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Informal Trading Networks in West Africa: The Mourides of Senegal/The Gambia and the Yoruba of Benin/Nigeria

By Stephen Golub and Jamie Hansen-Lewis

A theme of this study is that the informal sector in West Africa stems largely from the institutional environment and the incentives that firms face (chapter 6). In particular, weak and corrupt state administrations fail to provide the foundations of formal markets such as property rights, contract enforcement, and information dissemination. An additional consideration, however, is that informal business operations are perpetuated by informal institutions that substitute for state provision of public goods. Informal institutions are pervasive in all economies, but they are particularly significant in developing countries (Casson, Guista, and Kambhampati 2009). Ethnic and social kinship groups are an especially significant informal institution, providing a set of norms of conduct and enforcement mechanisms that substitute for formal rules and regulations.

Ethnic and social networks are a form of “social capital” (Barron, Field, and Schuller 2000), which can have positive as well as negative effects on economic development. On the plus side, social networks create bonds of trust that enable contract fulfillment, access to financing, and information exchange without documentation or official involvement (Putnam 1995; Fafchamps 2004). Kinship groups play a particularly important part in international trade, helping to overcome transaction costs created by lack of information and differences in business practices across countries (Rauch 2001). Kinship networks have a major role in informal cross-border trading in West Africa, as will be described further and in the following chapter. On the negative side, however, social capital in general and informal networks in particular can be exclusionary, accepting or even promoting antisocial behavior and violation of the rules and norms in the formal economy (for example, Adhikari and Goldey 2009;

Field 2003; Portes 1998). Munshi and Rosenzweig (2006) provide an illustration of the complex interactions in India between a traditional network—the caste system—and the modern global economy. Again, this is clearly manifested in West Africa insofar as kinship networks are heavily involved in illegal activities, particularly smuggling and tax evasion. Overall, ethnic and religious networks are particularly significant in West Africa because of the combination of weak formal institutions and the continuing importance of kinship ties dating from the precolonial era and the resistance to colonialism.

North's (1989) concept of institutions also provides a helpful conceptual framework for understanding the informal sector. North distinguishes between formal institutions ("rules") and informal institutions ("norms") and argues that both are important in shaping the possibilities for economic development. In both modern and traditional societies, formal and informal institutions have evolved to mitigate opportunistic behavior, but modern arm's-length capitalism involves a very different set of institutions than traditional village society. In chapter 6, we focus on formal institutions involving the protection of property rights and the functioning of state institutions. This chapter completes the picture by analyzing some of the informal institutions, particularly kinship ties, that shape informal sector behavior in West Africa.

In this chapter, we analyze these issues by reviewing the history, functioning, and consequences of two informal networks in West Africa—the Mourides and the Yoruba. The Mourides are a Muslim brotherhood that originated in the nineteenth century, while the Yoruba are an ethnic group predating the colonial era. These networks retain important economic functions. The bonds of solidarity among members of the group provide a social foundation for informal markets in West Africa, particularly in cross-border trade, both filling the void left by deficient official institutions as well as contributing to the weakness of these institutions.

The Mourides in Senegal and The Gambia

The Mouride Islamic brotherhood plays a major role in the informal sector in Senegal and The Gambia and has developed an extensive global trading network spanning West Africa, Europe, and the United States.¹ The Mourides' strong group solidarity and unsurpassed work ethic have enabled their remarkable transition from rural groundnut farmers to one of the most dynamic urban trading groups in Africa.

Historical Background

The Mouride movement arose in the aftermath of the defeat of the Wolof nation by the French colonial army in the late nineteenth century (O'Brien 1971).

Wolof society was in a state of political and social disarray. In this context, Islam, which had been implanted in Senegal in the eleventh century, assumed increasing importance, with religious leaders known as marabouts providing spiritual and organizational guidance to their followers, the *talibés*. One of these marabouts, Cheikh Amadou Bamba, attracted a growing number of *talibés*, due to his charismatic personality, his personal virtue, and his close association with Wolof leaders of the resistance to French rule. His growing following and increasingly militant behavior led the French authorities to exile him to Gabon and Mauritania, which only served to boost his reputation and the devotion of his followers. After repeated entreaties by his disciples, Cheikh Amadou Bamba was released and returned to Senegal in 1912.

Following his return, the French established a strategic partnership with the Mourides. Cheikh Amadou Bamba moved to Diourbel in the region of Baol, and his principal disciples were granted large tracts of land for agricultural development. With backing from the French, the Mourides specialized in groundnuts, which became the dominant cash crop in Senegal and The Gambia for the remainder of the century. Meanwhile, Cheikh Amadou Bamba founded the village of Touba, where he was buried and which became the spiritual capital of the Mourides.

Cheikh Amadou Bamba created a tradition of submission by the *talibés* to the leading marabouts and, in turn, an obligation of the marabouts to assist their *talibés*, leading to both a clear hierarchy and a sense of group solidarity within the Mourides. The Mourides continue to revere him as a saint, providing an enduring and powerful symbol of authority and legitimacy to the group. Their shared devotion to his memory is the spiritual foundation for cohesiveness of the group. This allegiance was transferred to his successors.

A monarchic system of succession has been established, with a pyramid hierarchical structure in which the caliph-general is the supreme leader. The caliph-general is the closest living descendant of Cheikh Amadou Bamba. Below the caliph-general are the other caliphs, also descendants of Cheikh Amadou Bamba or of his leading associates. Under the caliphs are sheikhs (marabouts with disciples), with varying degrees of prestige and number of disciples. A certain fragmentation of authority and rivalry among them has diluted the power of the sheikhs, but the basic structure has proven very robust.

A central tenet of Mouride faith is to express devotion to the sheikhs through hard work and self-deprivation. Cheikh Amadou Bamba exhorted his followers to “Go and Work” (O’Brien 1971, 57). A well-known Mouride aphorism reflects the conflation of work and faith: “Pray as if you will die tomorrow and work as if you will live forever” (Bava 2002). In a feudal-like system, the *talibés* contribute produce or money to their sheikhs, which has enabled substantial accumulations of wealth. Mourides donate much greater amounts to their leaders than other Islamic sects. In exchange, the *talibés*, who tend to come mostly

from the poor and disenfranchised elements of the population, obtain access to an extended social safety net, in addition to a strong sense of belonging and the promise of paradise. The sheikhs are expected to be generous toward their followers, particularly those who are unable to work due to age or illness. Sheikhs may also provide credit at more favorable terms than traders. The extent of devotion of followers as well as the generosity of the sheikhs varies considerably, but these traditions of mutual obligation are nonetheless pervasive and enduring.

The tight solidarity of the Mourides and their faith enabled them to resist colonial influences and to maintain their group identity, even while engaged in strategic cooperation with the French colonial authorities (Diouf 2000).

Membership in the Mouride brotherhood expanded continually in the twentieth century, with the city of Touba becoming the second largest in Senegal, after Dakar. Touba now has 500,000 inhabitants, up from 5,000 in 1960. Mourides view Touba as their spiritual home no matter where they live. The Great Mosque in Touba, the largest in Sub-Saharan Africa, is the destination of an annual pilgrimage (*magal*) to honor Cheikh Amadou Bamba, attracting hundreds of thousands of Mourides every year. Touba has become a de facto separate city-state within Senegal and is essentially off-limits to the political authorities. In addition to the Great Mosque, contributions by the faithful have financed the construction of a US\$10 million hospital, a Mouride cultural center and library, and other monuments and institutes.

Mourides and the Groundnut Economy

The strategic allegiance with the French revolved around groundnut production and trade, with the Mourides increasingly dominating the sector, accounting for two-thirds of production during the colonial era (O'Brien 1971). Until the late 1970s, Mourides remained overwhelmingly rural, continuing to grow groundnuts, which are well suited to Senegal's climate and soils.

Following Senegal's independence in 1960, the Mourides maintained their political influence, transitioning from their close ties to the French to strong connections to the ruling Parti Socialiste. Mourides translated these political connections into economic gains, benefiting from easy access to farm credit (often not reimbursed) for planting groundnuts and substantial de facto control of the groundnut trade and transport, in theory in the hands of the government (Lambert 1996). The clientelistic operation of the groundnut industry contributed to the Senegalese financial crisis of the 1980s and the subsequent period of structural adjustment and trade liberalization.

Mourides developed distinctive forms of social organization around the groundnut trade. Mouride young men are organized into *daras*, which are farming brigades accompanying their religious education.² Mouride *daras* were at first isolated and worked under arduous conditions, with no nearby access to

water. They served the function of colonizing unoccupied land, thereby extending the domain of the Mourides. Conditions have improved over time, with *daras* now mostly consisting of parcels of a sheikh's estate, but life as a worker on a *dara* remains one of deprivation and hard work in service of the sheikh, with minimal remuneration. After many years on a *dara*, a worker may receive a plot of land of his own (O'Brien 1971; Copans 1980).

Most Mouride peasants are now independent smallholders, but some continue to work on the large estates controlled by sheikhs. Even when not in a *dara*, however, the Mourides benefit from the advantages of membership in a close-knit group, while also meeting their obligation to provide substantial offerings to their leaders. Usually, one day a week is designated to work on the sheikh's fields, called "Wednesday fields" (O'Brien 1971, 210). Their cohesiveness, sense of purpose, and political backing enabled the Mourides to displace other groups and take control of increasing swaths of land for groundnut cultivation.

Mouride farming techniques are not geared toward preserving Senegal's fragile ecosystem, however. Unsustainable cultivation techniques, deforestation, growing population, and droughts have contributed to deteriorating land quality and desertification, reducing the incomes of groundnut farmers. Declining groundnut prices and reduced subsidies to farmers associated with structural adjustment policies have also contributed to lower farmer incomes. These trends spurred an increasing migration of Mourides toward urban areas in the 1970s (O'Brien 1988; Babou 2007).

From Groundnut Farmers to Urban Traders

Mouride migration to the cities occurred in several phases in the twentieth century, with the largest movement beginning in the 1970s. Mourides have long been groundnut traders in the cities of the groundnut region. It was, therefore, natural that Mourides gravitated toward the informal sector and commerce in particular, as they moved to the cities. The fourth caliph-general, Abdou Lahat Mbacke (1968–88), actively promoted the establishment of the Mourides in the cities, unlike his predecessors (Babou 2007). The sprawling open-air informal market of Sandaga in Dakar has become the Mourides' center for informal commerce, paralleling that of Touba for the Mourides' spiritual life. The Okass market in Touba is also a very important distribution center.

The Mourides' rural traditions were adapted with remarkable flexibility and effectiveness to their new urban settings. With family ties and traditional beliefs holding the group together, the Mourides were able to generate a new set of urban connections and economic activities. They congregate in neighborhoods wherever they go, which they rename "Touba" (Diouf 2000).

The *dahira* became the central institution of urban life for the Mourides, in some respects replacing the role of rural *daras* in providing spiritual nurturing

and promoting economic success. The *dahira* consists of a weekly reunion of local Mourides for religious singing and discussion, as well as collection of dues. These fees support the local branch of the group as well as the traditional donations sent back to Touba for the general support of the organization. The *dahira* also serves as an informal meeting place for exchanging information and assistance about business opportunities and government relations. Newcomers to the cities are assisted by the more established members of the group, much as the *talibés* are helped by the sheikhs in the countryside (O'Brien 1988). The *dahira* is emblematic of the mixture of central structure and informal collaboration that has proved to be remarkably effective. While the Mourides are linked by their common faith and devotion to the leadership in Touba, there is very little overt central direction, and the *dahiras* function autonomously and compete for influence. *Dahiras* themselves provide umbrellas for individual initiative and networking rather than prescribed relationships.

The peanut farmers' emphasis on hard work and saving has carried over to the cities, with commerce replacing agriculture. The cohesiveness of the Mourides and their deep relations of trust have proven to be extremely valuable in fostering their informal commercial network. Group solidarity and belief in the higher purpose of the brotherhood support the fulfillment of promises and obligations without any formal contracts. Mourides almost never default on loans or commitments to other Mourides, as to do so would be viewed as a breach of religious as well as commercial bonds.

Mourides coming to the cities are often provided with work as street vendors by successful Mouride businessmen. These businessmen mentor young street vendors—often, but not exclusively, Mourides—by providing goods on credit and assistance with housing and food. The street traders work long and arduous hours in the heat and grime of Dakar and other cities, much as the peasants toil on the peanut farms. After a long apprenticeship as a street trader, the more successful and enterprising workers can rise in the hierarchy of trading activities and perhaps start a business of their own, just as workers on *daras* are sometimes allotted plots of land after years of work with minimal remuneration. In their hard work and deprivation, the street traders are sustained by the hope of advancement as well as their faith that honoring Cheikh Amadou Bamba will entitle them to enter paradise. At the same time, the abundant supply of reliable and low-cost workers has enabled urban traders to accumulate substantial fortunes; it also has supported the leadership and central organization of the brotherhood in Touba and, in turn, its ability to assist members, thereby providing funding for a social safety net and information distribution system.

Sandaga market is the center of the Mouride trading activities in Senegal and, indeed, the world. Large wholesalers are at the top of the operation of the mazelike trading networks, with a varied assortment of goods for sale. Ebin (1992) describes the functioning of Sandaga market through an ethnographic

study of the Fall family, originally cloth traders from Kaolack who had close ties with a former caliph-general. Cheikh Fall, one of the five Fall brothers, heads the enterprise, due to his business and entrepreneurial acumen. A former street trader, he moved to New York, where he purchased African American cosmetics, which he then sold in Senegal. After eight years in New York, he returned to Senegal and started a factory producing hair extensions, which was highly successful. His brothers then left Kaolack to assist him in his business ventures. The Fall headquarters are in Sandaga, where at the time of Ebin's report, they had three large stores. In addition to the ubiquitous street vendors, major wholesalers such as Fall employ a variety of other intermediaries, including resellers who purchase in bulk, *nyoro* who locate clients and bring them to the store in exchange for a small commission, scouts who find other retailers who might want to purchase merchandise from wholesalers, and spotters who announce the impending arrival of a potential client. Wholesalers are able to diversify risk, lower transaction times, and expand their scale of operations by increasing the number of clients and suppliers, so making contacts and developing relationships are of central importance. Ebin's stories show how successful merchants mentor other traders who go on to start their own businesses and, in turn, become clients and suppliers of their mentor.

In addition to domestic commerce and international trade, Mourides have increasingly dominated other important sectors in the cities of Senegal, notably transport and real estate, all of which operate informally despite their large size. For example, the minivans that serve as the major mode of public transport (*cars rapides*) are often owned by Mourides and frequently colorfully decorated with references to Touba.

The increasing economic role of the Mourides has not been achieved without conflicts, however, and has created tension with other groups. There are also tensions within the Mourides between traders and intellectuals (O'Brien 1988). Nevertheless, the group remains very powerful and effective, thanks to the nearly fanatical devotion, work ethic, group solidarity, and political clout of its members.

Globalization of the Mouride Trading Network

The influx of the Mourides to the urban centers of Senegal and The Gambia was accompanied and fostered by the international migration of Mourides to major cities in Europe and then to the United States, with the brotherhood becoming a highly effective international trading group. The Mourides' global network and business practices have been chronicled by many researchers, including Salem (1981), Fassin (1985), Ebin (1992, 1993), Diouf (2000), Babou (2002), and Tall (2004). The story of the Mourides is one of amazing commercial reach.

In various cities around the world, Mourides congregate in Senegalese neighborhoods and *dahiras*, sharing information and providing mutual support and a

springboard to commercial success. The cities are linked by family and kinship networks, headed by a wholesaler usually located in Sandaga. Sheikhs based in Senegal coordinate the travels of their *talibés*, as part of the services they render in exchange for the offerings they receive. The young Senegalese emigrant Mourides live together in cramped quarters, often in dangerous neighborhoods, facing harassment from the authorities and not seeing their families for long periods of time—reminiscent of the hardships of life on the rural *daras*. Ebin (1992) quotes a wholesaler dealing in electronics: “We are used to sleeping on the ground, not eating much, and working until exhaustion. It’s what we have always done.”

Starting in the 1960s, Mourides migrated to cities in France, where they became street traders. They operated throughout France, particularly in Strasbourg in the north (Salem 1981) and Marseilles in the south (Ebin 1992). Their focus has been on selling trinkets and simple consumer goods to tourists during the summer season, often returning to Senegal in the winter. The Mourides were able to outcompete French merchants through hard work and lower prices, even learning German in Strasbourg to communicate with German tourists, for example. As French immigration policies became more restrictive, the Mourides spread around Europe, in particular to Italy. In the mid-1980s, New York emerged as a major destination, where they also became successful street traders.

Experienced traders travel to New York, Jeddah, and Hong Kong SAR, China, where they purchase large volumes of a wide variety of electronic and cosmetic products, which they sell in Senegal and in other countries. Mouride shipping and financial agents in New York are also in contact with Asian traders, who supply some of the goods such as watches, sunglasses, and cosmetics that are the mainstays of the Mouride value chain. The goods are imported into Senegal through informal mechanisms and end up at Sandaga or other urban markets. In some cases, traders bring back the goods themselves in large trunks and suitcases. Sandaga and other markets are also supplied by contraband imports shipped through The Gambia. As described in more detail in the following chapter, low import duties in The Gambia have provided a major incentive to import officially into The Gambia and then smuggle the goods into Senegal. Goods may also be shipped through the port of Dakar, where customs practices are notoriously discretionary and Mouride traders use their political connections to evade the statutory duties.

Fassin (1985) details how Mourides smuggle and illegally sell pharmaceutical products in Senegal, as also noted in chapter 4. The favored route is through The Gambia; products are brought to Touba via Kaolack, hidden in trucks filled with hay. In addition, unofficial supplies of drugs are obtained from hospitals and the national pharmaceutical importer, Pharmacie Nationale D’Approvisionnement, and sold openly in well-known locations, with the tacit acquiescence of the government.

Ebin (1993) provides a vivid description of a Mouride trading group's operations in Marseilles. Almost all of the members of the group originate from a Mouride town in Senegal, Darou Mousty. Mustapha Sow, the leader of the group, supervises and assists younger traders newly arrived from Senegal, who have been put in contact with him by their sheikhs. Mustapha Sow's operations extend all along the Mediterranean coast, starting from his base in Marseilles. Sow sources from Mouride runners who steadily arrive in Marseilles with products from Spain, Italy, North Africa, and Asia. One of his main suppliers is also from Darou Mousty. Sow himself goes to Paris every Monday morning to replenish his supplies following the weekend sales to tourists. His main supplier in Paris is a Moroccan who employs a Senegalese Mouride, Mamadou Ndiaye, known to the Mourides as the focal point for all information about merchandise and contacts in the Paris region. Ndiaye can supply traders such as Moustapha Sow with a large variety of merchandise or tell him where to obtain it. Sow returns to Marseilles Monday afternoons with his newly purchased stock of goods, which he distributes through a large number of street vendors who operate all around the region, runners who supply other traders, as well as wholesalers heading to Senegal to sell at Sandaga and elsewhere. In short, the Mourides operate in Marseilles much as they do in Dakar.

By the early 1990s, Senegalese Mourides controlled most street trading in New York, selling watches, umbrellas, T-shirts, and hats (Babou 2002). Over time, they invested their savings in other services, mainly shipping, travel, and money transfer services for Senegalese and other African immigrants in the United States. New York increasingly developed into a major hub in the Mouride trading networks. Ebin (1993) describes how Pape Faye, another Mouride from Darou Mousty, served as Moustapha Sow's emissary to New York City. Faye started as a trader in Dakar but left Senegal in 1979 and now travels all around Europe, buying and selling. Ebin (1993) describes Faye's first visit to New York, which was organized by his *sheikh*. At that time, Senegalese from Darou Mousty lived and congregated in an apartment in the Bronx and gathered in the Flatbush neighborhood in a place called the House of Serigne Touba. Currently, Senegalese Mourides are concentrated in Little Senegal, a section of Harlem around West 116th Street (Ebin 2008; Babou 2002). Many Mourides who started as street vendors now own stores in that area. The stores sell a variety of products, including cosmetics, religious objects, compact discs, and digital video discs, and phone cards. The House of Islam is the center for Mourides in the neighborhood, a building purchased under the guidance of one of the grandsons of Cheikh Amadou Bamba. Several loosely cooperating and competing *dahiras* operate in New York City.

Mouride wholesalers such as Cheikh Fall and Mustapha Sow have contacts around the world with whom they can be in instant communication by telephone or Internet. Mouride traders use modern communication and

information technologies to advance their commercial transactions, in particular financial transfers (Tall 2004). They know whom to contact when they want to buy or sell particular types of merchandise at the lowest prices and are very nimble in adapting to changing supply and demand. For example, prior to the African Cup of Nations soccer tournament, wholesalers such as Cheikh Fall, anticipating the rise in demand for televisions, may contact a Mouride working in New York who has contacts in China (Ebin 1992). For other products, such as jewelry, wholesalers turn to their networks in Italy.

The strong bonds of solidarity among Mourides enable sophisticated international financial transactions without any contracts or collateral, minimizing transaction costs and detection by the authorities (Tall 2004). Merchants in Sandaga serve as financial intermediaries for fund transfers to and from Senegal. A Mouride residing in the United States or Europe wishing to repatriate funds can remit the funds to a correspondent of a large merchant in Senegal, who, in turn, distributes them to the emigrant's family. These funds are an important source of working capital for traders. Alternatively, an itinerant trader may make transfers home as an advance: the merchant provides funds to the emigrant's family in Senegal, and, on his next trip home, the emigrant repays the merchant with proceeds from the goods he took back for sale in Senegal.

The Kara international money exchange was started in 1991 by a Mouride trader in New York, providing a sophisticated, yet informal, money transfer mechanism for use by merchants traveling between New York and Dakar, allowing them to travel without carrying large sums of money (Tall 2004). Illiterate traders can avail themselves of this system, as little or no documentation is required. Merchants traveling to New York deposit funds with the Kara office in Dakar before they leave Senegal and then have access to the funds when they arrive in the United States. Likewise, a trader in New York transfers money home by bringing cash to the Kara office on Broadway, which remits the funds to the designated beneficiary in Senegal, who can obtain the money without any paperwork. Communication between the Kara offices in New York and Dakar is by fax, and transmission of funds to the recipient is nearly instantaneous and highly secure, despite the lack of formalities. Mouride connections are sufficient to guarantee fulfillment of obligations and deter embezzlement, because a violation would betray the values of the brotherhood and also lead to cutoff of credit.

The Yoruba in Nigeria, Benin, and Togo

Historical Background

The Yoruba are among the most populous and urbanized ethnic groups in Sub-Saharan Africa. Most Yoruba speak a common language, also called Yoruba. Yorubaland, the traditional region of the Yoruba ethnic group, encompasses the

central areas of Benin and Togo and the southwestern states of Nigeria, including Lagos, Ogun, Oyo, Osun, Ondo, Ekiti, and Kwara. Historically, Yorubaland was a mix of loosely connected kingdoms. While each kingdom was independent, they all regarded the city of Ile Ife, located in the Nigerian state of Osun, as the common place of origin, *orirun*. The kingdoms operated autonomously but maintained political and economic ties to each other. The hierarchical organization of the group around chiefs is in some ways similar to that of the Mourides and their marabouts.

Barter was likely the earliest form of trade among the Yoruba. One advantage of Yorubaland's fertile soil was that each kingdom was capable of producing slightly more food than required for subsistence. As a result, the minimal surpluses could be bartered among kingdoms to supplement other basic needs, such as clothing and shelter. An extensive societal division of labor, including ruling elites, manufacturers, herbalists, priests, historians, entertainers, and farmers, facilitated barter in a range of goods-for-goods and goods-for-services transactions. Furthermore, as the Yoruba became increasingly sophisticated, they demanded more exotic goods to maintain the elite's extravagant lifestyles and to use in ritual festivals (Falola and Adebayo 2000).

There are many notable examples of barter in the early Yoruba economy. In the agriculture sector, farmers openly traded with each other. For instance, farmers who grew mostly yams tended to exchange yams for millet with farmers who grew primarily millet. Also, farmers exchanged produce for tools with blacksmiths. Priests and herbalists accepted valuable and edible items, often animals and palm oil, for their services. Entertainers were paid with leftover food, expensive costumes, horses, or slaves. Imported goods such as natron (a cleaning substance) and salt were bartered through long-distance trade. It is estimated that, around the fifteenth century, the barter exchanges evolved into monetized trade using cowry shells as currency.

The Yoruba economy eventually expanded into a regional trade network, notably through the trans-Saharan caravan trade (Falola 1991). Extensive long-distance trade routes through West Africa were well established before the arrival of Europeans on the continent. The caravan trade developed systems of credit, transport, information exchange, settlement of business disputes, and insurance among separate peoples without modern institutions to perform these services (Cohen 1969), promoting economic integration among ethnic groups.

Regional trade fostered the Yoruba's interaction with their northern neighbors: the Nupe and the Hausa. The lack of geographic barriers separating these ethnic groups facilitated their cooperation in connecting the region's goods to the major trans-Saharan trade routes (Perani and Wolff 1999). The Hausa, in particular, had long participated in regional trade. The Yoruba provided livestock to the network and received skilled Hausa slaves. They also provided

luxury goods, such as salt and natron, to the Egba and Egbado groups to the south. The most northern kingdom of Yorubaland, Oyo, came to dominate regional trade, even operating a cavalry, because of its strategic location. The Oyo controlled trade in Yorubaland and some surrounding areas until the end of the nineteenth century, with a major market at Apomu (Falola and Adebayo 2000; Eades 1993). This lucrative trade was a major source of political power.

Beginning in the sixteenth century, European involvement in the Yoruba economy shifted the focus of regional trade toward the coastal areas, where the Europeans initially operated. The Ijebu increasingly controlled the lucrative trade with the Europeans along the Atlantic coast. While the Oyo lost commercial stature to the Ijebu, the European involvement did not affect the historic inland trade network as much as it did the coastal routes. Europeans sold the Ijebu cowries and manufactured goods in exchange for slaves and cloth. The Yoruba were advantageously located to transport the European goods north. The slave trade made Benin, then called Dahomey, a key location in the international triangle trade and introduced new goods such as tobacco into the regional market.

Many Yoruba traders operated out of Porto Novo and Ouidah in Dahomey at the end of the nineteenth century (Igué and Soule 1992), working with repatriated slaves of Yoruba origin from Brazil. Some traders became very wealthy and famous in the region. France's colonization of Dahomey in 1894 had a profound effect on the Yoruba networks. While the repatriated Brazilian slaves cooperated with the French, local Yoruba people converted to Islam and developed clandestine networks with Nigeria to escape colonial controls and trade barriers.

The Rural Markets System

As of the mid-twentieth century, the Yoruba's historical trade relations remained important despite the effects of colonization and European involvement (Cohen 1969). Trade in Yorubaland and the surrounding region was supported by daily and periodic markets in urban and rural areas, servicing local and long-distance trade routes (Eades 1980). In addition to the markets in rural towns, "rings" were organized outside the larger towns. The "ring" markets operated on four- or eight-day cycles. These markets operated with considerable sophistication. For instance, "forestallers" would wait in the trails a few miles before the markets in an effort to buy the traders' goods for slightly less than the market price and then resell them in the market for a small profit (Hodder 1961).

The Yoruba traded locally produced and imported manufactured goods, notably textiles, as well as local foods and food products (Eades 1980). Manufactured goods were exchanged outward from the major urban centers to rural areas for agricultural goods that moved inward from the rural areas to the urban centers. Women supplied farm produce at the rural markets, including maize, cassava, yams, bananas, kola nuts, tomatoes, okra, and other vegetables,

in addition to producing and selling pots, calabashes, palm oil, palm wine, firewood, bundles of leaves, and yam flour (Hodder 1961). Since each woman dealt with only a small quantity of goods, bulking was a central component of the agricultural trade as goods moved toward the cities. In the urban markets, large expatriate and Lebanese firms in Lagos and Ibadan supplied manufactured goods to the system. Since urban Yoruba wholesalers often bought the goods in bulk and distributed them in smaller quantities to retailers, bulk breaking characterized this side of the trade. Nonetheless, the erratic supply of manufactured goods underscored the importance of well-established connections in the trade routes. Raw material shortages, import delays in ports, and price controls all contributed to the unreliable supply of manufactured goods (Eades 1980).

The markets were highly competitive and dominated by large amounts of low-volume transactions, so profitability was low. The numerous middlemen who moved goods from town to town drove profits down to almost nothing for most transactions (Hodder 1961).

Women dominated the low-margin Yoruba retail trade. Eades (1980) estimates that in 1950 women constituted 84 percent of traders in Ibadan and 70 percent in Lagos, reflecting the traditional division of labor in Yoruba society. Men were mostly involved in agriculture, while women were more likely to be involved in processing and selling their husband's produce. If a husband felt that his wife did not trade his produce at a fair price, he was free to sell it to another woman. Many women even sought capital from their husbands to expand their personal enterprises. Hodder (1961, 154) asserts, "To Yoruba women, moreover, marketing, petty trading, or at least attending a market, forms part of their way of life; and their rewards lie as much in the social life offered by the markets as in their cash profits." Despite women's active participation in petty trading, social barriers frequently prevented them from ascending the trade hierarchy. Men could accumulate capital for several years before marriage, enabling them to enter into more lucrative wholesale trade. Meanwhile, women married and had children at younger ages, so their domestic responsibilities significantly limited their trading enterprises. As a result, even though the majority of Yoruba traders were women, the upper echelons were dominated by men (Eades 1980).

Migration

The rural market system and long-distance trade fostered a Yoruba diaspora across West Africa in the twentieth century (Eades 1980). Yoruba migration and trade expanded for several reasons. First, Yoruba laborers and artisans who amassed sufficient capital tended to migrate to impoverished savannah towns to become traders (Eades 1980). Second, in nearby countries, particularly in Ghana and Côte d'Ivoire, large plantations and mining projects created opportunities for migrants as laborers and traders. Third, regional demand for consumer goods increased along with incomes. Yoruba traders sold cloth made in

western Nigeria in regions further east, bringing back kola nuts from Ghana to Nigeria (Sudarkasa 1985). Yoruba migrants were particularly active in northern Ghana. This east-west trade increasingly came to include slaves, leather goods, cattle, and Ghanaian textiles. Fourth, the British brought many Yoruba to Accra to fight against the Ashanti. Many of the Yoruba established themselves in Ghana. Fifth, cash crop failures in tobacco and cotton in Nigeria, in conjunction with construction of the Lagos-Kano rail line, increased Yoruba's interest in moving to francophone West Africa (Igué 2003).

By the latter half of the twentieth century, the Yoruba had spread across West Africa into Côte d'Ivoire, Niger, Burkina Faso, and Senegal, although the government of Ghana expelled many Yoruba in 1968. Solidarity among the Yoruba contributed to their successful migration in a wide geographic area. Successful traders brought relatives to assist them with their enterprises, who eventually established their own businesses. This organization was central to the Yoruba's success in international trade, much like the Mourides'.

Modern Trade Networks

The Yoruba remain at the center of a large, informal sector international trade network in West Africa, facilitated by kinship ties, varied market tactics, and hierarchical organizational structure, although the group is less clearly structured than the Mourides (Igué and Soule 1992; Igué 2003). Yoruba tend to transact with other Yoruba traders because of trust, common language, and similar business styles (Sudarkasa 1985). The belief in Islam is a source of solidarity and motivation, as it is for the Mourides. A well-developed informal system of tontines is limited to members of the Yoruba group, fostering economic ties among the group members. The operation of Yoruba supply chains is not well understood, however, due to the secretive nature of smuggling and high illiteracy rates of traders, resulting in poor recordkeeping (Igué 2003).

The Yoruba deal in a large variety of products and sources in various destinations, which have changed over time. They have been particularly dominant in the sales of plastics and medicines. When Ghana restricted imports from Europe in the 1960s, Yoruba traders collected products from Nigeria, Côte d'Ivoire, Sierra Leone, and Burkina Faso to transport clandestinely to Ghana. Starting in the 1970s, Yoruba traders have distributed plastics produced in Côte d'Ivoire throughout the region. Generic medicines are often imported from English-speaking countries of the region where regulations are less stringent. Registered companies in Togo, Benin, Nigeria, and Ghana import certain other goods, such as enamel and cosmetics, from China, which the Yoruba smuggle across the region (Igué 2003). For goods sold in Ghana, Yoruba traders obtain the products wholesale in Kumasi and Accra from Yoruba supply centers.

The structure of migrant trading families is similar to the gender roles in Yorubaland. The head of the family, who is traditionally male, negotiates the

supply of a range of goods with domestic and international suppliers. Meanwhile, the wife manages the products and supervises their sale. She may, in turn, redistribute the goods to young female street traders. This structure underscores the importance of migrating in groups. Women constitute the majority of traders and play a key role in the success of Yoruba enterprises. Yoruba women are well known for their resilience and patience at trade. Moreover, the hierarchical organization enables apprentices and other beginner traders to learn the practice before starting their own enterprises (Igué 2003).

The Yoruba have long played a leading role in smuggling between Nigeria and Benin, going back to the colonial era (Flynn 1997). The oil boom in Nigeria and Nigerian protectionism in the 1970s provided a major stimulus to the Yoruba smuggling activities. The Yoruba have been the dominant players in the reexport trade between Nigeria and Benin in most products, aside from rice and wheat (Igué and Soule 1992, 100), as described in detail in the following chapter.

Yoruba traders reach their customers through an array of transactions on the streets and exchanges in market stalls and shops. Street trading is the most informal of the Yoruba's activities. One technique is for groups of young traders to carry products to several villages during a day trip. The groups bring their goods to a village where they display, publicize, and sell them before circulating to another village, reaching many per day. They often operate in open, public spaces so as to attract the attention of the villagers. Another informal technique is for some Yoruba traders, mostly young women, to go through neighboring towns, selling at people's doorsteps. They display their products in small mobile shops and persistently encourage buyers to make a purchase. Igué (2003) outlines specific benefits that the Yoruba obtain from these strategies. First, by not having a permanent shop, traders save the expense and taxes of owning one. Second, they can access remote areas. Third, they can better understand the preferences of their customers and where to distribute each product.

Besides working in the streets, Yoruba traders also occupy a range of positions in urban markets. Like the informality of street trading, stalls in markets also help traders to understand their buyers' tastes. Stalls are small tables that are set up early in the day to display a trader's products and taken down at the end of the day. Since the stalls have low start-up costs, apprentices often maintain them. They are most common in Côte d'Ivoire, where they offer clothing, plastic shoes, watches, and underwear. Profits from stalls are fairly low, limited to around CFAF 1,000 per stall per day (Igué 2003).

Yoruba traders also use market shops for their enterprises. Yoruba shops are known for the plastic goods commonly displayed at the entrance, which are a sign of their monopoly in the plastic trade. The products are often organized so that only the shopkeeper is capable of locating them. The shops also have some advantages for Yoruba traders. The larger the shop, the more the owner

can purchase in bulk and store the products. Shops also allow the owners to meet more sophisticated customers who appreciate posted prices, in addition to uneducated customers they reach in village markets (Igué 2003).

The activities of Yoruba shops vary somewhat across countries. In the 1970s, Niger had a small number of Yoruba shops, possibly fewer than 30, all of which were unregistered with the Niger government. These shops fit into three categories: food, clothes, and general. The shops were operated by the owners and their family members and did not employ local people. The value of the transactions at that time was estimated at CFAF 50,000–CFAF 100,000 per shop per day, and the owners were the wealthiest migrants; some even owned nice cars to park in front of their shops. Alternatively, in Côte d'Ivoire, Yoruba shops were more widespread, despite the immigrant expulsion in 1968. Before 1968, the Yoruba accounted for about 70 percent of shops in the country; in 1978, the Yoruba share fell to a still-large 60 percent. After 1968, most shops became much smaller. In addition to making Yoruba traders in Abidjan more cautious, competition from other migrant groups increased after the 1968 expulsions (Igué 2003).

In general, the Yoruba traders are skilled at filling gaps in regional markets. If another ethnic group has a monopoly of supplying a certain good, the Yoruba will not attempt to sell it in that area. As a result, the traders' techniques and choice of products greatly depend on the region in which they are trading. For instance, in Burkina Faso, Yoruba sell cosmetics and spare bike parts. In Niamey, Niger, where people from Gao monopolize cosmetics and the Zarma and Gourmanche control bike parts, the Yoruba sell enamelware, plastics, and ironware. Instead of locating themselves in the central buildings of urban markets, where other groups operate and space is expensive, the Yoruba frequently operate in sheds on the periphery of urban markets (Igué 2003).

In the Dantokpa market of Cotonou, the largest open-air market in West Africa, Yoruba traders are important participants, along with other ethnic groups (Prag 2010). Dantokpa is a center for the regional cross-border trade described in chapters 4 and 9. Large and small informal operators are both prevalent. Dantokpa is similar to Sandaga in Dakar and other sprawling informal markets in West Africa, but no single ethnic group dominates in the ways in which the Mourides dominate in Sandaga. The Chamber of Commerce is dominated by Yoruba traders from Porto Novo. Other ethnic groups with historical trading relations with the Yoruba, such as the Adja and Mina, also play a major role in Dantokpa. Prag (2010) describes the shifting competition and cooperation among various interest groups in Dantokpa and their ethnic dimensions. The government has attempted to assert control over the market and modernize it, with the backing of some market participants, but these efforts have been blocked by an alliance of large and small informal traders.

Traditional Social Networks and the Modern Informal Sector

This section synthesizes the central features of the two groups (Mourides and Yoruba) and relates them to contemporaneous informal sector practices as they emerge from previous chapters of this study.

The social background of informal actors places them in opposition to many Western-style norms. Lack of education is a crucial feature. Most informal entrepreneurs have little or no modern education. Instead, they were trained in *daras* or similar types of apprenticeships. The Mouride *daras* have a strong religious component as well, but this is not always so. Even today, very few young people go through the formal education system imported from the former Western colonial powers. In fact, traditional education remains a strong competitor to modern education (Mbaye 2002; Gérard 1995; Meunier 1995). Surveys in Mali show that 36 percent of parents prefer informal education. Meunier (1995) finds that enrollment in informal schools is growing almost twice as fast as in formal schools. There are a number of key differences between the French education system in francophone Africa and the traditional forms of schooling. The French system was and still is oriented toward preparing students for white-collar jobs, particularly in the civil service. In contrast, African traditional education is much more practical and is well suited for developing entrepreneurial skills. Consequently, many parents and students are more drawn to traditional forms of education, in part explaining the low levels of participation in official schools (Mbaye 2002).

There are many similarities between long-standing traditional practices in African society and informal sector behavior. The role of women in the informal sector parallels that in African villages. This is particularly evident among the Yoruba, where the traditional gender-based division of labor in agriculture extends to informal trading. In agriculture, women do not own land, and men are responsible for cultivation; women's role is to sell the produce in small stalls in the markets. Thus women constitute the majority of traders, but men usually control the business and the capital. Likewise, in the informal sector, women tend to operate small-scale shops and are concentrated in trading activities. The family-centeredness of informal businesses also parallels traditional societies. Large and small informal firms, as discussed in chapters 4 and 5, rely heavily on family ties for loans, staffing, and more, although this tends to diminish as a business grows (Lyons, Dankoco, and Snoxell 2008). Moreover, the sectors in which the informal sector dominates, such as commerce and handicrafts, correspond to the main activities in traditional African economies.

Allegiance to traditional sources of authority, such as the Yoruba chiefs and the Mouride marabouts, is far more binding than the authority of the modern state.

There are both similarities and differences between the Mourides and the Yoruba organization. The Yoruba are an ethnic group based on family, whereas the Mourides are bound together by a form of Islam that encompasses several ethnic groups but is heavily influenced by the traditional Wolof ethnic group. The hierarchical structure is similar. Both groups are supported by belief in the mystical power of their leaders. The chief is the repository of the entire lineage's mystical power and instills both fear and respect such that no one will challenge him. Politicians seek his electoral favor as well as his blessing. The story of Khadim Bousso in chapter 4 illustrates the power of the caliph of the Mourides.

Conclusion

The Mourides' and the Yoruba's trading activities illustrate the continuing importance of informal trading networks operated by kinship networks. These groups originated many centuries prior to European colonization and have adapted to the colonial and postcolonial economic environments. The social and religious bonds linking members of the groups enable complex and flexible trading strategies with property rights and contract enforcement provided by group solidarity rather than formal rules. Adherence to Islam plays a major role in the solidarity of both groups. The Yoruba and Mourides both have hierarchical organizations, although this is much more pronounced and formalized among the Mourides.

The descriptions of the Mourides and the Yoruba presented here bring out the close connection between the informal sector in general and trading in particular. Indeed, to this day, trading is the foremost activity of the informal sector, as seen in chapter 3, involving both domestic and cross-border dimensions. The trading networks of the Mourides extend to Europe, Asia, and North America in addition to Africa. The trading sphere of the Yoruba is confined largely to West Africa. The interplay of historical, cultural, and economic factors is important in understanding the central role of informal trading activities in West African economies.

The structure and operation of these informal networks grow out of traditional African societies. The norms and institutions of the informal sector exert a powerful influence on West African economies, notably how markets are organized, the continued prevalence of traditional forms of education, the role of women, and so forth. Allegiance to religious leaders and traditional chiefs is often much more powerful than allegiance to the modern state.

While group solidarity and mutual trust enable the expansion of commercial activities, the political and economic influence of these groups is not entirely benign. Their main markets, such as Touba and Sandaga in Senegal and Dan-

tokpa in Benin, are largely off-limits to the government, enabling these groups to engage in smuggling and tax evasion in plain view of the authorities.

Notes

1. Lisa Cabral of Swarthmore College assisted in preparing this section, which is partially based on a visit to Touba in October 2007.
2. These groups are unlike *daras* in other sects, which focus exclusively on religious education.

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