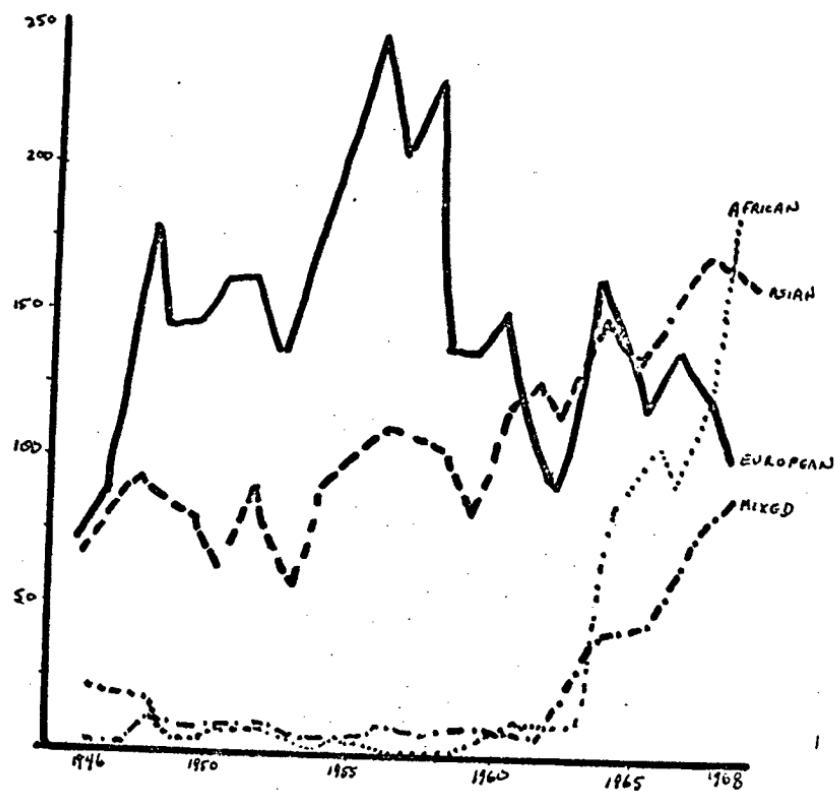
— new firms  
- - - net increase

## LOCAL COMPANIES REGISTERED, 1927-1968



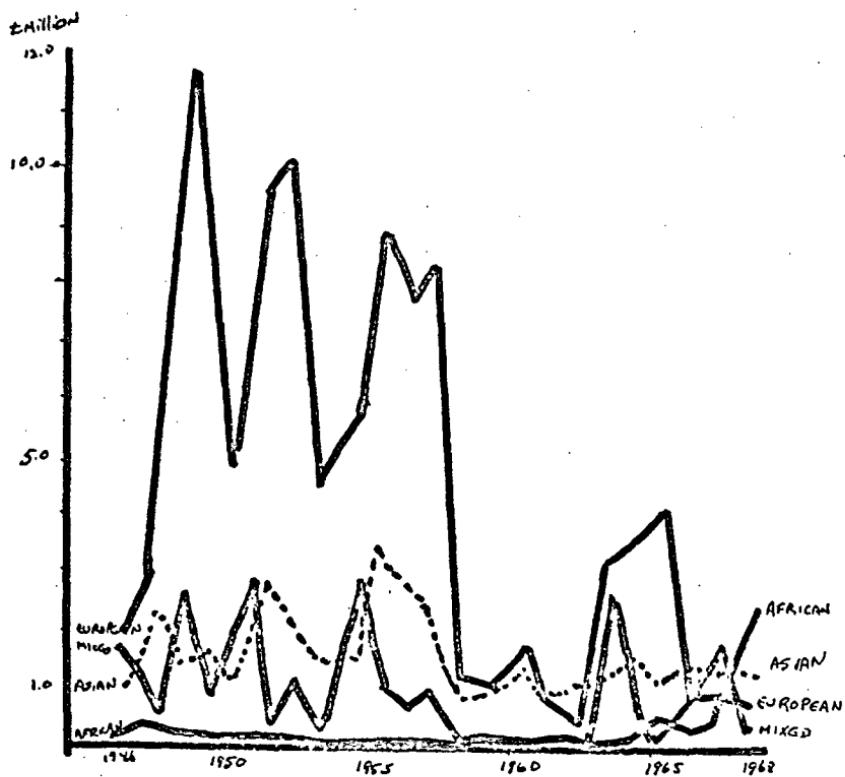
Sources: Registrar General, Annual Reports.  
Kenya Statistical Abstracts.

— new companies  
· · · net increase  
- - - total increase in nominal capital (all firms)



PRIVATE COMPANIES INCORPORATED, BY COMMUNITY, 1946-1968

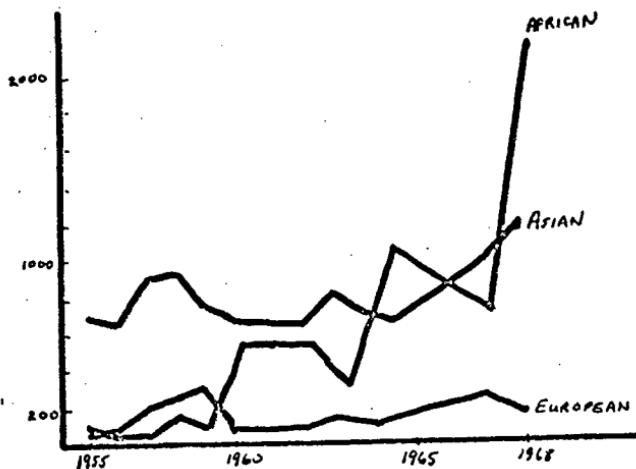
Source: Registrar General, Annual Reports



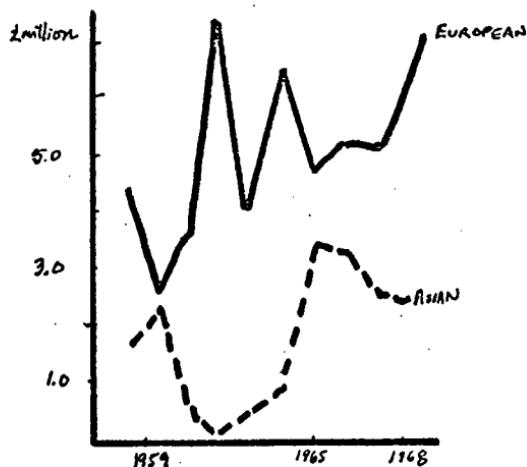
NOMINAL CAPITAL OF NEW PRIVATE COMPANIES, BY COMMUNITY, 1946-1968

Source: Registrar General, Annual Reports

## NEW BUSINESSES, BY COMMUNITY, 1955-1968



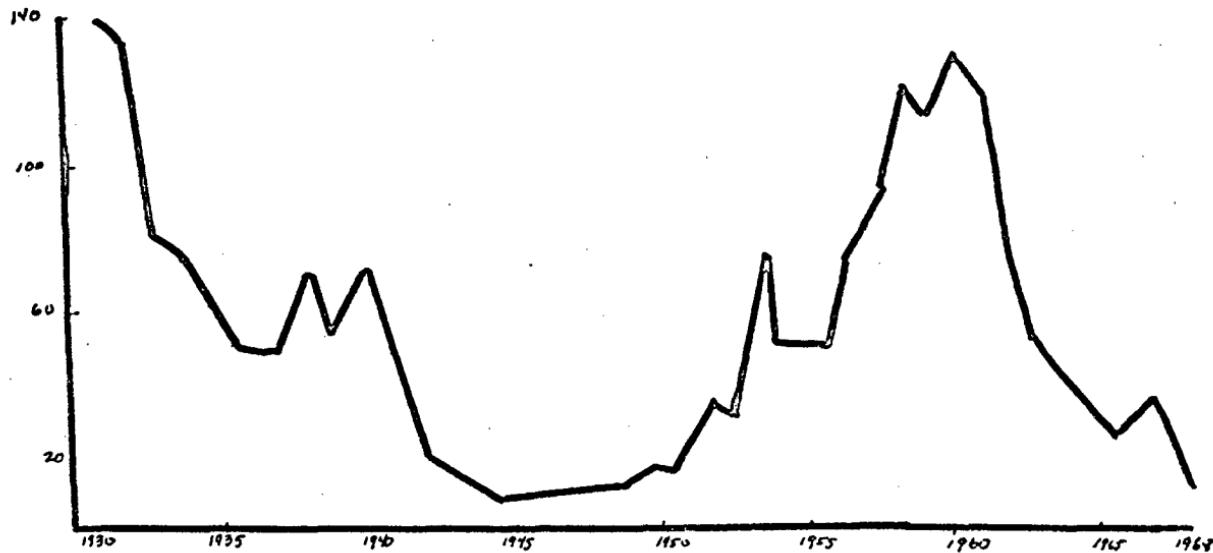
Source: Registrar General, Annual Reports



## INCREASES IN NOMINAL CAPITAL OF PREVIOUSLY REGISTERED COMPANIES, BY COMMUNITY (PUBLIC AND PRIVATE), 1959-1968

Source: Registrar General, Annual Reports

BANKRUPTCIES IN KENYA, 1930-1968



Source: Registrar General, Annual Reports

## SOURCES AND BIBLIOGRAPHY

The sources used fall into four main subject categories. The first concerns India, its history, religion, and society. These are necessary for a proper understanding of caste and the historical background of Oshwals before migration. There is virtually no secondary material on Jamnagar, and government documents available in the India Office Library are of limited use for a highly specific study such as this. The literature on India, however, is voluminous and a number of studies with similar concerns are useful as comparative material.

The second major area of documentation is the economic history of Kenya. Again, the secondary literature is sketchy, although this has been partially remedied by the recent publications of E. A. Brett, Roger van Zwanenberg, and Colin Leys. There is, however, a great deal of archival material available in this area; much information can be culled from reports of district and provincial officials in Kenya. The files of the Ministry of Commerce and Industry supply data in great detail concerning every aspect of business policy; the relevant files dealing with agriculture were not consulted, but one would imagine that similar information could be obtained from this source.

The use of comparative and theoretical material has been of great help for every part of this thesis. There is a substantial literature on migration, entrepreneurship, economic development, network theory, middleman minorities, and Indians overseas which provides important insights into the activities of Indians in East Africa.

Cognizance of this material, both theoretical and specific, provides not only a framework for understanding East African Indian behavior but also allows an analysis of the interplay between universal and unique factors.

The literature on Indians in East Africa is immense but, paradoxically, lacks detailed studies. Most of the secondary sources tend to be synchronic, focusing on current problems, and is primarily concerned with the political issues surrounding the "Indian Question" and race relations (e.g. Robert Gregory, India and East Africa). There is also a substantial body of literature dealing with the modern dilemmas of East African Asians and the question of Asian "adjustment" to post-independence Africa (e.g. D. P. Ghai and Y. P. Ghai, editors, Portrait of a Minority, and articles by Bharati). Following the expulsion of Asians from Uganda in 1972, scholars and other writers are concentrating on the problems of re-settlement in England and elsewhere. J. S. Mangat's History of the Asians in East Africa is probably the most comprehensive historical survey, yet it tends to be superficial because of its wide geographical and topical scope.

Other than Abdul Sheriff's dissertation ("The Rise of a Commercial Empire: An Aspect of the Economic History of Zanzibar, 1770-1873"), nothing significant has been written about the economic history of Indians in Kenya. Dharam Ghai is primarily concerned with the current economic position of Asians in East Africa. Chapters in Bharati (The Asians in East Africa) and H. S. Morris (Indians in Uganda) deal with contemporary economic tensions from an anthropologist's point of view. Gregory, in his study of race relations, opted to omit his chapter on

economic history. The general surveys, such as Mangat, are, again, more interested in politics and devote little attention to economic and social structure. Shirin Walji ("History of the Ismaili Community in Tanzania") and Michael Tribe ("Economic Aspects of the Expulsion," in Expulsion of a Minority, edited by Michael Twaddle) raise important questions concerning the economic activities of Indians in Tanzania and Uganda.

Anthropological studies of Indians in East Africa are of some value. Both Morris and Bharati deal with a wide range of issues. Jessica Kuper's recent dissertation on Kampala's Goans ("The Goan Community in Kampala, Uganda") is a useful in-depth study of a fascinating group, albeit one not usually found in business. Burton Benedict's article ("Family Firms and Economic Development," SWJA, 24(1968), 1-19) is especially useful in pin-pointing a number of crucial issues concerning the development of the family firm.

Finally, there is the data on Oshwals themselves. The bulk of the material was gathered through intensive interviews with numerous informants in East Africa, India, and the United Kingdom. The data presented in the case studies was obtained primarily from the family members and their associates. Although one might expect much of this information to be inaccurate or self-serving, most oral testimony was incredibly objective and accurate. Where independent confirmation was available, the oral data usually checked out.

Community archives are a useful source of information and confirmation concerning the development of caste institutions. Those consulted include Oshwal and Jain organizations in Mombasa, Nairobi, and Thika, and Patidar and Lohana caste societies in Mombasa.

Although government archives contain relatively few references to Oshwals, enough exist to fill the gaps in the oral testimony. Especially significant are municipal files dealing with caste societies, Ministry of Commerce and Industry records on some of the larger companies, and the largely untapped records of the Land Office, High Court, and Registry of Companies, which contain highly detailed information on various persons and firms. Records of businesses are of limited value: most, simply, do not exist for most of the period. Even such a large European firm as Mackenzie Dalgety has virtually no written record of its activities surviving in Mombasa.

One final note on oral sources: informants are cited by a number corresponding to their caste. A list of informants, with supplementary information, follows. I regret the impersonal method of citation; it is used to facilitate reference. All informants are more than a resource to be used; they are living people, each with a unique personality. One of the joys in writing the dissertation was to recall the many people and situations I met. I remember them all with warmth and affection.

## ORAL INFORMANTS

Oshwals

## The Families

Haria

- S1 Bhoja Vira. In his eighties; retired to Mombasa in 1955.
- S2 Jivraj Bhoja. Born in 1916, migrated to Kenya in 1928. Runs a large wholesale spice concern in Mombasa. Interviewed in Mombasa.
- S3 Premchand Hemraj Bhoja. Born in Kenya 1934. Interviewed in Mombasa.
- S4 Gulabchand Bhoja. Interviewed in Jamnagar.
- S5 Jayantilal and Shantilal Karamshi Merag. Joint interview in Nairobi. Both born in Kenya. Shantilal is a Kenya citizen.
- S6 Shantilal Popatlal Kanji. Born in Mombasa, 1927.. Interviewed in Mombasa.
- S7 Laxmichand Popatlal Kanji. Born in Mombasa, 1923. Interviewed in Mombasa.
- S8 Amritlal Popatlal Kanji. Born in Mombasa, 1930. Interviewed in Mombasa.
- S9 Prabhulal Purshottam Kanji. Born in Mombasa, 1920. Interviewed on a number of occasions in Mombasa.
- S10 Velji Purshottam Kanji. Born in Mombasa, 1932. Interviewed in London.
- S11 Premchand Depar Ranmal. Born 1917 in Padana, India. To Kenya 1934. Interviewed in Mombasa.
- S12 Nathoo Depar Ranmal. Born in 1920 in Padana, India. To Kenya in 1945. Interviewed in Mombasa.
- S13 Nemchand Karman. Brother of Lakhamshi Karamshi. Born in Padana in 1926. To Mombasa 1934. Interviewed on a number of occasions in Mombasa.
- S14 Dinesh Nemchand Karman. Born in Mombasa. About twenty years old. Employed by a travel agency.
- S15 Velji Mokal Karman. Interviewed in Jamnagar. Did not migrate to Kenya.
- S16 Mahesh Padamshi Rajshi Anand. Third generation. Interviewed in Mombasa.

- S17 Jivraj Depar Anand. Born in Mombasa, Interviewed in Wellingborough, U.K.
- S18 Premchand Depar. Former partner of S17, with whom he has a fictitious kin relationship. Interviewed in Mombasa.
- S19 Shashikant Khimji Anand. Born in Mombasa, Kenya citizen. Interviewed in Mombasa.
- S20 Gulabchand Khimji Anand. See S19.
- S21 Lilaben Khimji Anand. Widow. Mother of S19, S20. Interviewed in Mombasa.

Gudhka

- S22 Khetshi Nathoo. Born in India in 1920. Interviewed in Thika, Nairobi, and London.
- S23 Maniben Meghji Pethraj. Sister of S22; widow of Meghji Pethraj Shah. Interviewed in London.
- S24 Juthalal Punjabhai. Interviewed in Bombay.
- S25 Amritlal Punjabhai. Interviewed in Mombasa.
- S26 Khimji Deva. Retired to Kenya in 1948. Born c.1890. Excellent informant on Oshwal history, Gudhka family history, and conditions in Jamnagar. Interviewed in Mombasa.
- S27 Meghji Khimji. Interviewed a number of times. Not only useful for Gudhka history but knowledgeable on Oshwal historical traditions and Oshwal caste institutions in Kenya. Born c. 1910. Interviewed in Mombasa.
- S28 Kishor Meghji Khimji. In his late thirties. Consulting engineer. Interviewed in Mombasa.
- S29 Suhas Kishor. A lawyer with the firm of A. B. Patel and Patel. Kenya citizen in her mid-thirties. Wife of S28, daughter of S70. Interviewed in Mombasa.
- S30 Kanchan Meghji Khimji. In her mid-thirties, currently teaches secondary school in London. Interviewed in Mombasa and London.
- S31 Bihari Meghji Khimji. Interviewed in Mombasa and London.
- S32 Bhanumati Rasiklal. Daughter of S27, wife of S91. In her late thirties. Interviewed in Nairobi.
- S33 Kanji Khimji. Interviewed in Kisumu. Born in India c. 1919.
- S34 Laxmiben Kanji. Wife of See. Interviewed in Kisumu.

- S35 Zaverchand Khimji. Interviewed in Mombasa. Born in India, c. 1923.
- S36 Manilal Khimji. Interviewed in Kisumu. Born in India, c. 1931.
- S37 Somchand Ladhabhai. Interviewed on a number of occasions in Mombasa. A major informant on Oshwal caste history and institutions. Born in India c. 1914.
- S38 Damyanti Premchand Malde. Daughter of S37, wife of S93.
- S39 Subadra Kapurchand Raichand. Daughter of S38. Interviewed in Jamnagar.
- S40 Lakhamshi Ladhabhai. Interviewed in London. Good on Oshwal traditional history.
- S41 Meghji Ladha. Interviewed in Nairobi. Born in India in 1919.
- S42 Gokalji Ladha. Interviewed in Nairobi. Born in India in 1921.

Other Oshwals

- S43 Karamshi Hirji. Partner in Rajshi Anana (see S16). Born in India 1923, to Kenya 1938. Rajshi's wife and Karamshi's father were sister and brother. Interviewed in Mombasa.
- S44 Velji Raymal. Married sister of S17. Employee of Bhagwanji & Co. (S113) in Kampala. Interviewed in Wellingborough, U.K. Information on Oshwals in Uganda, operation of a large importing and wholesale firm.
- S45 Nemchand Karamshi. Father of S46, brother of S159. Formerly a mill-owner in Mombasa, now settled in Ahmedabad, India. Interviewed in Ahmedabad.
- S46 Ramesh Nemchand. Married sister of S3. Interviewed in Ahmedabad.
- S47 Samji Virji. Daughter married S6. Also related to Gudhkas. (Atak Gudhka). To Kenya 1927; in Ruiru 1940-1969, when he retired to India. Interviewed in Jamnagar.
- S48 Motichand Samji. Son of S47. Born in India in 1935, to Kenya in 1946. Employee of various firms. Especially good on popular interpretation of Jain cosmology. Interviewed in Nairobi.
- S49 Rameschandra Lakhamshi. Arrived in Kenya in 1930. Currently owns a service station in Mombasa. Daughter married brother of S3. Interviewed in Mombasa.
- S50 Chandulal Harakchand Ranmal. Former partner with S17-20. Father (1916-1966) married paternal aunt of S16. Father's sister is S21. Interviewed in Mombasa.

- S51 Govindji Khetshi. To Kenya in 1930. Related to S83, S84. Daughter married to S3. Interviewed in Mombasa with his two sons, Hasmukh and Maganlal.
- S52 Gulabchand Motichand. Born in Madagascar in 1919, migrated to Kenya in 1938. Interviewed in French in Mombasa.
- S53 N. D. Malde. Partner in Shah Vershi Devshi. Interviewed in Thika.
- S54 Pankaj Raichand. Age twenty. Owns small clothing store, Mombasa. Brother married sister of S50. Close friends with S14. Interviewed in Mombasa.
- S55 Mulchand Meghji. Married to sister of S11, S12. Born in India, arrived in Kenya 1947. Age late forties. Owned various shops in greater Mombasa area, currently runs a small shop selling ready-to-wear garments.
- S56 Hasmukh Gosar Lakhman. Son of sister of S11, S12. Born in Kenya; age: early twenties. Runs wholesale foodstuffs business in Mombasa's Majengo area.
- S57 Govindji Vershi. Married sister of S1e. In his late fifties. Born in India, arrived in Kenya in 1920. Owns a small garment factory in Nairobi. Interviewed in Nairobi.
- S58 Velji Mepa. Daughter married son of Lakhanshi Karamshi. Partner in Karmen Mepa & Co., an old Oshwal firm. Seen in Nairobi.
- S59 Raishi Devshi. Married sister of S1e. Active in Oshwal affairs in Jammagar; useful for traditional Oshwal history. Interviewed in Jammagar.
- S60 Velji Pethraj Tejpar Gudhka. Mother's brother is Khimji Anand (See S19-21), who employed him for a period in the 1940s. Currently employed in a large wire factory in Nairobi. Born in India c. 1928; to Kenya 1941. Interviewed in Nairobi.
- S61 Jethalal Parbat. Born in India c. 1913, migrated to Madagascar in 1930, then to Kenya in 1939. Daughter married to son of Lakhanshi Karamshi. Partner in Nairobi wholesale business dealing in ladies' dress goods. Interviewed in Nairobi.
- S62 Kantilal Ranmal Raja. Married sister of S3. To Kenya 1950. Formerly dealt in second-hand clothing, now in construction business and real estate speculation. Interviewed in Nairobi.
- S63 Chandrakant Kalidas. Married daughter of S1e, partner with S140 in grain mill. Interviewed in Nairobi.
- S64 Devchand Bharmal Riashi. Married sister of S9-10. Sister is mother of S16. Father to Kenya in 1911. Owned a retail shop catering to wattle producers around Thika. Interviewed in Thika.

- S65 Kanji Meghji. Born in India c. 1890, migrated to Kenya 1912. Active in Oshwal community affairs (fourth president of Mombasa community, founder of Education Board). Briefly a partner with Shah Purshottam Kanji (S9). Interviewed in Mombasa.
- S66 Jayantilal Devshi Nathoo. Mother is sister of Purshottam Kanji. Father to Kenya in 1914, owned shop in Limuru until 1970. Jayantilal a partner with S134 (who married his sister) in a wholesale furnishings, carpet, drapery firm in Nairobi.
- S67 Jayantilal Virchand Virpal. Married daughter of S27. Formerly employed in Mombasa by Achelis, Ltd., now working in London. Interviewed in Mombasa and London.
- S68 Virchand Virpal. Father of S67. To Kenya 1928. Owner of large import firm. Interviewed in Mombasa.
- S69 Velji Khetshi. Son married daughter of S27. Migrated to Kenya in 1933. Partner in Lakhamsi Govindji & Co., a large import and wholesale textile firm, with substantial real estate holdings. Interviewed in Mombasa.
- S70 Popatlal Ranmal. Father of S29, brother of S109. To Kenya in 1929. Returned to India in 1948, where he has industrial holdings. Active in Bombay Oshwal community affairs. Knowledgeable about Oshwal history, Kenya caste organizations, economic history, and Oshwals in Uganda. Interviewed in Bombay and Nairobi.
- S71 Jethalal Nathoo. Related to S68 and S37. Born in India c. 1909, migrated to Kenya in 1925. S37 stayed with him in Thika. Business in Thika and Nairobi until 1968, when moved to Indore, India. Good on Thika economic activities. Interviewed in Indore.
- S72 Nathoo Khimji. Brother-in-law of S27; also related to S1. Born in India in 1899, migrated to Kenya in 1928. Shops in Nyeri and, later, Nairobi. Interviewed in Bombay.
- S73 Devchand Khimchand Gudhka. To Kenya in 1918 at age 11. Partner in Lakhamsi Nathoo. First Oshwal in Kisumu, 1924. Retired to India during World War II. Knowledgeable on Kisumu, Gudhka history, Jamnagar caste organizations. Interviewed in Jamnagar.
- S74 Gosar Mepa Maroo. See Gudhka genealogy. Born in 1895, migrated to Kenya in 1913. Shops throughout Central Province; at times a partner of M. P. Shah, Raichand Pethraj, Juthalal Vrajpal and Amritlal Raishi. Good on traditional Oshwal history, early economic conditions. Interviewed in Nairobi.
- S75 V. G. Maroo and Amritlal G. Maroo. Sons of S74. Interviewed in Nairobi.

- S76 Mulchand Ranmal. "Mama" (mother's brother) of S27. Born c. 1903, to Kisumu in 1936. Information on Kisumu, Kisumu Oshwals, and early history of S27 in Kisumu. Interviewed in Kisumu.
- S77 Amritlal Raishi. Son married daughter of S33. Born in Kenya in 1911; father to Kenya 1905. One of first Kenya-born Indians to complete secondary school. Former partner of S74. Active in Oshwal caste affairs and Indian politics. Knowledgeable about all aspects of Indian life in Kenya. Interviewed in Nairobi.
- S78 Kanji Hirji. S76 is his father's younger brother. Employed by S27 during 1930s. Born in India in 1916, migrated to Kenya at age 15. Had shops in various places in Kenya. Currently owns saw mill in Nakuru. Interviewed in Nakuru.
- S79 Harakchand Venichand Khimchand. Mother is sister of S37. Born in India in 1926, to Kenya in 1932. (His father migrated in 1925). Owns a Nairobi clothing shop. Interviewed in Nairobi.
- S80 Mohanlal Kanji Hirji. Married sister of S24-25. Born in 1926 in Mombasa. Owns a housewares shop in Mombasa.
- S81 Kanji Hirji. To Kenya in 1909 at age 12. Employee of Shah Hirji Kara. Good on early Kenyan economic history. Father of S80. Interviewed in Mombasa.
- S82 Vaghji Velji Gudhka. Distant cousin of Gudhka family. Wholesale textile business. Active in Jain and Oshwal community affairs in Mombasa.
- S83 Motichand Devji. Daughter married to Keshavlal Punjabhai Gudhka. Born in India c. 1910, to Kenya in 1920. Employed by Hirji Kara & Co; in Uganda during the 1920s. Owner of a large produce wholesale firm in Mombasa. Good on early economic conditions, produce marketing. Interviewed in Mombasa.
- S84 Devshi Devji. Brother of S83. Daughter married son of S2. Born in India, migrated to Kenya in 1929. Small provision shop in Mombasa, then to Kisumu in 1947. Interviewed in London.
- S85 Meghji Khetshi. Sister married S37. Born in 1906, migrated to Kenya in 1944. Partner in H. H. Mody & Co., clearing and forwarding agents, with father of husband of daughter of Devchand Karmand (see S13). Interviewed in Mombasa.
- S86 Ramji Meghji Gudhka. Bombay textile exporter, business started in response to demand from relatives in Kenya. Interviewed in Bombay and Baroda.
- S87 Panachand Bharmal. (See S37) Gudhka. Hosiery factory in Mombasa and, since 1965, in Indore. Born in 1919, to Kenya in 1931. Informative on manufacturing conditions, Oshwals in Indore. Interviewed in Indore, India.

- S88 Jethalal Virpal. Brother of S68. Resident in Mombasa 1930-1965, now active in Halari Visa Oshwal Samaj in Indore. Interviewed in Indore.
- S89 Indu Patel. Cousin of wife of S35; also a Gudhka. Her father migrated to Kenya in 1913. Interviewed in Cambridge, U.D.
- S90 Zaverchand Khimji. Late fifties. To Kenya in 1928. Brother of S72; employed by grandfather of S91, then with his brother-in-law, S27. Interviewed in Leicester, U.K.
- S91 Rasiklal Velji Champsí Tejshi. Married to S32. Nairobi lawyer and Kenya citizen. In his late thirties. Interviewed in Nairobi.
- S92 Amritlal Champsí Tejshi. Paternal uncle of S91. Especially informative on Nyeri and produce buying. Has real estate holdings in Nairobi and runs a pharmacy. Interviewed in Nairobi.
- S93 Premchand D. F. Malde. Husband of S38. Accountant. In his late thirties. Rather owned a large Mombasa produce business. Interviewed in Mombasa.
- S94 Ramesh Narshi Samat. Married daughter of S2. Father and uncle had shops in various Kenya towns. Knowledgeable about conditions in western Kenya. Interviewed in Kisumu.
- S95 Chhaganlal Sojpar Somat. Partner and cousin of S94. Interviewed in Kisumu.
- S96 Velji Jeghji. Brother's son married daughter of S121. Large produce buyer and processor in Central Province, now runs grain mill in Nairobi. Extremely knowledgeable about produce marketing. Sister's son married daughter of S22; father's sister is maternal grandmother of wife of S27. Interviewed in Nairobi.
- S97 Amritlal Sonchand. Brother married daughter of S22. Grandfather to Kenya in 1901. Interviewed in Mombasa.
- S98 Raichand Pethraj. Paternal uncle of S97; daughter married son of S22. To Kenya 1922. Owns textile shops in Mombasa and Nairobi. Interviewed in Nairobi.
- S99 Shantilal J. Shah. Married daughter of S40. Knowledgeable about Jain religion and folk customs. Interviewed in Nairobi and London.
- S100 Mansuklal Devchand Karman. Sister married to S7. Forty years old, born in Fort Hall. Father to Kenya in 1928. Wholesale sundries business selling to African retailers. Now a bus conductor in London. Interviewed in London.
- S101 Kantilal Devchand Karman. Brother of S100. Currently bus conductor, London. Interviewed in London.

- S102 Karamshi Ladha. Father-in-law of S6. Migrated to Madagascar in 1929 after six years in Bombay, to Kenya in 1935. Knowledgeable about Madagascar. Interviewed, in French, in London.
- S103 Indore Oshwals. Group interview about Oshwals in Indore.
- S104 Bombay Oshwals. Group interview with twenty leading Oshwals in Bombay concerning Oshwal traditional history and Oshwals in Bombay. Also includes miscellaneous information about Bombay.
- S105 Jamnagar Oshwals. Group interview of Oshwals in Jamnagar.
- S106 Tarakchand P. Shah. Secretary of Bombay Mahajanwadi. Knowledgeable about Oshwal traditional history, internal politics, and Bombay community. Interviewed in Bombay.
- S107 Chunilal Parekh. Never migrated to India. In his mid-forties. Also participating in the discussion was a Shrimali Jain. Interviewed in Jamnagar.
- S108 Navagam Oshwals. Group interview, including the Patel of Navagam.
- S109 Lakhamshi Ranmal. Brother of S70. Wealthy businessman, partner of Hemraj Bharmal Ltd., a large textile firm, and a number of textile factories, including U.T.I. Knowledgeable about Oshwal community history, Indian politics, and Kenya economic conditions. Interviewed in Nairobi.
- S110 Manu Chandaria. Brother of S111, S112. In charge of African operations of Chandaria industrial group holdings. Knowledgeable about industrial development in Kenya and family history of the Chandarias and the Premchand Raichand group. Interviewed in Nairobi.
- S110A Aruna Chandaria. Wife of S110, sister of S114. Interviewed in Nairobi.
- S111 Devchand Premchand Chandaria. Head of Chandaria family. Ran for Kenya Legislative Council in 1956. Interviewed in London.
- S112 Anil Chandaria. Son-in-law of S133. Manages a match-stick factory in Brussels. Interviewed in Brussels.
- S113 Mulchand S. Khimasia. Director of Bhagwanji & Co., Nath Brothers, and East African Match, among other firms. Knowledgeable about economic conditions in Kenya, Oshwal community history. Interviewed in Nairobi.
- S114 Dhiru Premchand Vrajpal. Director of Steel Africa, Ltd. Knowledgeable about his father's activities with Premchand Raichand, economic conditions in Kenya. Interviewed in Mombasa.

- S115 L. K. Shah. Cousin of S114. Similar information. Interviewed in Mombasa.
- S116 Gulabchand Devraj Vrajpal. Also a son of one of the original partners of Premchand Vrajpal, but no longer associated with his cousins. Large industrial holdings in India, active in Jamnagar Oshwal politics and affairs. Interviewed in Jamnagar.
- S117 Avinash Shah. In his late twenties or early thirties. Father an important Nairobi produce buyer. Avinash now manages a brick and tile factory in Mombasa, formerly owned by S65, now controlled by S118. Interviewed in Mombasa.
- S118 Zaverchand Sojpal Jetha. Father-in-law of S119. Wealthy industrialist and produce merchant. Interviewed in Nairobi.
- S119 Shashikant Meghji Jetha. Grandfather to Kenya in 1901. Active in Mombasa Oshwal community affairs. Pharmacist. Interviewed in Mombasa.
- S120 Kantilal Narshi. Son-in-law of S121, brother-in-law of S9. Active in Nairobi Oshwal community. Interviewed in Nairobi.
- S121 Kankuben Ranmal Sura. Widow in her sixties. Interviewed in Nairobi.
- S122 Rashmi Ranmal Sura. Son of S121, age about twenty-five. Interviewed in Nairobi.
- S123 Keshavlal Fulchand. Brother of Nemchand Fulchand. Now independently owns a prosperous textile wholesale business in Nairobi. Born in 1911, migrated to Kenya in 1926. Daughter married son of S37. Interviewed in Nairobi.
- S124 Ratilal Nemchand Fulchand. Nephew of S123. Married to sister of S24-25. Large textile firm, plastics firm, food processing firm. Father migrated to Kenya in 1911; partner with Shah Meghji Ladha. Interviewed in Nairobi.
- S125 Motichand Fulchand Keshavji. Knowledgeable about produce marketing, western Kenya economic conditions. Active in Kisumu Oshwal affairs. Interviewed in Kisumu.
- S126 Gulabchand D. Shah. Brother of S137. Employed by Mackenzie Dalgetty. Knowledgeable about Asian clerks. Interviewed in Mombasa.
- S127 Nakuru Oshwals. Group interview of Oshwals in Nakuru about Oshwal community and economic activities in the area.
- S128 Ghela Manek Gudhka. Born c. 1867, migrated to Kenya 1908. Despite his age, extremely knowledgeable about Oshwal traditional history and political organization, conditions in Jamnagar before the twentieth century, and early conditions in Kenya. Interviewed in Nairobi.

- S129 Meghji Sojpal Dhanani. Born c. 1902, to Kenya c. 1920. A partner in Karman Mepa, an old Oshwal firm. Active in and knowledgeable about Oshwal caste and Jain religious affairs. Interviewed in Mombasa.
- S130 Chandulal Devji Kara. Descendent of first Oshwal in Kenya. Interviewed in Mombasa.
- S131 Chunilal Devji Kara. See S130.
- S132 Prabhudas Devji Kara. See S130.
- S133 Zaverchand Ksehavji Parbat. Born in Kenya, his father was a founding partner of Shah Meghji Ladha. Currently owns a candy manufacturing firm. Knowledgeable about early economic life and Oshwal caste institutions. Interviewed in Nairobi.
- S134 Shantilal Keshavji Ramji. Son of a founding partner of Shah Meghji Ladha. Interviewed in Nairobi.
- S135 Kishorilal Bharmal Virani. Born in India, father migrated in 1916. Engaged in various enterprises from the late 1920s, including produce buying. By the 1950s started a large confection factory. Knowledgeable about economic conditions, early Oshwal history in Kenya, politics. Interviewed in Willingborough, U.K.
- S136 Somchand Premchand. Born in Kenya. Father migrated in 1908, paternal uncle in 1903. Current owner of Shah Meghji Ladha. First Oshwal to matriculate in Kenya (1927). Extremely knowledgeable about all aspects of Oshwal traditional history and community affairs. Active in community and founder of Education Board. Also active in politics. Interviewed in Mombasa.
- S137 J. D. Shah. Past chairman of Mombasa Jain Sangh. Interviewed in Mombasa.
- S138 Laxmidhard Keshavji. Chairman of Oshwal Education and Relief Board. Mumuksha Jain. Interviewed in Nairobi and Bombay.
- S139 Hansraj Devan. Past chairman Nairobi Oshwal Mahajan. Knowledgeable about Oshwal institutions in Kenya. To Kenya in 1939. Interviewed in Nairobi.
- S140 Panachand Jivraj Dedhia. Son-in-law of S121. Related to Chandarias (maternally). Active in Oshwal Education Board and Hindu Council. To Kenya 1958. Insurance agent. Interviewed in Nairobi.
- S141 Kantilal Punamchand. First Oshwal to be elected to Legislative Council (1961). Active in politics and Oshwal community affairs. Interviewed in Wellingborough, U.K.
- S142 Miscellaneous Kisumu Oshwals. Based on informal discussions with various Oshwals in Kisumu.

- S143 Somchand Mulchand Shah. In his thirties. Member of managing committee of Mombasa Oshwal Mahajanwadi. Discussion concerning changes in caste organization, participation of younger Oshwals in community affairs. Interviewed in Mombasa.
- S144 Nemchand Narshi. Full-time, paid clerk of Oshwal Mahajanwadi, Mombasa since 1950. Knowledgeable about community affairs. Interviewed in Mombasa.
- S145 Devchand Panachand. Born 1919, to Kenya 1934. Shops in Central Province, then Nairobi and Mombasa. Active in community affairs. Informative on traditional political organization, history, Kenya communal organizations, conditions in Kenya. Interviewed in Mombasa.
- S146 Vidhu Virpal Bharmal. To Kenya in 1956. Knowledgeable about Oshwal historical traditions. Interviewed in Mombasa.
- S147 Lalji Virpal Bharmal. Brother of S146. To Kenya in 1937, aged 15. Owns medium-sized clothing shop in Mombasa. Interviewed in Mombasa.
- S148 Keshavji Rupshi. Born in India in 1926, migrated to Kenya (Kisii) in 1939. Currently a broker in Mombasa. Active in Jain Sangh affairs (1975 Chairman). Superlative informant on Oshwal institutions, Jain religion, and some aspects of economic conditions. Interviewed in Mombasa.
- S149 Ratilal Meghji Kanji. Father migrated to Kenya in 1914. Produce buyers, eventually into hardware and coffee exporting. Part of Meka/Acif group which includes plantations, sisal factory, and food oils. Interviewed in Nairobi.
- S150 Somchand Devji Kanji. Chairman of Meka/Acif group. Knowledgeable about economic conditions in Kenya, especially after Independence. Interviewed in Thika.
- S151 Gulabchand Devji Kanji. Brother of S150, cousin of S149. Chairman of Oshwal community, Thika. Interviewed in Thika.
- S152 Devchand Nathoo. In his seventies; migrated to Mombasa in 1922, then to Moshi in 1928. Interviewed in Nairobi and Moshi.
- S153 Shantilal D. Shah. Officer of Mombasa Oshwal Mahajanwadi and Cutchi Patel Swami Narayan Mandal. Discussion of Swami Narayan sect. Interviewed in Mombasa.
- S154 Kantilal P. Galaya. Officer of Jamnagar Oshwal Mahajan. Interviewed in Jamnagar.
- S155 Ramesh Dodhia. Lawyer and travel agent, officer of Jamnagar Oshwal Mahajan. Interviewed in Jamnagar.

- S173 Devchand Jeshang Shah. Owner of small retail textile shop. Interviewed in Mombasa.
- S174 Liladhar Samat. Daughter married son of S41. Interviewed in Nairobi.
- S175 Maganbhai Savla. Former clerk in Bombay Mahajanwadi. Interviewed in Bombay.
- S176 Miscellaneous Dar es Salaam Jains. Discussions at different times with Jains in Dar es Salaam.

Shrimalis and Other Jains

- J1 Karsandas Bhagwanji Hansraj Seth. Father to Mombasa in 1895, from Zanzibar, and a founder of the Jain Sangh in Mombasa. Active in Jain temple affairs. Born in Mombasa in 1914. Confectioner. Interviewed in Mombasa.
- J2 Babulal L. Shah. Chairman of Sthanakwasi Sangh, Mombasa. Active in Navnat Vanik Community. Owns a hardware store. Interviewed in Mombasa.
- J3 Vijay Savadia. Chairman of Navnat Vanik Community. Interviewed in Mombasa.
- J4 D. D. Doshi. Born in Rajkot, Kathiawad, in 1913; migrated to Kenya in 1925. British-trained lawyer. Active in politics. Knowledgeable about many aspects of Indian life and politics. Interviewed in Mombasa.
- J5 Gautam Sarabhai. Major Indian industrialist, son of Ambalal Sarabhai. Interviewed in Ahmedabad.
- J6 A. V. Mehta. Cutchi living in Bombay. Interviewed in New Haven, Ct.
- J7 Mohanlal Doshi. Important Mombasa businessman, active in Jain affairs. Interviewed in Mombasa by Karim K. Janmohamed.
- J8 Natvarlal C. Mandalia. Father to Zanzibar in 1880 from Cutch. Natvarlal to Kenya in 1939 upon completion of medical degree in London. Knowledgeable about all aspects of Indians in East Africa. Interviewed in Mombasa.
- J9 Preveena Shah. In her early twenties; employed by S164. Interviewed in Nairobi.
- J10 Hema Doshi. In her early twenties; secretary in a predominantly European primary school. Interviewed in Mombasa.

- J11 Miscellaneous Jains in Dar es Salaam. Informal discussions and conversations with Jains, including a few Oshwals, in Dar es Salaam.

Lohanas

- L1 Narendra Vasani. Interviewed with wife, Manju. Originally from Thika, now owns a photography shop in Mombasa. Numerous discussions concerning Thika, Lohanas, and Indians. Interviewed in Mombasa.
- L2 Diwaliben Vasani. Mother of L1. In her late sixties. Interviewed in Nairobi.
- L3 Vinod Raikundalia. Twenty-five years old; father born in Kenya. Dealer in motor parts. Interviewed in Nairobi.
- L4 Jiwan R. Rughani. Born in Porbandar in 1899, migrated to Kenya in 1914. His father to Kenya in 1912. Information on early conditions. Interviewed in Nairobi.
- L5 Ishwar J. Rughani. Son of L4. Interviewed in Nairobi.
- L6 Ramniklal Pujara. Headmaster of Bohra School; Chairman of Mombasa Hindu Union; Vice-Chairman of Lohana Mandal. Born in Kenya; parents from Rajkot. Informative on diverse subjects. Interviewed in Mombasa.
- L7 "Mr. Thakker." Clerk in old and large Lohana firm, Samji Kala Co. Interviewed in Mombasa.
- L8 G. J. Thakker. Secretary of Lohana Mandal, Mombasa. Information on Lohana population and institutions. Interviewed in Mombasa.
- L9 Group interview, Lohnas in Mombasa.
- L10 Shashi Kotecha. Married to daughter of S27. Born in Tanganyika. Interviewed in London.

Patidar

- P1 Group interview, Patidar in Mombasa. Includes, among others, P3, P4, P12.
- P2 R. B. Patel. Active in Indian politics. Interviewed in Mombasa.
- P3 N. D. Patel. Formerly with C. Bhailal & Co. in Uganda, now owns a number of businesses in Mombasa. Interviewed in Mombasa.
- P4 Chhotalal I. Patel. Born in 1909, migrated in 1928. Information on Patidar community. Interviewed in Mombasa.

- P5 Ramanbhai Patel. Secretary of Patel Samaj, Mombasa. Information on Patidar caste institutions. Interviewed in Mombasa.
- P6 Bhupendra M. Patel. Important Baroda industrialist; brother mayor of Baroda. Interviewed in Baroda, India.
- P7 "Mr. Patel." General discussion about Indians in Denya. In his fifties. Interviewed in Mombasa.
- P8 Suryakant Patel. Husband of S89. Electrical engineer. Interviewed in Cambridge, U.K.
- P9 Ratanji Patel. Active Theosophist. Interviewed in Nairobi.
- P10 J. I. Desai. From Tanzania. Interviewed in Nairobi.
- P11 V. P. Patel. Owner of pharmacy, with branches in Mombasa and Nairobi. Born in Kenya. Interviewed in Nairobi.
- P12 Ramanbhai M. Patel. Chairman of Patel Samaj, Mombasa. Interviewed in Mombasa.
- P13 Bechharbhai G. Patel. Born in 1897. Migrated to Kenya in 1916. Former partners with B3, B4. Knowledgeable about early history, Patidar, economic conditions, religious organizations, especially Swami Narayan sect. Interviewed in Mombasa.

#### Brahmins

- B1 Anil Vyas. In his late thirties. Clearing and forwarding agent. Interviewed in Mombasa.
- B2 T. A. Bhatt. Publisher. Born in 1913, migrated to Kenya in 1934. Articulate observer on East African affairs. Interviewed in Nairobi.
- B3 R. B. Pandya. Brother of J. B. Pandya, founder of Federation of Commerce and Industry and Indian politician. Migrated to Kenya in 1920. Knowledgeable about Indian affairs and economic conditions. Interviewed in Mombasa.
- B4 Anant J. Pandya. Nephew of B3. Indian politician (defeated S111 for Legislative Council seat). Interviewed in Mombasa.
- B5 D. S. Trivedi. Indian politician. Interviewed in Mombasa.
- B6 "Mr. Purohit." In his mid-thirties. Discussions on Oshwals in India. Interviewed in Jamnagar.
- B7 Chandulal Dave. Married to daughter of S70. Born in Tanganyika. Interviewed in Nairobi and London.

- B8 Shashi Dave. Brother of B7. Interviewed in London.
- B9 Dr. Karve. Eighty years old. Indian politician. Mahrashtrian Chitpavan Brahmin. Interviewed in Mombasa.
- B10 T. J. Inamdar. Lawyer. Indian politician. Articulate observer of Indian affairs. Interviewed in Mombasa.
- B11 Dr. J. R. Sharma. Punjabi. Interviewed in Mombasa.
- B12 Shambudin Samji Barot. Barot, or traditional family historian, and "First Class Radio Artist" in Rajkot. As one would expect, he is extremely well-versed in traditional Oshwal history. His role is similar to that of a "griot" in West Africa. Interviewed in Jamnagar.

Wanza (Tailor caste)

- W1 R. P. Gohil. Mombasa tailor. His shop located opposite the Mackinnon Market, is a miniature "street corner society," a meeting place for Africans, Swahili, and Indians. Numerous discussions, in Mombasa.
- W2 Jayantilal Borkhatra. Age 22. Owner of a Nairobi textile and clothing shop. Father migrated to Kenya in early 1930s. From Porbandar. Interviewed in Nairobi.
- W3 Keshavji Mathur Gohil. Born in Porbandar in 1936, migrated to Kenya in 1950. Grandfather in South Africa; father to Kenya in 1918. Owns a transport firm. Interviewed in Nairobi.

Punjabi Hindus

- H1 Chanan Singh. Justice of High Court of Kenya. Member of Legislature 1952-56, 1961-63. M.P. 1963-64. Parliamentary Secretary to Ministry of Jomo Kenyatta, 1962-63, 1963-64. Knowledgeable about all aspects of Kenya life, economic conditions, politics. Interviewed in Nairobi.
- H2 Desraj Madan. Born in Kenya in 1914. Father migrated in 1902. Owns large produce and provisions firm, with retail branch in Nairobi market. Active in Sanatan Dharam Sabha. Son married daughter of S133. Interviewed in Nairobi.
- H3 H. V. Sikhand. Sikh. Advocate. Chairman of Hindu Council, Nairobi. Interviewed in Nairobi.
- H4 "Jesse" Rai. Nineteen years old. Father an important wheat farmer near Eldoret. Interviewed in Nairobi.

H5 Sir Amar Maini. Former Mayor of Kampala. Extremely knowledgeable and articulate. Interviewed in London.

H6 S. K. Kampa. Primary School teacher. Interviewed in Nairobi.

#### Other Hindus

01 T. P. Pithadia. Jamnagar journalist. Interviewed in Jamnagar.

02 Manubhai K. Lalji. Secretary of Kenya National Chamber of Commerce, Mombasa. Bhatia. Great-grandfather arrived in Zanzibar in 1870. Born in Zanzibar, moved to Kenya in 1929. Knowledgeable and articulate on all aspects of Indians in East Africa. Interviewed on numerous occasions in Mombasa.

03 Visram Kumbar. Messenger for Halari Visa Oshwal Community, Mombasa. Kumbar caste. Interviewed in Mombasa.

04 "Choitram." Descendent of B. Choitram, founder of firm of same name with branches formerly in Zanzibar, Tanganyika, Mombasa, Nairobi. Sindi. Interviewed in Mombasa.

05 Rupa Gidoomal. Sindi. Wealthy businessman. Interviewed in Mombasa.

06 Dilip Khatau. Bhatia. Family has important industrial holdings in Bombay. Director of Kisumu Cotton Mills. Brother-in-law of J5. Interviewed in Kisumu.

#### Muslims

M1 Suleiman Bashu Kumbar. Clerk in Mombasa Court. Fluent in Cutchi, Hindi, Gujarati, Swahili, and English. Articulate and knowledgeable. Interviewed in Mombasa.

M2 Hussein Hassanali. Bohra born in Mombasa. Employed by East African Community in Customs. Interviewed in Nairobi and Mombasa.

M3 Mussbhai Tayabji Walji. Bohra. Father came to East Africa in 1863. Interviewed by Fred Cooper, in Mombasa.

M4 Gulamhussein Tayabji. Bohra. 96 years old. Interviewed in Mombasa by Fred Cooper.

M5 Tayabali Rajabala Mulla Bhaiji. Bohra. Ex-civil servant born in Malindi c. 1900. Interviewed in Malindi by Fred Cooper.

M6 Jivanji Gulamhusein Jivanji. Bohra. Shopowner in Shella, near Malindi. Interviewed by Fred Cooper.

Acknowledgements fo the following Muslim Indian scholars: Karim Janmohamed (Ismaili); Shirin Walji (Ismaili); Fatma Dharamsi (Ithna Asheri); Z. Mawani (Ismaili); Abdul Sheriff (Ithna Asheri); P. A. Memon (Memon).

#### Swahili and Other Africans

Abu Suleiman Mazrui. Head of a large extended family in Mombasa. Formerly employed in Mombasa High Court. Numerous informal discussions with his family in Mombasa.

In addition, informal discussions were held with a number of Swahili in Mombasa, as well as other Africans throughout Kenya.

#### Europeans

E1 Sir Ernest Vasey. Businessman, former Mayor of Nairobi. Member for Health and Local Government 1950-1952, Member for Finance 1952-54, Minister for Finance and Development, Chairman of Development Committee of Council of Ministers. Not a civil servant, one of two unofficial members of the Legislative Council during the 1950s. Currently a director of more than fifty companies in Kenya. Actively associated with the Chandaria group through Comcraft Services. Interviewed in Nairobi.

A written survey questionnaire, in both Gujarati and English, was distributed with limited results to all Visa Oshwals and Navnat Vaniks in Mombasa.

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Bankruptch Causes

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