

ARTFULNESS AT MANIPULATING SOCIAL FAMILIARITY: THE CHANGE IN BUSINESS PRACTICES AMONG SMALL-SCALE TRADERS IN URBAN TANZANIA

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This paper examines how the unique business practices of small-scale traders in the second-hand clothing trade in Tanzania, which involve reciprocal help, have changed with action and reflection. The business practice described here is a kind of credit transaction called *Mali Kauli*, which is conducted by middlemen and micro-scale retailers.

In the *Mali Kauli* transaction, a middleman makes an advance on commodities to a retailer without collateral, and allows the retailer to return unsold commodities and renegotiate the purchase price. If the retailer fails to make enough profit, the middleman provides monetary assistance. While middlemen have economic priority and fill the role of patrons, middlemen and retailers try to build horizontal personal relationships that do not necessarily correspond to the principle of neo-classical economies.

This transaction conferred many economic benefits to both kinds of merchants when I conducted research in 2001-2002. However, most small-scale middlemen found it difficult to sustain this type of transaction in 2003-2005, when I conducted further research, because of dramatic socio-economic changes taking place in Tanzania. When their business arrived at a critical situation, the dilemma for both kinds of trader in maintaining this type of transaction did not arise from differences between them regarding individual interest in profit and reciprocal help, or regarding freedom and an egalitarian “social norm”. The dilemma arose from the negotiation of different values, i.e., between self-organized (independence) and economic interest, and between offering assistance and maintaining equality, given that they can dissolve the personal economic relationship in a *Mali Kauli* transaction at any time without physical debt and they can create and maintain it cooperatively at any time by exerting artfulness (*Ujanja* in Swahili). I use three cases studies to show how traders can dissolve and recreate personal economic relationships, and describe a new type of business practice that involves being artful.

In conclusion, this research shows how the business practices of small-scale traders have changed through the manipulation of social familiarity and the exercise of power from action to action, both of which involve trying to be self-reliant and social at the same time.

Keywords: Equality, Negotiation, Social familiarity, Artfulness, Small-scale traders