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# A currency muddle: resistance, materialities and the local use of money during the East African rupee crisis (1919–1923)

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## ABSTRACT

This article combines insights on colonial monetary policies and daily practices of money use, to discuss the impact of international monetary developments on the local usage of money during the rupee crisis in East Africa (1919–1923). To do so, the paper will follow two related lines of investigation. On one hand, it will analyse the protests against the depreciation of East African cents. Even if Africans were excluded from decision-making processes connected to currency, this organized protests offer an example of how Africans could make their voices heard in the official arena in which currency matters were discussed. On the other hand, the article will investigate individual acts of appropriation and rejection of colonial currencies that African societies developed during and after the rupee crisis. These acts partly altered the boundaries of subordination imposed by the colonial regime and made the process of colonial monetization a prolonged and negotiated transition that was, in part, shaped by monetary practices on the ground.

‘The Eternal Currency Problem’; ‘The Currency Tangle’; ‘Chaotic Currency’; ‘A Currency Muddle’.<sup>1</sup> The word ‘currency’ featured in the headlines of stories in the East African local press almost daily from 1919 to 1922. The newspapers reported the developments of a currency instability that became known as the ‘East African rupee crisis’. At the end of World War One, the Indian rupee – the currency in use in Kenya and Uganda – began to appreciate against sterling, more than doubling in value in less than one year. Because British settlers in East Africa stored their capital in pounds but paid locally for wages and debts in rupees, their incomes were dramatically reduced. Their vociferous protests led the colonial government to change the local currency, first introducing an East African (EA) florin that replaced the rupee, and later by introducing yet another currency, the EA shilling, that remained the currency of Kenya and Uganda until independence (for a timeline of events, see Table 1).

These currency changes were made during a time of political conflict in Kenya. The Indian community demanded parity with Europeans, whereas Harry Thuku and the East African Association (EAA) protested against the increase in taxation, the introduction of the *kipande*, and the land policy of the colonial government.<sup>2</sup> As the currency instability had different impacts on the interests of the various sectors of the colonial

**Table 1.** Chronological table outlining the major events and currency changes in East Africa (1898–1931).

19 May 1898	the Indian rupee becomes the official currency of the EAP (1 rupee = 1s4d; 1£ = 15 Rs)
10 February 1905	introduction of EA cents
19 December 1919	value of the rupee against sterling increases to 2s4d
26 April 1920	the EA Florin is introduced (1 florin = 2s; 1£ = 10Fl.); establishment of the EACB
19 July 1920	import of rupees in East Africa is prohibited
29 December 1920	demonetization of one-rupee notes
January 1921	the value of the rupee falls back to pre-war levels (1s4d)
19 February 1921	Currency Committee established in Kenya; introduction of shillings and devaluation of EA cents is proposed
19 March 1921	Colonial Office approves the introduction of the EA shilling
7 June 1921	new Currency Order in Council: demonetization of silver rupees and introduction of shillings
23 June–22 July 1921	period granted for the redemption of rupees
20 October 1921	Churchill suspends the scheme for marking down cents
1 January 1922	the new coin is the EA shilling (1 EA shilling = 1 British shilling)
July 1922	shillings introduced in East Africa
31 December 1931	florins and rupees cease to be legal tender in East Africa

society, the exchange crisis soon became a ‘referendum on the racial hierarchies and geo-political orientation of East Africa’.<sup>3</sup> Settlers accused the Indian community of exporting money to India ‘hidden in large tins of ghee’.<sup>4</sup> Indians in East Africa, backed by the India Office and the Indian Overseas Association, protested the alteration of the rupee currency, and accused the Colonial Office of ‘robbing the Indians’.<sup>5</sup> At the same time, the colonial government was condemned for currency changes that were seen by many observers as a way to swindle the African population and support European settlers’ interests. Therefore, the discussion on monetary reforms became part of the interwar debate on racial divisions and the nature of British rule in East Africa: supporters of the expansion of settlers’ power and influence from Kenya to the other East African territories were confronted by those who wanted the ‘paternalistic humanitarianism’ suggested by the League of Nations Mandate on Tanganyika, extended to Uganda and Kenya, in this way reducing settlers’ influence and racial tensions in the empire.<sup>6</sup>

Previous studies on the rupee crisis have focused on Kenya’s European and Indian communities and have used the currency instability as an illuminating window through which power relations and social hierarchies in East Africa can be analysed. Robert Maxon was the first to study the rupee crisis, a ‘dilemma’ that involved Great Britain, Kenya, Uganda and India. He analysed the conflicting claims and interests of the colonial governments of Kenya and Uganda, of the settlers, and of the local banks. He showed how the solution to the currency instability problem illustrated the increasing political power of the settlers.<sup>7</sup> Wambui Mwangi interpreted the rupee crisis as a conflict between the white settler agricultural producers and the Indian trading community. By focusing on the connection between the rupee and the position of the Indian community within Kenyan society, she revealed the connection between political identities and the circulation of colonial currency.<sup>8</sup> The effects of the crisis on Africans and the ways in which they used money have remained, however, largely unexplored.

As Mwangi noted, the crisis was debated among Europeans, the Indian community and ‘others with access to the imperial public space of contestation which notably excluded the Africans’.<sup>9</sup> As Anthony Hopkins has highlighted, the African population was the largest group of currency users in the colonies, but no attempts were made by colonial committees

to evaluate their possible reactions to currency changes.<sup>10</sup> However, scholars who have studied money and currency during the colonial period showed how African societies opposed the replacement of precolonial currencies with colonial money.<sup>11</sup> In his seminal article on the Tiv economy, Paul Bohannon defined this process as a ‘currency revolution’.<sup>12</sup> This interpretation has been criticized, as the use of the term ‘revolution’ implies a rapid change from the indigenous monetary system to the colonial one and fails to capture the reactions of African societies to currency changes over time.<sup>13</sup> As Natalie Swanepoel points out, the process of colonial monetization was gradual and would be better defined by the term ‘transition’ rather than ‘revolution’.<sup>14</sup>

Projects to introduce a government-issued currency in the colonies were often prolonged and complex, and, as a consequence, resistance to colonial money continued many years after the first monetary reforms of the early twentieth century. Historians, however, have paid limited attention to later periods and to the intersection of colonial monetary policies and African daily practices of money use once precolonial currencies had been largely, but often not entirely, replaced.

As Jane Guyer emphasized, ‘money is probably the single most important “thing/good” in ordinary people’s lives;’ as a consequence, the coercive legislation of the colonial state could not be sufficient to produce change.<sup>15</sup> Critical to the study of change is, as she suggests, an understanding of the ways in which new elements were assimilated by the colonized societies into the ‘culture of money’.<sup>16</sup> Money is, in fact, not a ‘frictionless medium’, and monetary changes could become ‘fodder for cultural, social and political disagreements’ that ranged from selective appropriation to the refusal of using some forms of colonial money.<sup>17</sup>

As this paper will show, money’s materiality – ‘the stuff of which it is made’<sup>18</sup> – had a key role in the construction of regimes of value in colonial contexts. To be accepted as means of payment, colonial currencies needed certain material characteristics – including durability and transportability – that colonial governments often ignored. As a consequence, colonial monetary policies often failed.<sup>19</sup> The materiality of money can therefore provide ‘insights into behaviours, actions and events at all levels of society’.<sup>20</sup>

The acceptance of money was not only dependent on the guarantee given by the colonial government, but was also related to the use of currencies in individual transactions detached from the government. By studying these monetary practices on the ground, anthropologists showed how the complexity of money functioning in the colonial context was determined by the overlapping of colonial money with other means of payment and storing wealth, such as cattle.<sup>21</sup>

By combining insights on colonial monetary policies and daily practices of money use, this article aims to show what a currency change meant for the people using money on the ground. To do so, it will follow two lines of investigation. On one hand, it will reconstruct the protests against the injustice of the depreciation of cents in 1921. These protests offer an example of the consequences of collective actions upon the colonial system and its policies, in a period in which racial relations in East Africa were subject to ample debates. On the other hand, the article will investigate the individual acts of ‘resistance’ that African societies developed during and after the rupee crisis. These diversified forms of collective and individual ‘resistance’ ranged from formal protests, to selective acts of appropriation, to the refusal to accept paper money or to hand in colonial currencies once they were demonetized. The term ‘resistance’ is therefore used in the article not in a binary

opposition to 'dominion', but rather as a tool to illustrate the 'precise ways' in which colonial power was 'engaged, contested, deflected, and appropriated'.<sup>22</sup> Collective and individual reactions to currency reforms were often not connected, and were characterized by regional variations. But together they engaged and contested the colonial regime and partly altered the boundaries of subordination that the colonial state imposed.<sup>23</sup> This limited the effectiveness of colonial monetary policies, and made the process of colonial monetization, as this article argues, a prolonged transition that was shaped both by organized protests and by monetary practices on the ground.

## **The rise and fall of the rupee: international monetary developments and the currency crisis in East Africa**

Currency reforms in the colonies were driven by various economic motivations, including the reduction of transaction costs, the mobilization of labour, and the collection of taxes.<sup>24</sup> The Indian rupee had been circulating in the coastal areas of East Africa before the establishment of British rule and in May 1898 it became the official currency of the East Africa Protectorate (EAP).<sup>25</sup> In this way, the British aimed at promoting trade between East Africa and India.

This decision was in line with British imperial monetary policies, based on the creation of different currency areas, rather than on the imposition of a single standard in the metropole and the empire.<sup>26</sup> The EAP and Uganda became part of the so-called 'rupee group' that included Aden, British Somaliland, Ceylon, the Seychelles and Mauritius.<sup>27</sup> The rupee was pegged to sterling at the rate of fifteen rupees to the pound, and the rupee-group was placed on the gold exchange standard, i.e. the rupee was convertible to sterling, but not to gold. In this way, intra-empire transaction costs could be reduced.<sup>28</sup>

During World War One, however, the gold standard system collapsed. Precious metals became vital, as they were used to purchase the supplies needed for the war effort. Therefore, governments introduced laws to limit the export of gold and imposed restrictions on domestic convertibility. The gold market arbitrage was disrupted, and currencies were left to float.<sup>29</sup> In the British dependencies in the Indian Ocean, this meant that the fixed exchange rate of the rupee to the pound could no longer be maintained.<sup>30</sup> The dearth of gold also created a strong demand for silver, whose price increased. As the price of silver rose steadily, the exchange value of the rupee had to be increased accordingly. Otherwise, its intrinsic value would have become greater than its exchange value, and the rupee would have disappeared from circulation, being melted down or exported. From January 1917 to January 1920, the value of the rupee increased from 1s4d to 2s9d (see Table 2).<sup>31</sup>

The impact of the fluctuating value of the rupee was felt in all the British colonies of the rupee-group.<sup>32</sup> However, it was only in East Africa that the rupee crisis became a battleground in which the interests of the settlers, the banks, the Indian community and the African population were vigorously debated. These were the years preceding the Devonshire Declaration (1923) that, as a response to Indian claims for equal rights with white settlers, proclaimed that African interests were to be paramount in Kenya. In this context, the rupee crisis brought to the fore the tensions caused by the political demands of Indians and Africans.<sup>33</sup>

In a period of global trade depression, those most severely affected by the currency crisis were the settlers, who exported sisal and coffee to Britain and were therefore paid in

**Table 2.** Exchange rates rupee-shilling (1917–1920).

Date	Exchange rate rupee/pound
3 January 1917	1s4d
28 August 1917	1s5d
12 April 1918	1s6d
16 May 1919	1s8d
12 August 1919	2s
22 November 1919	2s2d
12 December 1919	2s3d
19 December 1919	2s4d
10 February 1920	2s9d

Source: Dadachanji, *History of Indian Currency*, 107; Colonial Reports, *Report for 1919–1920*, 5.

sterling.<sup>34</sup> In Kenya, however, they had to pay local expenses in rupees: in less than one year, their returns diminished by half. With their earnings so dramatically reduced, the settlers had to repay the rupee-denominated advances obtained from the local banks, which, due to the increasing exchange rate, had dramatically inflated.<sup>35</sup> Owing to the currency instability, the settlers felt condemned to ‘the senseless indignity of paying tribute to India’.<sup>36</sup> They sent petitions to London urging the stabilization of the rupee at pre-war levels and the divorce of East Africa from Indian currency in favour of a shilling standard.

The banks operating in East Africa were instead against stabilization because they feared both price inflation and huge losses in the repayment of the advances they had made to the settlers.<sup>37</sup> To find common ground between these conflicting interests, in December 1919 the colonial government proposed to stabilize the value of the rupee in East Africa below par, at 2sh. At that point, the rupee had reached a value of 2s4d against sterling and was left to fluctuate in India.<sup>38</sup> As part of the new scheme, an East African Currency Board (EACB) was established in London to oversee the supply of currency to East Africa.<sup>39</sup>

The settlers were clearly unhappy with this proposal, as their wage bill and production costs were still fifty per cent higher compared to pre-war levels. The Indian community was also against stabilization and organized a mass meeting at the cinema in Nairobi to protest it.<sup>40</sup> As Indian traders sold their products to India and stored their capital in rupees, they had been profiting significantly from the new value of the rupee.<sup>41</sup> The president of the East African Indian Congress (EAIC), Alibhai Mullah Jeewanji, reported to Charles Bowring, Chief Secretary of the Colony, that the Indian community was ‘stirred to its depths [by] great indignation’ for the increase in the price of foodstuffs that the stabilization had produced.<sup>42</sup>

What was the reaction to stabilization of the largest group of currency users of the colony, the African population? No protests came from their part and the colonial government concluded that ‘[the natives] will be temporarily but not seriously affected by the currency change’.<sup>43</sup> In April 1920 a coin with a new name – the florin – was introduced, at the fixed value of ten to the pound.<sup>44</sup> One florin could be exchanged for one rupee. The subsidiary coins of the rupee – the cents – were maintained as cents of a florin, so that no new subsidiary coins had to be minted.<sup>45</sup>

Despite the stabilization, the currency instability continued; but this time the value of the rupee started to fall.<sup>46</sup> By February 1921, the rupee had returned to pre-war levels. Plantation owners began to call for an official return to the 1s4d exchange rate, so that the cost of wages and debts could be taken back to pre-war levels.<sup>47</sup> The banks’ managers



pointed out that such a scheme would have unduly favoured the settlers, whose economic crisis was not due to the currency situation, but rather to world trade depression.<sup>48</sup> European traders feared that another currency alteration would have undermined trade owing to the increase in the price of import goods.<sup>49</sup> Finally, the Indian community was also against a new stabilization, and the EAIC asked that the exchange rate be left to run its natural course.<sup>50</sup>

Now that the value of the rupee was changing again, all components of colonial society made their voice heard once more, with the exception of Africans. They were however the group of currency users who, more than anyone else in the colony, had to bear the cost of the measures taken to address the reduced value of the rupee.

The new value of the rupee provoked, in fact, a massive smuggling of rupees into East Africa, especially one-rupee notes.<sup>51</sup> These notes had been introduced at the end of the war, when, owing to the high price of silver, the colonial government used them to pay soldiers and carriers' wages.<sup>52</sup> When the value of the rupee decreased, one-rupee notes – more easy to transport than coins – began to be smuggled from India in order to profit from the new exchange value.<sup>53</sup> The value of the rupee in East Africa was, in fact, independent from that in India. As a consequence, in East Africa people could exchange rupees for sterling at the new exchange rate of ten rupees to the pound, and then exchange them again in the open market at the official Indian rate of fifteen rupees to the pound, in this way making a fifty per cent profit. On 19 July 1920, the import of rupees in East Africa had to be suspended.<sup>54</sup>

However, smuggling continued and the only possible solution was seen in the demonetization of one-rupee notes.<sup>55</sup> On 7 February 1921, the Official Gazette declared that one-rupee notes had ceased to be legal tender *on the previous day* and could not be redeemed.<sup>56</sup> Fierce criticism appeared in the pages of the *East African Chronicle*, the newspaper of the Indian community, for the 'consternation in the Bazar' that the demonetization had produced.<sup>57</sup> The Indian and Arab communities of Mombasa organized a protest meeting.<sup>58</sup> The Lukiiko in Buganda also protested and asked the government to redeem the notes owned by the population.<sup>59</sup> The Mombasa Chamber of Commerce condemned 'the disastrous effect in undermining the confidence of the natives in the currency of the country'.<sup>60</sup> Protests also came from the settlers, who had used rupee notes to pay their workers.<sup>61</sup> The Association of Farmers of the Rift Valley sent a resolution stating that they could not 'consent knowingly to be parties of a swindle'.<sup>62</sup> But they had to. The huge losses that the EACB was incurring were considered more important than those of African currency users, and one-rupee notes were demonetized.

In February 1921, the Kenya Legislative Council (KLC) appointed a Currency Committee to find a solution to the continuous currency instability. The committee reached the conclusion that the rupee had to be removed from circulation as soon as possible and that yet another currency, the EA shilling, was to be introduced. The settlers obtained what they had campaigned for: a divorce from Indian currency and a move into the sterling group. The EA shilling was, in fact, exchangeable with the British shilling on a one-to-one basis.<sup>63</sup>

While the new shillings were minted, it was decided that, in order to limit smuggling, rupee coins had to be demonetized. However, there were not yet enough florin coins to redeem rupees. Therefore, the committee decided that florin banknotes, which could be more rapidly produced than coins, would be used. Given that the value of the shilling



was half a florin, the subsidiary coins would also be altered, a florin cent being double the value of a shilling cent. As a lot of time was needed to mint a new set of subsidiary coins, which would have delayed the production of the shilling, the EACB proposed to mark down one-, five-, and ten-cent coins from cents of a florin to cents of a shilling 'without notice or compensation'.<sup>64</sup> This step meant cutting these coins' value by half. William McGregor Ross, Head of the Kenya Public Works Department, termed the operation 'the great shilling swindle'.<sup>65</sup>

As shown below, it was assumed that this operation would have caused little harm to the African population.<sup>66</sup> As often happened when there was a currency reform, the decision was based on assumptions about how Africans would react, or on the presumption that they would not react at all.<sup>67</sup> However, the proposed swindle coalesced the opposition of the groups that both in East Africa and Britain supported a 'paternalistic humanitarianism' in the empire.<sup>68</sup> They organized various protests that made the interests of African currency users be heard in the 'imperial public space of contestation'.<sup>69</sup>

### **'A breach of faith': the great shilling swindle**

Small-denomination coins were in greatest use among the African population of the colonies. The majority of the population had little or no use for large denominations, as the cost of living was uniformly low.<sup>70</sup> Even if its profit was negligible, the colonial state had therefore to introduce small-denomination coins in order to assist the development of the internal exchange economy and to replace commodity currencies.<sup>71</sup>

Sometimes, the colonial state had to withdraw small-denomination coins, but the general rule was to have the coins in circulation redeemed for new ones.<sup>72</sup> The reason why in East Africa it was decided to mark down small-denomination coins and to plan a 'cold, calculating, colossal swindle without parallel in recent colonial history',<sup>73</sup> was that the prolonged instability needed an urgent solution, as the EACB was incurring huge losses. There was no time to redeem the millions of cents in circulation.

To demonstrate that this depreciation would not be a severe loss for Africans, it was calculated that the average amount of one-, five- and ten-cent coins owned by each person amounted to eighteen cents, or two shillings for a family of six. According to this estimate, the marking down of cents would have caused a loss of one shilling per family. This was considered a 'lesser evil' compared to the costs of minting millions of new coins.<sup>74</sup>

The intention to make Africans pay for their part of the currency change was not made explicit. However, it was well known that Africans had amounts of cents that were not convertible into florins. The Committee had noted that 'The bulk of the 10, 5 cent and particularly 1 cent coins is held by natives, and used for exchange amongst themselves at native markets, etc'.<sup>75</sup> The protests against the depreciation of cents showed that these coins were the currency in which almost all transactions by Africans in the markets were made.<sup>76</sup> In the words of Robert Coryndon, Governor of Uganda:

[...] many natives do have considerable holdings in cents; [...] the whole small trade of the country in the bazaars and in their own markets is in cents. Most daily payments are made in cents and most of the cotton is purchased in cents.<sup>77</sup>

In fact, when the Uganda Chief Secretary sent a confidential telegram to the Provincial Commissioners (PCs), many of them replied expressing concern.<sup>78</sup> The PC of the

Northern Province noted how such an action ‘probably will be considered a breach of faith’, given that ‘The majority of the cents are held by natives in amount not convertible into silver coinage [...]’.<sup>79</sup> The PC of the Western Province explained that ‘market dues, transport daily rates and the sale and purchase of local produce, *all these are made in cents*’.<sup>80</sup> The Director of Agriculture was particularly preoccupied because cotton was entirely paid for in cents, and thus, the entire government cotton-buying scheme was kept on hold until the proclamation was issued.<sup>81</sup>

Information on the proposed swindle rapidly reached Great Britain, thanks to the correspondence between the ‘two watchdogs of settlers’ ethics’, McGregor Ross and Norman Leys.<sup>82</sup> The information and newspaper clippings that McGregor Ross sent from Kenya were passed by Leys to Leonard Woolf, and became the core of an article that appeared on 14 May 1921 in *The New Statesman*.<sup>83</sup> Woolf wrote that the proposal to mark down cents was the ‘more contemptible episode in all the history of the rule of subject races by white men’.<sup>84</sup> Thanks to Leys and Woolf, in May the depreciation of cents was debated in Parliament during Question Time.<sup>85</sup>

Missionary societies in Kenya also vehemently protested the marking down of cents. In July 1921, S.E. Jones, in representation of the Alliance of Missionary Societies in British East Africa, presented a letter of protest to the Kenya government.<sup>86</sup> A few days later he appealed to several MPs and to Winston Churchill, Secretary of State for the Colonies, stating that the marking down of cents was ‘intended to deceive and [...] rob the native worker’.<sup>87</sup>

On 2 September the issue of cents was debated in the KLC. The debate showed that the loss of credit to the government was considered the main danger by almost all members of the KLC. The Treasurer assured that Churchill was making pressure on the EACB to adopt steps in order to make the redemption of coins possible.<sup>88</sup> The debates were still ongoing when the marking down of cents was approved and made effective on 1 November. This made the protests in East Africa, and especially in Uganda, even stronger.

When the decision was wired to Uganda, the Acting Governor, E.D. Jarvis, sent a telegram to London insisting that the effects of the marking down of cents could be much more serious than predicted. He remarked that if cents were depreciated, ‘natives’ reliance on British justice will be irretrievably undermined’. He asked that His Majesty be informed of the opinion throughout Uganda and how it differed from Kenya.<sup>89</sup> The measure was seen as yet another manifestation of the pro-settler attitude of the Kenya government, and many people in Uganda, including the Indian community and the Baganda authorities, feared that this was a manifestation of attempts to extend settlers’ power to Uganda.<sup>90</sup>

On 17 October, Jervis informed the Colonial Office that the Indian Association in Kampala had telegraphed that ‘Indians will refuse to accept cents from native from tomorrow’s date unless guarantee given by the Government that cents are not to be marked down’. Jarvis remarked that the action would ‘stop all native trade throughout the Protectorate [...]’.<sup>91</sup>

The Kabaka of Buganda also took part in the protests against the depreciation of cents, and sent a representative, Prince Joseph Walugembe, to the most important event among all the protests against the depreciation of cents: a public meeting organized at the Imperial Hotel in Kampala on 17 October 1921. In an article that appeared in the *Leader*, the meeting was described as ‘unique in the annals of the Uganda Protectorate’ because

[f]or the first time, every section of the community, European, Indian, and native combined. [...] The Chamber of Commerce, the Planters Association, the Ginners Association, the two Indian Associations, joined hands with the missions, Anglican and Roman in protesting solemnly and emphatically, against a grave injustice, by which all would suffer, but they would suffer most who are least able to defend themselves. Never before has the protectorate been so completely of one mind, and no government can lightly disregard the expression of feeling so general and so deep seated.<sup>92</sup>

During the meeting, Walugembe reported that the Kabaka supported the resolution against the marking down of cents. In areas like Buganda, colonial money was familiar and political complaints could be easily expressed. Walugembe reported that many people in Buganda had hoarded their rupees instead of exchanging them for florins and that the Ganda would 'murmur very much' if the proposed change occurred.<sup>93</sup>

The meeting produced a signed resolution in which the marking down of cents was defined as 'morally indefensible' and as a 'grave injustice to the native population'.<sup>94</sup> The resolution was cabled, among others, to the Secretary of State, the Archbishop of Canterbury, the Governor of Kenya, *The Times* and the local press.<sup>95</sup>

This diversified mobilization, together with the letters by Kenya-based missionaries and the actions of Labour Party members, brought to the fore the accusations that the shilling swindle was undermining 'native' trust in British justice. As mentioned above, this was a period in which both the nature of British rule and racial relations in East Africa were under discussion. It was in this context that, under the pressure of different groups both at home and in the colonies, Churchill decided to suspend the marking down of cents.<sup>96</sup> The impact that the change could have on Africans and on their reliance on the British government was considered more important than the difficulties and cost of replacing cents. The protests changed imperial plans and showed how monetary policies had to consider other local demands – not just those of the settlers.

On a practical level, the collapse of the 'shilling swindle' further delayed the introduction of shillings. In fact, it was decided that, in order to avoid confusion, the introduction of the new shilling coins be postponed until the new cents were ready.<sup>97</sup> This further complicated the currency situation: the shilling was not yet in circulation; the Indian rupee was demonetized; and the florin was the only official currency in circulation, but only in the form of notes.

## **A detested piece of paper: silver rupees and paper florins**

The introduction of paper money in the African colonies is a subject that has received little attention.<sup>98</sup> Even if banknotes had been introduced in the first monetary reforms of the early twentieth century, they were used only for large payments, which Africans generally did not make. Africans, in the payment of both labour and produce, largely preferred coins. In fact, as Jean and John Comaroff have shown in the case of the Tswana, African societies were particularly distrustful towards paper money, partly because it was not durable and could be easily destroyed.<sup>99</sup>

Colonial authorities resorted to using paper money in times of scarcity of coins, as occurred in many African colonies during World War One.<sup>100</sup> In British East Africa, as discussed above, the colonial government issued paper notes at the end of the war in order to pay returning soldiers and carriers.<sup>101</sup> Demonstrating the profound belief that

the colonial state had in its capacity to make the African population accept a currency reform, a few months after the sudden demonetization of one-rupee notes, it was decided to demonetize rupee coins and replace them with florin notes.<sup>102</sup> The redemption was scheduled from 23 June to 22 July 1921 and could be extended for an additional five months for 'bona fide natives'.<sup>103</sup> During this period, possessors of rupee coins could take them to banks and district offices and obtain one florin note for each rupee.<sup>104</sup> This step was seen as a practical and rapid way to take rupees out of circulation and solve the smuggling problem.<sup>105</sup> However, once again, the possible reaction of Africans, as well as the move's consequences for trade and tax collection in the colony, were not taken into consideration.

Historically, when a currency reform occurred, the state generally used 'extensive propaganda' to convince the people of the trustworthiness of new forms of money.<sup>106</sup> To spread information about the currency change, elders were given instructions during the *barazas* (public meetings) at least four times before the redemption began.<sup>107</sup>

However, after the end of the redemption period, many people still had not exchanged their rupees. According to the Treasurer in Nairobi, not even half the rupees in circulation were presented for exchange.<sup>108</sup> The colonial authorities attributed the failure either to the fact that people were not aware of the currency change or to people's failure to believe that the rupee was truly demonetized. For example, the trader Shoki bin Diwan, made an application to have his 544 rupees exchanged after the period of redemption had ended. Shoki explained that he worked in Pangani and had left his shop in Kileleshwa in the hands of his wife, Fatuma binti Sherifu. Fatuma had not exchanged their rupees because she refused to believe that what she had heard about demonetization was true.<sup>109</sup> Similar cases were also reported in Uganda.<sup>110</sup>

However, the main reason why people did not want to part with their silver coins was that they did not trust paper money, as all local reports confirmed.

The District Commissioner (DC) of Malindi held *barazas* with the leading Arabs and traders of the town, who were all unanimous in saying that they preferred coins because 'notes become torn or rapidly dirty and easily lost'. They stated that 'they would rather carry on their persons twenty separate silver rupees than one note of the same denomination'.<sup>111</sup> According to the Ulu DC, the problem was not that people did not know about the currency change, but rather that paper money 'had caused considerable loss to the local people, owing to fire and vermin'.<sup>112</sup>

In the Kipini District, all sectors of society preferred coins: the Native Councils of the Pokomo and the Galla 'unanimously disliked the notes owing to the risk of damage by water or fire'; the local *liwali* declared that no Arab liked notes; and Indian traders preferred coins.<sup>113</sup> In the Tana-River District, only ten rupees were brought in for redemption because of the 'perishable nature of the notes'.<sup>114</sup> Considerable difficulty was also experienced in inducing the Masai to exchange their rupees; at the expiration of the redemption time, they still had large sums of rupees in their possession.<sup>115</sup> It was reported that in the Nyika Reserve, people wanted only 'rupia neupe' (pure rupees) and completely refused notes.<sup>116</sup>

The distrust in paper money was so great that people preferred to change rupees at a loss with cents rather than with paper money. The Vanga DC reported that 'the native is quite willing to take 67 cents for his rupee'.<sup>117</sup> Investigations were therefore made to ascertain if people had been persuaded to part with their rupees for coins of less value

than a florin.<sup>118</sup> It was reported that Indian traders invariably charged a commission when changing notes, regardless of whether a purchase was made or not.<sup>119</sup>

The refusal to accept florin notes was also detrimental to trade. For example, Indian traders in the lake area had to import florin coins from Uganda if they wanted to trade in Kenya.<sup>120</sup> Coastal people had problems trading in interior markets, where people accepted nothing but silver and cents.<sup>121</sup> Rather than using notes, traders exchanged goods for livestock and produce in the local markets.<sup>122</sup> Moreover, local officers were experiencing problems in the collection of taxes because people could not pay in rupees, even though rupees were often the only currency they had.<sup>123</sup> Despite colonial presumptions, the material form of money clearly mattered.

Silver rupees, together with livestock, were used as a store of value. Therefore, people had to trust that rupees would maintain their value until they were used in the next exchange. This could involve the government – such as the payment of taxes or wages – or be independent from it, such as the purchase of cattle. As all the colonial reports on labour testify, rupees earned via wages were used to buy cattle, especially to pay for bridewealth. The first report on labour in the EAP, compiled in 1903, already noted that wages paid in cash were immediately spent on stock, whereas smaller amounts were used to buy cloth, beads and metal wire.<sup>124</sup> Almost every witness who gave evidence to the Native Labour Commission in 1912 agreed that money earned through wage labour was spent on cattle for bridewealth payments.<sup>125</sup>

The reason why people refused to part with their rupees was not only that they preferred a form of money that was more durable than paper notes. Despite the official demonetization, the rupee was retained because it continued to be used in economic and social transactions that were detached from the government. Besides being employed to buy cattle, rupee coins were in fact also used in bridewealth payments. Banknotes, on the contrary, could never be used.<sup>126</sup> Africans' resistance to parting with their rupees engaged the colonial power by contesting their assumptions regarding how a currency change could be made effective on the ground.

The arrival of the shilling in July 1922 brought the currency crisis to an official end. It is with this event that the studies on the rupee crisis conclude their analysis. However, what remains to be asked is how this new currency change was absorbed by African societies. As various studies have shown, the diversified reactions of African societies to early colonial currency changes resulted into the concurrent circulation of precolonial and colonial currencies in a context characterized by multiplicity.<sup>127</sup> The case of Kenya and Uganda after the rupee crisis offers yet another example of the multiple circulation of colonial currencies in the African context.

## **The introduction of the shilling and the multiple circulation of colonial currencies**

On 1 January 1922, the shilling became the official currency of Kenya and Uganda.<sup>128</sup> However, at the time, shillings coins were not yet available, as they were still being minted in Britain. The unorthodox situation was therefore that prices were set in shillings, but only florin notes could be used.<sup>129</sup> As shilling cents were not yet ready, but florin cents were no longer minted, one of the main problems was the lack of change.<sup>130</sup> The EAA lamented that change was refused when paying taxes and that change was difficult to



obtain everywhere. In many parts of the Central Province, colonial money had been so fully domesticated, that one-cent coins – minted with a hole in the centre – had such a recognized small value to be occasionally used in place of washers on corrugated iron roofing, being cheaper than zinc washers.<sup>131</sup> The EAA included therefore the lack of change among the grievances that the African population experienced at the time, along with communal labour, the *kipande*, and the increase in taxation, in this way making the currency problem part of their political demands.<sup>132</sup> In many other areas, however, where there was not a political ‘voice’ and money had not yet been entirely domesticated, African societies developed diversified forms of reaction to currency changes.

In July 1922, shilling coins finally arrived. The Chief Native Commissioner proclaimed that Africans had to be warned in order to avoid being cheated by ‘evilly disposed people’ who could pass off shilling cents as florin cents, – exactly what the government had attempted to do the year before.<sup>133</sup> Most likely as a result of all the contestations of the previous year, it was decided to let the change occur gradually, and no deadline was fixed for the redemption of florins.

However, problems of currency acceptance were far from solved, and within a few weeks, the result was what an article in the *Leader* called a ‘coin chaos’, with seventeen different varieties of notes and coins in simultaneous circulation: ‘cents of a florin, cents of a shilling, simoonies [25 florin cents], nusu [50 florin cents], 25 cents of a shilling, 50 cents of a shilling, shilling notes and florin notes’.<sup>134</sup> The chaos was fuelled by the fact that florin and shilling cents had the same size and weight, as well the same design on both sides. They differed only in the metal of which they were made: florin cents were made of nickel-bronze, whereas shilling cents were bronze coins.<sup>135</sup> In October 1922, the Convention of Associations – the so-called ‘parliament of the settlers’ – passed a motion asking for the withdrawal of florin cents because they were causing great confusion.<sup>136</sup> The Nyanza Trading Company reported that ‘[t]he native shows a marked reluctance to accept any of the new fractions of a shilling’.<sup>137</sup> The preference for florin cents was due to familiarity with these coins, but also to the ways in which people reckoned. An African correspondent writing to the newspaper *Habari* noted, in fact, that ‘Our people do not like the new shilling cents, and refuse them because of the difficulty in reckoning. Many people think they are a new kind of rupee, and ignorant persons are swindled [...]’.<sup>138</sup>

The local press lamented that florins and shillings were too similar, with the latter being just slightly smaller. In fact, several cases were reported in which shillings were passed off as florins. At the District Magistrates Court of Kampala, Msa Bota, a Ganda man, was sentenced to fourteen-day imprisonment for having passed off a shilling as a florin.<sup>139</sup> A letter to the *Uganda Herald* reported a case in which a woman wanted to sell a mat for one rupee. The buyer wanted to pay a ‘nusu rupia’ (half rupee). The seller refused but said she would accept a shilling, which was exactly half a rupee.<sup>140</sup>

The use of the rupee as currency in trade exchanges that were detached from the government was so well established that it could not be easily replaced. When the florin was introduced, Africans continued to call it the ‘rupee,’ and when the shilling came into circulation, it became a *nusu*, a half rupee. The Masai, for example, regarded the shilling as a *nusu* and ‘it is difficult to get them to speak of it as anything else in view of the fact that the rupee was redeemed by the florin and the shilling is half a florin’.<sup>141</sup> The Elgeyo-Marakwet AR for 1921, reported that people continued to ‘steadfastly refuse to deal in term of



Shilling currency. To them a shilling is a “nussut” or half rupee and 50 cents is “themunit” the eighth of the still more ancient dollar. The highest unit of currency is 6 rupees or one hut tax’.<sup>142</sup> In the Baringo District, ‘The local unit of money is usually “one hut” or 3 rupees, as local people only know money in connection with the Hut Tax, anything less than a rupee is not recognized by them’.<sup>143</sup> This shows how money in African hands did not enter the colonial currency circuits until and unless used for ‘formal economy’ purchases or for tax payment.<sup>144</sup> Colonial money was associated with an alien authority, but, thanks to its fungibility, it remained convenient for some purposes.<sup>145</sup> Currency changes could be absorbed by using some of the new currencies in dealing with the government, but at the same by retaining more familiar and trusted currencies for other transactions. For example, Indian and African dhow traders along the coast only used rupees.<sup>146</sup>

In 1925, florin cents were still in general use, especially in the rural areas, whereas in larger towns, such as Nairobi and Mombasa, shilling cents were only gradually coming into use. But ways of reckoning remained unchanged, complicating a full transition to the shilling system. As a letter to *Habari* reported in 1927,

The trouble is that the Indians [...] never call a shilling a 100 cts. or a 10 cts. piece ten cents according to its description. To the Indians 10cts. mean 20 cts. of a shilling, that is to say, they count in Florins which are not used nowadays. [...] and that it is very difficult.<sup>147</sup>

Even if florins and rupees ceased to be legal tender in Kenya on 1 January 1932, they, together with their subsidiary coins remained in circulation, and ways of reckoning remained rooted in the rupee system.<sup>148</sup> As the work by Shipton on the ‘bitter money’ of the Luo shows, discussions about the morality and ambiguity of money in Kenya were far from settled. The ‘currency muddle’ continued and the transition to the shilling system remained incomplete, making the East African rupee crisis just one stage in a longer process of change.

## Conclusion

The analysis of the effects of the rupee crisis on the local use of money provides a vantage point from which to illuminate the arbitrary nature of colonial rule and the power of contestation that people had in the theatre of the everyday. The colonial state could not envisage all the implications of the monetary changes they introduced, and various forms of reactions developed in respect to specific forms of colonial money. These reactions were the result of complex strategies of coping with changing monetary conditions, and partly altered the boundaries of subordination imposed by the colonial regime by limiting the effectiveness of colonial monetary policies.

By paying special attention to the money form and how it related to social relations and political power, this article aimed at showing how colonial monetary policies imposed conditions that were mitigated on the ground by less visible and less regulated economic and social arrangements. Local particularities and reactions necessarily produced compromises, and the colonial state, caught between the pressure of international developments and demands from different sectors of the colonial society, had to adapt. As Frederick Cooper pointed out, African societies resisted and adapted to colonial policies and ideologies, but at the same time those policies and ideologies reflected European forms of adaptation and resistance to the initiatives of the colonized.<sup>149</sup> As this article has argued,

collective and individual reactions to currency changes show how monetary practices on the ground had a key role in turning the 'revolutionary' imposition of colonial money into a complex transition process.

## Notes

1. Titles of articles appearing in the *Leader of British East Africa* (hereafter 'LBEA'); *Uganda Herald* (hereafter 'UH'); *East Africa Chronicle* (hereafter 'EAC') from 24 March 1919 to 26 February 1922.
2. Aiyar, "Empire"; the *kipande* was a certificate showing personal details introduced in 1919. Every African man over the age of sixteen had to produce it when demanded by a police officer.
3. Mwangi, "Of Coins," 765.
4. Thuku, *Autobiography*, 20; Indians in Kenya were often accused of sending money back to India without investing it in Kenya; see Aiyar, "Empire," 141.
5. India Office Record (hereafter 'IOR'), L/F/7/505, Indian Overseas Association to Secretary of State, 24 December 1919; Wedgewood to Daily News and Leader, 9 March 1920.
6. Wylie, "Norman Leys"; Gorman, "Organic Union."
7. Maxon, "The Kenya."
8. Mwangi, "Of Coins."
9. *Ibid.*, 763.
10. Hopkins, "The Creation," 130.
11. See, among others, Ofonagoro, "From Traditional"; Saul, "Money in Colonial Transition."
12. Bohannan, "The Impact."
13. See, among others, Guyer, "Introduction."
14. Swanepoel, "Small Change."
15. Guyer, "Introduction," 5.
16. *Ibid.*, 25.
17. Bandelj, Wherry, and Zelizer, *Advancing Money Talks*, 14.
18. Maurer, "The Anthropology," 27.
19. Comaroff and Comaroff, "Beasts," 107; see also Miller, *Materiality*, 1–50.
20. Haselgrove and Krmnicek, "The Archaeology," 245.
21. Maurer, "The Anthropology," 17.
22. Cooper, "Conflict," 1517; 1528.
23. Cooper, "Conflict," 1520–1. For a discussion on the distinction between collective and individual resistance, see Johnson, "On Agency."
24. Helleiner, *The Making*, 163.
25. The National Archives, London (hereafter 'TNA') FO/881/7027/X "Order in Council. East Africa Currency," 1898. Indian rupees became official currency in Uganda only in 1905.
26. Gardner, "The Curious," 308.
27. Clauson, "The British," 16–7.
28. See Helleiner, *The Making*, 165.
29. Eichengreen, *Globalizing*, 44–5.
30. Roy, "Price Movements," 121.
31. Dadachanji, *History*, 105–7; Colonial Reports, *Report for 1919–20*, 5.
32. Clauson, "The British," 16–7.
33. On the Declaration, see Maxon, "The Devonshire Declaration."
34. Between 1919 and 1922 the price for Kenya's coffee and sisal fell by 50%; see Ndege, "Foreign Trade," 232.
35. Maxon, "The Kenya," 324.
36. TNA/CO/533/208 Secretary of State to Treasury, 5 July 1919; UH, 4 February 1921.
37. On the role of the banks, see Maxon, "The Kenya."
38. *Ibid.*, 330.

39. The board supplied local currency on demand in return for sterling at a fixed rate of exchange and vice versa; see Zwanenberg, *An Economic History*, 286–7; Clauson, “The British,” 11–3.
40. EAC, 29 January 1921; 26 February 1921.
41. TNA/CO/533/258, “Currency in East Africa,” 1921.
42. TNA/CO/533/230, Tel. from Bowring to Churchill, 11 February 1920.
43. TNA/CO/533/231, “Currency in East Africa,” 1920.
44. The settlers had asked the discontinuation of the use of the name ‘rupee’, as they perceived it to be too closely associated with India; they proposed to use ‘simba’ (lion); see Weston Library, Oxford (hereafter ‘WL’), MSS.Afr.s.594/11, Papers of the Convention of Associations, Minutes, February 1920–October 1922. Northey came up with the name ‘florin’; see Maxon, “The Kenya,” 331.
45. TNA/CO/542/14, “The East Africa and Uganda (Currency) Order-in-Council,” 1920.
46. *Dar es Salaam Times* (hereafter ‘DeST’), 25 April 1921.
47. UH, 4 February 1921; TNA/CO/533/269, Associated Producers of East Africa and Uganda to Mercer, 10 January 1921.
48. TNA/CO/533/269, “Memorandum of an Interview with the Banks Operating in East Africa,” 2 February 1921.
49. WL/MSS.Afr.s.1467/4, Papers of the Nairobi Chamber of Commerce, Minutes, 3 February 1921.
50. UH, 1 July 1921.
51. DeST, 5 March 1921.
52. Kenya National Archives (hereafter ‘KNA’) DC/MKS/25/1/1, Espie to DC Machakos, Nairobi, 17 May 1918; Uganda National Archives (hereafter ‘UNA’) N/202, The Treasury, Entebbe, 15 June 1918.
53. TNA/CO/544/29, “Minutes of the Proceedings of the KLC,” 10 February 1921.
54. Colony and Protectorate of Kenya, *Report for 1920–21*, 4–5.
55. TNA/CO/533/258, “Currency in East Africa,” 1921.
56. McGregor Ross, *Kenya*, 204.
57. EAC, 12 February 1921.
58. EAC, 26 February 1921.
59. UH, 21 October 1921. The Lukiiko was an advisory body to the *kabaka*. After the 1900 Uganda Agreement, it became a legislature and a court of appeal.
60. LBEA, 26 February 1921.
61. TNA/CO/533/255, Tel. from Northey to Churchill, 14 February 1921.
62. KNA/AG/48/7, “Resolution by the Association of Farmers of the Rift Valley,” 2 April 1921.
63. TNA/CO/533/257, “Report of the Committee appointed on 10th February in Accordance with Motion of Legislative Council (hereafter ‘Report’).”
64. TNA/CO/533/257, 14 March 1921. 25 and 50-cent coins could, instead, be redeemed.
65. McGregor Ross, *Kenya*, 199.
66. WL/MSS.Afr.s.782.1/2, Huxley Papers, “Questionnaire on Kenya,” n.d.
67. Gardner, “The Curious,” 309; Hopkins, “The Creation,” 130.
68. Gorman, “Organic Union,” 259.
69. Mwangi, “Of Coins,” 763.
70. Ofonagoro, “From Traditional,” 628.
71. Hopkins, “The Creation,” 106.
72. Helleiner, *The Making*, 179.
73. International Missionary Council Africa Papers, SOAS, London (hereafter ‘IMCA’) Box 236, McGregor Ross to Leys, Nairobi, 25 March 1921.
74. IOR/L/F/7/505, Guinness, Minutes, 2 June 1921; Maxon, “The Kenya,” 339. These calculations were based on a total amount of 1,074,327 rupee-value of cents. However, the cents produced by the Royal Mint in the 1906–1920 period amounted to ca. 1,700,000. Even if this does not necessarily reflect the total amount of cents in circulation in East Africa, it is reasonable to assume that there were more cents in circulation than the colonial

- authorities presumed. See The Royal Mint Museum, Llantrisant, Pontyclun (hereafter 'RMM'), *Annual Reports of the Deputy Master and Comptroller of the Mint*, 1906–1920.
75. TNA/CO/533/257, "Report."
  76. McGregor Ross, *Kenya*, 213.
  77. TNA/CO/536/114, Coryndon to Bottomley, Drumoak, 15 October 1921.
  78. UNA/A/46/2195, Tel. from Chief Secretary (hereafter 'CS') to all Heads of Departments, PCs, DCs and Officer Commanding Troops, Entebbe, 2 April 1921.
  79. UNA/A/46/2195, PC Northern Province to CS, Masindi, 4 April 1921.
  80. UNA/A/46/2195, PC Western Province to CS, Fort Portal, 8 April 1921 (my italics).
  81. UNA/A/46/2195, Simpson to CS, Kampala, 6 April 1921.
  82. Wylie, "Norman Leys," 294. Leys, a member of the Fabian Society, had served as Medical Officer in Mombasa from 1905 to 1913.
  83. IMCA/Box236, Leys to Woolf, 21 April 1921; Woolf was also a member of the Fabian Society.
  84. Woolf, "The Sacred Trust," *The New Statesman*, 14 May 1921.
  85. IOR/L/F/7/505, Parliamentary Notice, Questions by Ormsby-Gore and Wedgewood, 31 May 1921. See also TNA/CO/533/268.
  86. IMCA/Box236, Jones to Wedgewood, Kikuyu, 30 July 1921; Jones to Acting CS, Kikuyu, 22 July 1921.
  87. IMCA/Box236, Jones to Churchill, 19 August 1921; IOR/L/F/7/505, Parliamentary Notice, Question by Wedgewood, 24 October 1921. Jones also sent a letter to John Oldham, the Secretary to the International Missionary Council in London. See IMCA/Box236, Oldham to Jones, London, 12 September 1921; Owen to Oldham, Bedford, 9 September 1921.
  88. TNA/CO/544/29, "Minutes of Proceedings of the KLC," 2 September 1921.
  89. TNA/CO/536/114, Tel. from Jarvis to Churchill, 10 October 1921.
  90. On the tensions between Uganda and Kenya, see, among others, Low and Cranford Pratt, *Buganda and British*, 157; 180.
  91. TNA/CO/536/114, Tel. from Eliot to Churchill, 17 October 1921.
  92. *LBEA*, 29 October 1921.
  93. *UH*, 21 October 1921.
  94. TNA/CO/536/114, Tel. from Eliot to Churchill, 20 October 1921.
  95. *Ibid.*
  96. TNA/CO/536/114, Tel. from Churchill to Jarvis 20 October 1921.
  97. WL/MSS.Afr.s.1467/4, Papers of the Nairobi Chamber of Commerce, Minutes, 22 December 1921; UNA/C/583, Currency Advisory Board to CS, 21 January 1922.
  98. Carland has analysed the imperial projects behind the introduction of banknotes in West Africa; Carland, "The Colonial Office." Hopkins discussed the problems connected to the introduction of paper notes in Southern Nigeria; Hopkins, "The Creation," 118.
  99. Comaroff and Comaroff, "Beasts."
  100. Paper notes were introduced in Nigeria, the Gold Coast and French West Africa to pay labourers during the war or replace small-denomination coins that could not be produced because of the lack of metals. See Guyer and Pallaver, "Money," 13.
  101. KNA/DC/MKS/25/1/1, Espie to DC Machakos, Nairobi, 17 May 1918; UNA/N/202, The Treasury, Entebbe, 15 June 1918. Currency notes were first introduced in 1905, but the minimum denomination was five rupees; see TNA/F881/8349.
  102. *EAC*, 11 June 1921.
  103. This step was limited to a maximum amount of 500 rupees and was granted in order to avoid that migrant workers in the plantations "will all leave at once work and return home to redeem their own buried savings"; TNA/CO/533/256, Tel. from Northey to Churchill, 27 February 1921.
  104. KNA/DC/MKS/25/1/1, "Redemption of Rupee Coins," 11 April 1921.
  105. TNA/CO/533/256, Tel. from Northey to Churchill, 20 February 1921.
  106. Helleiner, *The Making*, 184.
  107. KNA/PC/COAST/1/6/65, Asst. DC Rabai to Senior Commissioner Coast (hereafter 'SCC'), Rabai, 6 August 1921.

108. TNA/CO/533/263, Hamilton to Major, Nairobi, 29 July 1921.
109. Ibid.
110. TNA/CO 136/124, Archer to Duke, Entebbe, 17 February 1922.
111. KNA/PC/COAST/1/6/65, DC Malindi to SCC, Malindi, 20 January 1922.
112. KNA/DC/MKS/1/1/10, "Annual Report (hereafter 'AR') Ulu District," 1921.
113. KNA/PC/COAST/1/6/65, Ag. DC Kipini to SCC, 20 January 1922.
114. KNA/PC/COAST/1/14/100, DC Kipini to Treasurer, Kipini, 3 March 1922.
115. KNA/PC/SPI/2/2, "Masai AR," 1921–22.
116. KNA/PC/COAST/1/6/65, DC Malindi to SCC, Malindi, 20 January 1922; see also TNA/CO/533/263, Notley to Churchill, Nairobi, 19 September 1921.
117. KNA/PC/COAST/1/6/65, Thomson to SCC, Shimoni, 9 January 1922.
118. KNA PC/COAST/1/14/100, DC Kipini to Treasurer Nairobi, Kipini, 3 March 1922.
119. WL/MSS.Afr.s.633/5, Coryndon Papers, Nyanza Trading Company to Governor, Nakuru, 5 January 1924.
120. TNA/CO/533/262, Notley to Churchill, 17 August 1921; WL/MSS.Brit.Emp.s.390/1, Buxton Papers, 16 November 1921. Florin coins, and not notes, had been introduced in Uganda to redeem rupees because the governor of Uganda expected a great deal of difficulty in making people accept notes in exchange for their rupees; see TNA/CO/533/257, "East Africa Currency," 14 March 1921. Thus, Ugandan authorities were better informed about how Africans would react to currency changes, as shown in the protests against the shilling swindle.
121. KNA/PC/COAST/1/6/65, Thompson to SCC, Shimoni, 9 January 1922.
122. KNA/DC/KWL/1/7, "AR Kwale District," 1921.
123. KNA/PC/SPI/2/2, "Masai AR," 1920–21.
124. KNA/AG/1/437, EAP, "Report on Slavery and Free Labour in the EAP," 1903
125. East Africa Protectorate, *Native Labour Commission, 1912–13. Evidence and Report*.
126. KNA/PC/COAST/1/6/65, Thomson to SCC, Shimoni, 9 January 1922.
127. Guyer, "Introduction," 22.
128. *LBEA*, 24 December 1921.
129. *LBEA*, 14 January 1922.
130. KNA/PC/COAST/1/6/65, Thompson to SCC, Shimoni, 9 January 1922.
131. KNA/DC/KBU/1/3, "Reply to circular n. 47 of the 29th April 1911 Minute Paper No. 737/11". For the reason why these coins were minted with a hole, see Pallaver, "The African."
132. TNA/CO/533/287, Hooper to 'Friends', Fort Hall, 24 January 1922.
133. TNA/CO/533/257, "Report"; KNA/PC/COAST/1/6/65, Maxwell to Senior and Resident Commissioners, Nairobi, 31 May 1922.
134. "Our Coin Chaos," *LBEA*, 24 June 1922; KNA/DC/MKS/1/3/12, "AR Kitui District," 1922.
135. RMM, *Annual Report*, 1921.
136. WL/MSS.Afr.s.594/11, Papers of the Convention of Associations, Minutes, February 1920–October 1922.
137. WL/MSS.Afr.s.633/5 Coryndon Papers, Nyanza Trading Company to Governor, Nakuru, 5 January 1924.
138. *Habari*, August 1922.
139. *UH*, 25 August 1922.
140. *UH*, 28 July 1922.
141. KNA/DC/NRK/1/1, "AR Narok District," 1922.
142. KNA/PC/RVP/2/4/1, "AR Elgeyo-Marakwet District," 1927.
143. KNA/DC/BAR/3/1, "AR Baringo District," 1921.
144. Mwangi, "The Lion," 49.
145. Shipton, *Bitter Money*, 52.
146. UNA/N/170, CS to PCs, 24 February 1928.
147. Gwere to the Editor, "Shilling ina senti nyngapi?" *Habari*, May 1927.
148. TNA/CO/323/1074/2, Hasteriss (?) to Grindle, 4 September 1930; Colonial Reports, *Annual Report*.
149. Cooper, "Conflict," 1530–1.

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