

THE EMERGENCE OF AFRICAN ENTREPRENEURS IN  
FORT ROSEBERY (MANSA) - SAMFYA AREA,  
1930 - 1964.

by

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DISSERTATION SUBMITTED TO THE UNIVERSITY  
OF ZAMBIA IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS OF THE DEGREE OF MASTER OF  
ARTS IN HISTORY

THE UNIVERSITY OF ZAMBIA

LUSAKA

1990

DECLARATION

I, MAXIMUS MWANSA, here by declare that this dissertation represents my own research work, and that it has not been previously submitted for a degree at this or any other University.

2003

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APPROVAL

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## Abstract.

This dissertation examines the factors responsible for the emergence of African entrepreneurs in Fort Rosebery (Mansa) - Samfya area from the period 1930 to 1964. This study focusses on Mansa and Samfya districts.

The coming of colonial rule to Northern Rhodesia (Zambia) was followed by a complete change in the political, social and economic organization of the indigenous people. In the economic arena, the African economies were incorporated into the cash economy for the local people no longer depended on barter system. The cash economy entailed the introduction of European manufactured goods such as cloth, pots and other items for which the local people had to use cash to buy them.

The European items were at first bought from the European stores. Later, Africans also started establishing stores. However, under the British South Africa Company (B.S.A. Co.) administration, Africans were not encouraged to own stores because the company administration was not interested in promoting African interests. Instead, store owning was considered as a preserve of the Europeans. The company was only interested in tapping the labour of the Africans in order to increase their profits.

The situation was reversed after 1924 when the British colonial office took over administration from the B.S.A. co. In their quest to promote African interests, the colonial office started encouraging Africans to take up trade. This was climaxed

by the publication of the Passifield Memorandum in 1930, which upheld the interests of the Africans against those of the Europeans.

In analysing the factors which facilitated the emergence of African entrepreneurs, the study shows how various factors interacted to enhance the process. Among others, it shows how favourable government policies throughout the period under study contributed to the emergence of African entrepreneurs. At the level of capital accumulation for example, the government did not tamper with the major sources of capital accumulation such as kombo and fish trade. The government also did not interfere with the free trade that existed between the Congo (Zaire) and Northern Rhodesia. This led to the interchange of ideas between the two peoples especially in the area of trade.

At the level of access to the industrial centres, the government was committed to improving communications in the area to facilitate the movement of goods to and from the industrial centres. In the 1940s and 1950s the prosperous entrepreneurs started investing in motorized transport which step led to efficiency in transportation of goods, thereby creating conditions for more capital accumulation. Because of this, there was a gradual differentiation within the business community. Some became more prosperous while others remained relatively poor.

## Acknowledgements.

The work of such a magnitude cannot be accomplished by an individual. But it is a result of support received from many sources. I therefore, feel obliged to acknowledge and thank all those individuals, groups and institutions that are associated with the successful completion of this work.

I must firstly thank my employers, the Ministry of General Education, Youth and Sport for having granted me a paid study leave to enable me to pursue this programme. In the same vein, I wish to extend my thanks to the Directorate of Manpower Development and Training (D.M.D.T.) for sponsoring the programme.

Secondly, I wish to express my gratitude to my supervisors Drs. Y.N. Seleti and S.O.M. Zilombo. Dr. Seleti worked with me from proposal stage to the first draft, when he left for Lesotho. However, Dr. Zilombo took over the supervision and successfully assisted in guiding me until the work was completed. I would like to thank him more sincerely for this.

Thirdly, I wish to extend my appreciation to Mr. and Mrs. Chitunda of Mansa and Mr. Shimulala and his late wife of Samfya for having given me the comfort at their homes during my research.

I am also grateful to Dr. L.H. Mtonga resident tutor in Kitwe. Dr. Mtonga accepted to read through my draft and gave me constructive guidance. It is my pleasure also to thank

Messrs. G. Silondwa, E. Luchembe and M. Kawayya for accepting to proof-read my work. My stay at the campus was made fine by my colleagues; G. Silondwa, S. Mundumuko, T. Mwale and F. Mulenga. Their company made me feel at home most of the time. I wish also to extend my gratitude to Mrs. E.M. Nyambe for typing my work.

Finally, I am most indebted to my wife, Musawa for her inspiration and encouragement. My wife gave me the most needed support and encouragement to continue the programme when I almost abandoned it after my bag containing the drafts and other materials was stolen in transit to Kitwe on the fateful day of 16th September 1989. I am particularly indebted to her for taking the brunt of looking after the family during my absence from home. I know it was a very difficult task considering the economic and insecurity situation of our time.

Not to be forgotten are my children Mwansa, Mwansa, Kabonsa and Musonda. To them I simply say, I hope you will benefit from my long absence from home.

While I appreciate the advice and support I received, the opinions and ideas expressed in this work are entirely mine.



## DEDICATION

This work is dedicated to my late father  
Anito Mwanza Chipantu and my late mother  
Salome Kunda Bulaya, who sacrificed the  
little resources they earned for initiating  
me into the world of learning.

Changed Currency.

<u>Old</u>	<u>New</u>
One penny (1d)	One ngwee (1n)
Six pence (6d)	Five ngwee (5n)
Twelve pence (12d)	Ten ngwee (10n)
Two Shillings and Six pence (2/-6d)	Twenty Five ngwee (25n)
Five Shillings (5/-)	Fifty ngwee (50n)
Ten Shillings (10/-)	One Kwacha (K1)
One pound (£1)	Two Kwacha (K2)
Five pounds (£5)	Ten Kwacha (K10).

Mileage.

$\frac{5}{8}$  of a mile = 1 kilometre (km)

Weight

1 lb. =  $\frac{1}{2}$  kilogram (kg)

Height

1 ft. = 0.30 metres.

Changed Names

Abercorn	Mbala
Balovale	Zambezi
Barotseland	Western Province
Broken Hill	Kabwe
Congo	Zaire

East Luangwa	Eastern Province
Elizabethville	Lubumbashi
Fort Jameson	Chipata
Fort Rosebery	Mansa
Mweru-Luapula Province	Luapula Province
Northern Rhodesia	Zambia
Southern Rhodesia	Zimbabwe
Tanganyika	Tanzania
Western Province	Copperbelt Province.

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## Abbreviations

ABCA:	African Businessmen Credit Association.
ALC:	African Lakes Company.
B.M.U.:	Bangweulu Marketing Union.
B.S.A. Co:	British South Africa Company.
B.W.T.:	Bangweulu Water Transport.
DC:	District Commissioner.
DCMSAM:	Department of Co-operative Societies and African Marketing.
D.E.O.:	District Education Officer.
DMDT:	Directorate of Manpower Development and Training.
FMD:	Foot and Mouth Disease.
KM:	Kilometre.
KG:	Kilogramme.
L.T.C.S.:	Luapula Transport Co-operative Union.
N.A.:	Native Authority.
NAZ:	National Archives of Zambia.
NDF:	Native Development Fund.
NR:	Northern Rhodesia.
PC:	Provincial Commissioner.
S.R.:	Southern Rhodesia.
UKTCS:	Ushi Kabende Traders Co-operative Society.
UMHK:	Union Miniere Du Haut Katanga.

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## Introduction.

The aim of this study is to examine the factors which facilitated the emergence of African entrepreneurs in Fort Rosebery (Mansa) - Samfya area from 1930 to 1964. In this study the term 'entrepreneur' will be used to refer to capitalized businessmen. In analysing the emergence of African entrepreneurs, the study will attempt to trace African entrepreneurs from the time they were in their embryonic stage to the time they became fully fledged entrepreneurs in the 1950s and 1960s. During this period, there was a gradual differentiation within the African entrepreneur class in the sense that some became more prosperous than others. The prosperous ones were characterized by their level of expansion and diversification while the less prosperous remained relatively small.

The study starts from 1930 because of two major reasons. Firstly, although the colonial office had taken over the administration of Northern Rhodesia (Zambia) from the British South Africa Company (B.S.A. Co.) in 1924, it was not until 1930 that they started implementing measures aimed at promoting African interests. It was in 1930 for instance, that the Passfield memorandum was passed. Enshrined in this document was the proclamation of paramountcy of African interests, meaning that the interests of the Africans would be upheld over those of the Europeans. Secondly, 1930 marked the beginning of integrating Africans in commerce and trade.



Government policy throughout Northern Rhodesia (Zambia) was geared towards encouraging African participation in trading. It was during the same period that the government became determined to remove the impediments that inhibited African participation from trading.

There is very little published work on African entrepreneurs in the rural areas of Zambia. This is because scholars on African entrepreneurs in Zambia have been influenced by two factors. Firstly, their studies have been urban-oriented. This means that researches that were conducted in the 1950s and 1970s were either done in Lusaka or on the Copperbelt. Secondly, these studies have tended to focus on post-colonial policies and how these have influenced the development of African entrepreneurs. This approach has greatly obscured the existence of African entrepreneurs in rural areas during the colonial period.

Literature on African entrepreneurs in Zambia exists, although much of it has been largely dominated by economists and sociologists. Among others, the most prominent scholars on this subject include liberals such as A.A. Beveridge, A.R. Oberschall and some radicals such as C.L. Baylies and M. Szeftel.<sup>1</sup>

The general consensus is that, although African entrepreneurs existed during the colonial period, their businesses were

insignificant because of the restrictive colonial policies which discriminated against African entrepreneurs. Secondly, most African entrepreneurs suffered from lack of capital. In the views of these scholars, the most fundamental change in the growth of African businessmen has been the implementation of the economic reforms announced by the new Zambian government in 1968 and 1970. For instance, writing in the 1970s in their book, African Businessmen and Development in Zambia, Beveridge and Oberschall noted that:

The implementation of the economic reforms in rural areas meant that the African enterprise achieved a dominant role. The economic reforms ... had the greatest impact in rural areas, where from 1968 to 1970 an increasing range of commercial activities was barred to non-Zambians. In some rural towns nearly half the businesses were transferred to Africans as a direct result of these policies. At the same time the opportunities for African businesses increased, because Indeco trading sharply decreased its rural trading activity shortly after it had bought many expatriate stores.<sup>2</sup>

Baylies and Szeftel were of the same view and emphasized in their article the rise of a Zambian capitalist class in the 1970s. They argued that, although indigenous businesses existed in the colonial period whether in construction, transport, commerce, shop-keeping, bar-owning and so on, all these were on small-scale and insignificant. They noted that:

The real acceleration in the indigenous Zambian Company formation came only in the late sixties and early

seventies with the government economic reforms. It is for this reason that we have chosen to highlight the critical period of the mid-seventies.<sup>3</sup>

From this, it is evident that the focus of these studies has been the post-colonial period and especially after 1968.

Looking at the successful African businessmen in Zambia, these were identified by Baylies and Szeftel as those coming from well-to-do families. Most of them tended to have received a higher level of education, their fathers were well placed in the labour force, often in white collar jobs. Others used public offices while some had connections with the Party to accumulate money. In some cases especially in rural areas of Luapula and Southern Provinces surveys indicated that the emergent owning class were drawn from families which were related to the chiefs and headmen.<sup>4</sup> Success was linked with strategically placed people in the economy and politics.

Studies which were carried out in the 1950s were done in urban areas. M.P. Miracle carried out a research in 1959 on African Markets and trade on the Copperbelt. He noted that the Copperbelt African businessmen were not successful particularly in store-keeping because they lacked capital, had no knowledge of rudimentary book-keeping and were not able to compete with European traders.<sup>5</sup> This study concentrated on market trading where Africans seemed to have been more successful than in retail trade. A.A. Nyirenda also carried out a similar

research in Lusaka on African Market Vendors in 1957.<sup>6</sup> Like Miracle, he focussed solely on Market Vendors and not on any other commercial activities such as store-keeping.

A useful study in form of interviews was made by R. Chanda and D. Yamba Yamba in Mansa area on African businessmen. However, their study did not examine the factors responsible for the emergence of African entrepreneurs.<sup>7</sup>

It is not the long tradition of successful African entrepreneurs in Mansa - Samfya area that justifies the study. But it is also the need to redress the situation and show that in spite of the restrictive colonial policies, African businessmen existed in some parts of Zambia.

#### Organization of the dissertation

The dissertation has been arranged in three chapters. Chapter one covers the period from 1930 to 1939 and it deals with the beginning of African businessmen. Throughout this period African businessmen remained in an embryonic stage because they were faced with a lot of problems such as under-capitalization, lack of wholesale and credit facilities and high rental and trading license charges. Government concern during this period was to remove impediments which inhibited the expansion of African businessmen.

Chapter two covers the period from 1940 to 1949. In this chapter we discuss the stimulation of African businesses. It is a period characterized by the beginning of the expansion of African businesses and diversification into various ventures. It has been argued, that because of the expansion of the labour force on the mines, the Africans had a reliable market for fish

which was the largest source of capital accumulation. During and after the war, the government formulated policies that were favourable to the expansion of the African businessmen. Chapter three focusses on the period from 1950 to 1964 which was the last decade of colonialism in Zambia. It was a period of great expansion and consolidation. It has been argued that because of the economic boom of the 1950s, African prosperity continued and government policies were still in favour of African businesses.

#### Methodology.

The first part of the research was conducted in the University of Zambia Library. This involved consulting published and unpublished primary and secondary sources. The main aim was to get familiar with the existing works on the topic and to get an insight into the problems to be investigated.

The second part was devoted to collecting data from primary sources and other published documents in the National Archives of Zambia. Emphasis was on sources such as Provincial Annual Reports, District Notebooks, Annual Reports on Native Affairs, District Commissioners Conferences and Tour Reports. From these files we were able to obtain government policy on African entrepreneurs and the nature of their businesses.

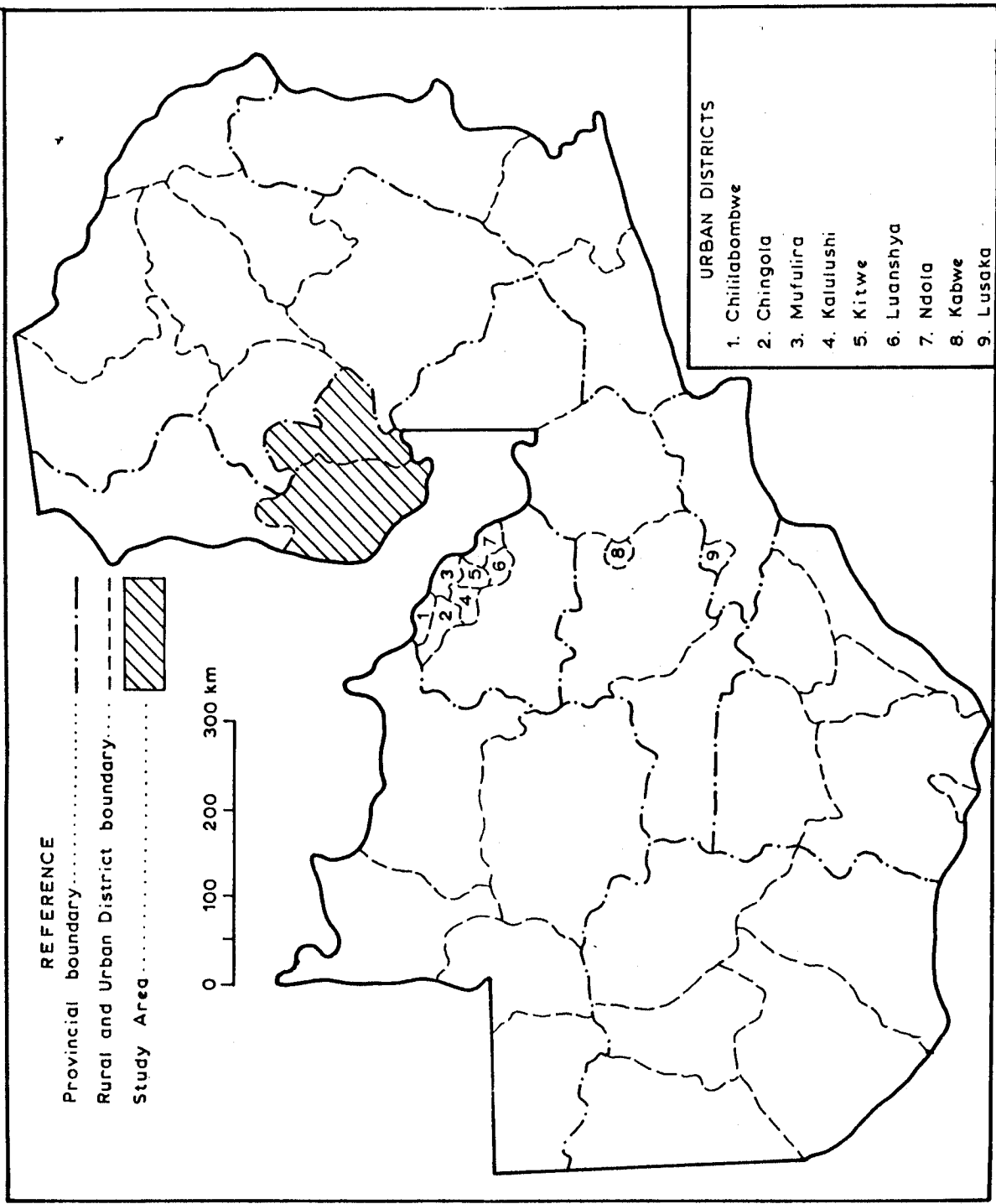
The third part was devoted to field research in Mansa and Samfya districts from February to March 1989. During my stay in these districts, I talked to store-owners, former

businessmen and observers. The aim was to know about the origins of some businesses and their operations. Interviews were both structured and open-ended. More information was obtained from open-ended interviews as the interviewees were at liberty to give more by way of narrations. Consequently I was able to ask even more questions.

#### Area of study.

The area of study is Mansa - Samfya corridor. Mansa is bounded to the West and South by Zaire Republic and is separated from the Copperbelt by the 'pedicle' across which runs the tenuous road link involving transit through customs. Samfya<sup>8</sup> lies to the East of Mansa about eighty kilometers away. The Mansa area which had in the past been administered in turn by Western Province, Northern Province and now lies in Luapula Province<sup>9</sup> has cultural and economic affinities with Zaire and with the Bemba speaking people of Northern Province.<sup>10</sup>

Mansa is inhabited by two major ethnic groups, namely the Ushi and Chishinga, while Samfya is inhabited by three main ethnic groups. These are the Ngumbo (the largest) to the North and North-west, the Kabende to the South and the Unga East of Lake Bangweulu. Within the Bangweulu swamps are found remnants of the Batwa tribe, the original inhabitants of the whole district before the arrival of the Ngumbo, Kabende and Unga moved in over two centuries ago.<sup>11</sup>



MAP SHOWING THE STUDY AREA.

Notes

1. The scholars and their works are:

C.L. Baylies and M. Szeftel, 'The Rise of a Zambian Capitalist class in the 1970s', Journal of Southern African Studies 8 2 (April 1982); C.L. Baylies, 'The State and Class Formation in Zambia', Ph.D. Thesis, (University of Wisconsin, Madison 1978); A.A. Beveridge and A.R. Oberschall, African Business men and Development in Zambia (Princeton: Princeton University Press 1979); Beveridge, 'Economic, Indegenization, and African Businessmen: Some Effects of Zambia's Economic Reforms', African Studies Review 27 3 (December 1974); Beveridge, 'Converts to Capitalism: The Emergence of African Entrepreneurship in Lusaka, Zambia', Ph.D. Thesis, (Yale University 1973); M.P. Miracle, 'African Markets and Trade in the Copperbelt', in P. Bohamman and G. Dalton (eds.) Markets in Africa (London: North Western University, 1962); A.A., Nyirenda, 'African Market Vendors in Lusaka with a recent boycott', Rhodes-Livingstone Journal 22 (1957); Oberschall, 'African Traders and Small businessmen in Lusaka, Zambia', African Social Research 16 (December, 1973); Szeftel, 'Conflict, Spoils and Class Formation in Zambia', Ph.D. Thesis, (University of Manchester 1978).

2. Beveridge and Oberschall, African Businessmen, P. 164.

3. Baylies and Szeftel, 'The Rise of a Zambian Capitalist', P. 189.

4. Baylies, 'The state and class', Pp. 728-29.

5. M.P. Miracle, 'African Markets and Trade', P. 3.

6. Nyirenda, 'African Market Vendors', P. 41.

7. R. Chanda and D. Yamba Yamba, 'Interviews', University of Zambia: History Project, Mansa, 1974.



8. Samfya district did not exist as an independent district until 1958. Before this time, the eastern part of the district which covers the Islands and Swamps of Lake Bangweulu fell under Luwingu district in Northern Province while the western part was administered from Mansa.
  
9. Luapula Province did not exist as an independent Province until 1958 when it was given autonomous status from Northern Province. The Province has been administered as follows:  
  - 1907-1930 Mweru-Luapula district.
  - 1931 - 1938 Mweru-Luapula Province.
  - 1939 - 1952 Came under Western Province which also administered the Copperbelt towns.
  - 1953 - 1957 Came under Northern Province.
  - 1958 to date Luapula Province.
  
10. E. Pullan (ed.), Mansa Conference Book No. 1 (Lusaka: Zambia Geographical Association, 1972), Pp. 1 - 2.
  
11. R. Chanda, 'Relations between Migration and Rural Resource Management and Development in the Samfya Area, Zambia', Ph.D. Thesis (Clark University, 1985), P. 34.

Chapter 1

The beginning of African businesses

1930 - 1939.

Historical background.

Luapula Province came under the B.S.A. Co. rule after the defeat of the Lunda under Kazembe in 1899. In the meantime, the Company had also defeated the Bemba chiefs in the same year. When the two great powers of the North-East, the Bemba and the Lunda had submitted, no other Africans in the area were rash enough to challenge the whiteman's rule.<sup>1</sup>

After the conquest of the indigenous people, administrative posts were built. Mansa boma<sup>2</sup> was first established in 1894, but it was a very small place. The Boma was then moved and built at Johnston falls (Mambilima) in 1900. This was referred to as the administrative post of the upper Luapula district. Another Boma was built at Miere Miere (Mirambo's area) in the same year but was moved to Sokontwe in 1901. This administered the lower Luapula districts. In 1903 both were abandoned, the upper and lower districts were merged and a new Mansa boma was built on river Mansa. The site chosen, was some 4,000 ft (metres) above sea level at a crossing place of the Mansa river where the river flows between well defined banks even during high waters. In 1907 the boma was firmly established.<sup>3</sup>

Samfya was administered from two Provinces, Northern and

Luapula. From 1902 to 1958 the islands of Lake Bangweulu and the Swamp areas were administered from Luwingu district in the Northern Province, while the Western part of the region in the Ushi area had been administered from Mansa since 1911. In 1958 a boma was built at Samfya and administered the Southern part of the Swamps and the islands of Lake Bangweulu.<sup>4</sup>

The coming of Company rule altered the pattern of trade that had been going on in the area before the establishment of Company rule. There was internal trade between the Chishinga, Ushi and other related peoples in the area. They bartered their iron implements for fish, salt and other items. They were also involved in external trade with the Balungwana (Arab-Swahili). The Balungwana brought cloth, beads, guns and other commodities in exchange for slaves.

After the abolition of this trade, the Europeans introduced stores. This marked the beginning of the integration of the local people into a money economy because the local people were introduced to European goods which they bought from European stores. However, store-keeping was first recorded in Mansa in 1907. In this year there were five stores at Madona,<sup>5</sup> three at Fort Rosebery and four in other parts of Mweru-Luapula Province. After Madona was abandoned as an administrative station in 1908 because of the outbreak of Trypanosomiasis, all commercial activities thereafter concentrated in Fort Rosebery.<sup>6</sup>

When these stores were first built, people did not go with money but food-stuffs and other essential items such as

chickens and cassava meal. In return Africans were given several yards (metres) of cloth to wear.<sup>7</sup> Later, money was introduced as a medium of exchange, especially after the introduction of Hut-tax in 1905.

African businessmen to 1930.

A quick look at the organization of commerce and trade reveals that Africans were excluded from participating in lucrative commercial activities such as store-keeping which was a preserve of Europeans. Although there was no law which discriminated against African participation in trade, the B.S.A. Co. did not encourage Africans to own stores. As a commercial company it was only interested in reaping profits by exploiting cheap African labour. Therefore, the Company was not interested in promoting African interests. This was the general feeling of company administrators towards Africans throughout Northern Rhodesia.

In Kabwe (Broken Hill) for instance, the Board that was entrusted with the duty of promoting the commercial and educational interests of both the Europeans and Africans discriminated against the latter. Referring to the discrimination against Africans in Kabwe A.A. Turner observed that:

The Board had no confidence in Africans' abilities to run anything and were not prepared to experiment with Africans initiative or to allow any sort of competition with Europeans or among the Africans themselves. Africans had little opportunity to gain experience in the cash economy

of commerce .... The Board was not concerned with the education or adaptation of Africans to urban life but only in keeping the African labourer as inoffensive as possible to the sensibilities of the European inhabitants and as uncompetitive as possible with European merchants.<sup>8</sup>

It was no wonder to note that, from the time the company took over the administration of Mansa in 1907 to the time the colonial office took over the administration in 1924 and implemented the policy of indirect rule, Africans were only relegated to minor roles in commercial activities such as being capitaos,<sup>9</sup> porters or hawkers. Thus, in the first three decades of the development of Mansa, store-keeping was in the hands of Europeans. It has been estimated that all the thirty-two stores in the district in 1929 were owned by Europeans.<sup>10</sup>

European commercial activities, store-keeping in particular flourished because of the deferred pay of the African workers engaged in the Katanga mines. The contract terms of the recruits were determined by the B.S.A. Co. officials in collaboration with the mining authorities in Katanga especially the Union Miniere Du Haut Katanga (U.M.H.K.) which was owned (partly by British capital.<sup>11</sup> To ensure that the recruits paid their tax obligations promptly, the B.S.A. Co. officials directed that half the wages be deferred to be repaid after the recruits had been repatriated at the end of the contracts. Besides serving this purpose, the system also ensured that the recruits were repatriated back to the country and did not become lost ones (Machona).<sup>12</sup>

The deferred pay<sup>13</sup> system brought considerable sums of money into the district. Apart from meeting their tax obligations, part

of the money was spent on buying clothes and other utilities in these European stores. Because of this arrangement, trade continued to flourish and Fort Rosebery was firmly established as a commercial centre. Commenting on the flourishing European trade in the district in 1921 the District Commissioner (D.C.) observed that:

Fort Rosebery being one of the centres where recruits for Robert Williams and Company are paid off, a considerable trade is done in all native stores. It has been ascertained that during the year 1921 cash to the amount of £18,000 was paid out in Fort Rosebery Sub-district to natives. Nearly £10,000 of this amount was paid by Messrs Robert Williams and Company to repatriates. A substantial portion of the money must have been spent in the stores of the three Fort Rosebery traders.<sup>14</sup>

These traders were the African Lakes Company (A.L.C.) also locally known as Mandala,<sup>15</sup> E. Booth, Bufi (African Corruption of Booth), Thom and Company. By 1927, they had increased to four including Renault Brothers.

The prosperity of these stores could also be attributed to a number of factors. Firstly, was the deferred pay system which worked in favour of these European firms. Secondly, it was difficult for the recruits to buy all their requirements in the Congo (Zaire) because carrying them was a problem. The common form of conveyance this time was portage. Therefore, it was more convenient for these recruits to buy some of their requirements in Fort Rosebery which was close to their areas of origin.

Furthermore, there were numerous subsidiary stores belonging to these firms spread all over the district from which Africans could buy their requirements. Since there were very few Europeans in the district, most of these stores catered for African needs. Out of the forty-four stores in the district, only three catered for European needs, the rest were native stores in the charge of native employees selling what was known as kaffir truck.<sup>16</sup>

Finally, the prosperity was facilitated by the improvement in the transportation system. In the first half of the 1920s roads were constructed in order to improve the communication system in the area. In 1923 three roads were completed in the district. These were the Fort Rosebery - Kapalala - Ndola road and the Fort Rosebery - Bangweulu road which linked Fort Rosebery to Samfya. The other road was the Fort Rosebery - Elizabethville road. Such improvements in the communication system led to the increase in the amount of merchandise brought into the district by motor transport instead of by porters as before.<sup>17</sup> For instance it was reported in the Mweru-Luapula District Annual Report of 1929 that '... there had been an increase in trade during the year as was evidenced by the weight of goods imported; approximately 172 tons:- (143 tons by the Ndola road and 29 tons by the Elizabethville road). All this was brought by motor transport.'<sup>18</sup>

In spite of the improvements in the transportation system and the monopoly of trade these firms exercised in the area, trade was not profitable throughout the years. The firms used to

experience times of unprofitability because their trade was externally stimulated as it depended mostly on the labour needs of the Katanga mines. This meant that, any drop in the demand for labour would result in a decline in the demand for recruits and the consequence was little money coming into the district.

Generally, trade dropped in 1922 because Messrs Robert Williams and Company had suspended the recruiting of labour for four months from February to May.<sup>19</sup> This trend continued and was accelerated by the general world wide economic depression of the late 1920s and early 1930s. The situation was worsened with the opening up of more mines on the Copperbelt as the African labour force which used to migrate to Katanga was diverted within Northern Rhodesia. European trade dwindled in the Fort Rosebery - Samfya area because there were no more remittances in form of deferred pay. To this effect the Inspector of Natives in Elizabethville in 1931 had this to say:

As already reported the recruiting of Natives in Northern Rhodesia by Mr. R.W. Yule and his agents ceased on the 31st July, 1931, during which month the last batch of natives working on the mines of the Union Miniere, was repatriated. Thus ended, for the first time being at any rate the organized recruited labour on which the copper mines of Katanga had from the commencement, been able to depend.<sup>20</sup>

Indeed, the ban on the recruiting of labour from Northern Rhodesia on which the European firms depended for the prosperity of their stores in Mansa - Samfya area, was a heavy blow to



European trading. As the Provincial Commissioner (P.C.) reported in his Annual Report of 1931:

The firms were no longer able to enjoy trade which, strictly speaking was one of their chief reasons for the opening of their stores here some years ago, for in the case of repatriates from the mines in Katanga the amount of deferred pay paid locally was very considerable and a great deal of trade resulted from.<sup>21</sup>

With the diversion of labour within Northern Rhodesia the amount of deferred pay dwindled because the Africans going to the copper mines were paid off there and bought nearly all their goods there.<sup>22</sup> Despite this, European traders still survived until the 1960s when most of them either left or sold their businesses.

#### The period after 1930.

The avenue for African involvement in commercial activities especially in retailing was opened in the 1930s throughout Northern Rhodesia. Government policy throughout the region was directed at encouraging the Africans to take up trade. At the Provincial Commissioner's Conference held in 1931 the P.C. for East Luangwa (Eastern Province) recommended that Africans who wished to take up trading in the Native Reserves should be given every encouragement.<sup>23</sup> L.H. Gann has also noted that 'African trade began to increase in the 1930s [in that] native hawkers and shop-keepers became prominent in the villages since 1935 and

were doing more harm to established traders a complaint which echoes earlier complaints by white traders against 'low white hawkers .....'.<sup>24</sup> Such a change was logical because of the shift in power from company to colonial administration which took over in 1924 and was trying to promote African interests and theoretically committed to the principle of African paramountcy.<sup>25</sup>

Furthermore, the period after 1930 witnessed the development and expansion of the mining activities on the Copperbelt as more mines were opened up. Because of this, demand for all categories of labour naturally increased. It is estimated that the African labour force increased from 9,113 in 1927 to 21,839 in 1930. The number dropped to 8,052 in 1933 during the depression but rose to 15,137 after the depression in 1935.<sup>26</sup>

These developments had serious implications for the mining industry as well as the rural areas. The former needed foodstuffs as rations for the growing African labour force while the latter were required to produce the food. The responses of the rural areas to such demands depended to a large extent on the type of resource available within the area. For Luapula Province which was agriculturally less productive R.H. Bates noted that:

Fortunately, however, the lakes and river systems of the area did create a natural advantage for the *production of one crop for which there was urban demand: fish, perhaps the basic protein ingredient in the diet of the growing African labour force.* In the early years of the growth of the

Copperbelt, fish production brought prosperity to Luapula.<sup>27</sup>

The availability of more profitable markets on the Copperbelt encouraged the people to exploit the Bangweulu fishery to the maximum. This marked the beginning of capital accumulation meant for investment in businesses. M.C. Musambachime observed the same phenomenon among the people of Mweru-Luapula fishery:

The fishery and trade in fish developed into a viable rural industry attracting a steady flow of money and capital to the fishery. Money gave the fishing communities and traders an opportunity to develop a propensity to save, invest in retail business, build better brick houses and buy new clothes.<sup>28</sup>

Paul Kabamba, a businessman of Samfya also informed the researcher that 'areas around the lakes and rivers are naturally potential for development. Buying and selling of fish have been very crucial in our investment process. With money from the fish trade, we are able to invest in different business ventures and building decent houses'.<sup>29</sup>

However, even before the development of the mining industry on the Copperbelt, the demand for fish was high within the region. There was a great demand for fish at Fort Rosebery itself because of the growing number of workers. Fish was the only source of protein as there was a severe shortage of animal protein in Fort Rosebery because of the shortage of cattle, sheep and other livestock.<sup>30</sup>

Some of the fish was sold to European firms such as Messrs

Joos and Bourgeois, a Belgium firm with headquarters at Kabunda in Zaire, and W.H. Clarke, a British firm with headquarters at Kapalala who were allowed to open trading stations in the Bangweulu area in 1924.<sup>31</sup> These firms employed capitaos who were located at strategic points in the swamps and bought fish from the fishermen. The provision of the marketing system by these firms stimulated the fishing industry in Bangweulu.<sup>32</sup> The development of the copper industry just gave an impetus to the already existing fish trade.

Now, the African traders and fishermen decided to bypass these European firms. There were two reasons for this. Firstly, the European firms paid African fishermen and traders/considerably less than the town price. For instance, the firms bought fish at 2½d per pound and sold the same amount of fish at 6d per pound on the mines. The fish traders realized that by taking the fish to the mines themselves, they could sell at the same price as the European firms.

Secondly, investment in canoes and bicycles which facilitated the transportation of fish encouraged the fish traders to travel to the Copperbelt to sell their fish. Before 1940 a bicycle used to cost five pounds. It later increased to eleven pounds in 1944.<sup>33</sup> At that price bicycles were affordable and many Africans invested in them.

These two early forms of transport combined well to make it easy for traders to travel to the Copperbelt. From the swamps, the fishermen would paddle to Kapalala along the Luapula river.

They would then leave their canoes at Kapalala, tie their bundles of fish on the bicycles, and travel to Ndola where they could negotiate for high prices on their own. Others would load their fish on the lorries from Kapalala to Ndola.<sup>34</sup> In his 1931 Annual Report, the P.C. for the Province observed that:

Today the natives prefer to do their own marketing at centres where the fish is consumed, and to this end have equipped bicycles with carriers and home-made baskets of bamboo capable of holding from 40 - 60 lbs. weight of fish which quickly reaches more remunerative markets than those they have been accustomed to and with less than half the trouble they were put to before the bicycles came into use.<sup>35</sup>

The fact that many fish traders decided to take their fish to the Copperbelt is enough evidence to indicate the profitability of this trade. The idea of making profit acted as a 'pull' factor. Notwithstanding the distances and hardships encountered on the journey, traders and fishermen were still determined to reach the Copperbelt. In his tour report of 1939 the D.C. for Mansa observed that:

On average each fish trader, takes two large baskets of fish on his bicycle and these two baskets of fish cost between 7/- and 10/- at the lake and the trader is able to sell them for between 30/- and £2 on average at the mines. Allowing a reasonable sum for food on the journey and even depreciation of his bicycle it would appear that a trader is able to make between 15/- and 25/- profit on the journey.<sup>36</sup>

There were other factors which contributed to the success of the fish trade in this area. Firstly, government policy was in favour of African accumulation of capital through the fish trade. Having realized that fish was the only source of income among the people around the rivers and lakes, the government decided to leave the organization of the industry in the hands of the indigenous people themselves.<sup>37</sup>

Secondly, unlike in the Western Province,<sup>38</sup> the chiefs in the Bangweulu fishery had no power over the rich fishing grounds. The fishing grounds were always regarded as open to anyone as long as a tribute was paid. A chief could not stop any man of any tribe going into the Unga fishing grounds, but might turn him out in the following year if he had not paid tribute. This common right is a feature of most of the fishing grounds in the Province and is typical of Lake Bangweulu, the Luapula and the lakes around the lower Chambeshi.<sup>39</sup>

Furthermore, the powers of the chiefs in the fishery were further eroded in 1932 when the government passed a law abolishing the payment of tribute to the chiefs.<sup>40</sup> Though the law was not fully implemented until 1943 it meant that the chiefs could not appropriate the tribute paid. Tribute was to be paid in the Native Treasury in order to boost the financial position of the local authorities. The implication of this was that, the chiefs were deprived of the powers to control the fishing activities in the fishery. Consequently the fishermen were free to fish as they wished.

Proximity to the Copperbelt was another factor. Before motor transport became common traders and fishermen could reach the Copperbelt by walking or cycling. Therefore, it was very common to see scores of Africans moving in groups to and from the Copperbelt. The major route was the Fort Rosebery - Samfya - Kapalala - Sakania - Ndola road. In his tour report of 1939 the cadet for Fort Rosebery reported as follows regarding the movement of Africans to and from Ndola.

I was at Kapalala for three days and during that time took census of all natives going to and returning from the Copperbelt. 87 natives in all were seen taking fish to Ndola and the mines: Of these 36 were Fort Rosebery natives travelling by cycle; 14 Fort Rosebery natives on foot, the remaining 16 being natives from other districts. During the same period 31 Fort Rosebery and 14 Luwingu natives were seen returning from the Copperbelt.<sup>41</sup>

These journeys lasted at least one week on either way. Walking in groups was essential for fear of being harassed by unfriendly people on the way particularly the Batwa.<sup>42</sup> The fish trade therefore became the largest source of capital accumulation for investment into various businesses.

#### Nature of African businesses before 1940.

For most of the period, before the outbreak of the second world war, African businesses remained very small. Those who took up trading were only confined to hawking. Even in other parts of Northern Rhodesia where Africans had taken up store-

keeping the situation was the same. Out of a total number of seventy-two African run stores recorded in Northern Rhodesia in 1932, the majority of these were owned by either Europeans or Indians. Africans were just being used by Europeans and Indians as their agents. This state of affairs worried even the colonial authorities who were of the opinion that steps should be taken to curtail such a situation. In his letter to the Acting Colonial Secretary in 1932, the Secretary for Native Affairs expressed his opinion on the matter as follows:

Many so-called Native traders are store-keepers merely in name as they are selling goods on commission and not trading on their own account. Any steps taken to debar non-native stores within Reserves will increase this type of commission agent.<sup>43</sup>

There are a number of reasons which contributed to this. Firstly, the African traders were under-capitalized. Although Africans were involved in the fish trade, the profits realized were small and were mainly spent on buying personal effects. Apart from this, the volume of trade was relatively small because of the inadequacy of the transport system. The carrying capacity of a bicycle was limited as it could not carry more than two bundles of fish per trip. The distances covered also were quite long, making it impossible to carry heavy loads. In the case of those on foot the situation was even worse. Those using canoes faced similar problems.

As a result, capital formation among Africans remained relatively too small to enable them to open up stores. As



Mulongo has observed, '... the trade in African hands was therefore still small. Fishing, the only economic activity capable of bringing wealth to Africans was for most of the 1930s profitable to Europeans by and large'.<sup>44</sup> The Europeans had advantages because they had the capital and access to modern transport.

The second problem was lack of wholesale facilities where goods could be bought at reasonable prices. However, this was a problem from the British point of view because British goods were not being sold in bulk. During this period there were no wholesale facilities in the area. Therefore, African traders who wanted to buy goods bought them at retail price, hence goods cost more. Store-keeping proved unprofitable because of this. This problem was also appreciated by the colonial authorities. Commenting on the issue in 1935 the D.C. for Luwingu remarked that, '... the native trader is at present handicapped by having to buy his goods from firms carrying on business as retailers and it cannot be expected that the latter will cut their own throats by selling at wholesale price'.<sup>45</sup>

It was therefore felt in government circles that in order to boost native trade, there was need to have European firms that would take up purely wholesale business and become the link between trader and supplier. In this way it was hoped that the native traders would benefit their countrymen since goods would cost less.

Another handicap was the lack of credit facilities. These facilities were only available to Europeans and Asians. Africans were denied these facilities because the law that forbade credit

facilities to Africans had not been repealed even in the 1930s. The Northern Rhodesia government had in 1912 passed a law known as 'credit sales to Native Proclamation' which forbade the Europeans to sell goods on credit to Africans without it being put in writing or witnessed by the Native Commissioner or by a magistrate. Any credit sales that were done without the knowledge of either the Native Commissioner or Magistrate were invalid. This law scared the European and Indian traders because in the event of an African breaching the contract and then being taken to court, the European trader or Asian would lose the case due to unenforceable contracts. Part 5 of the Proclamation read:

No contract for the sale on credit of goods by any person not being a native to any native shall be capable of proof in any court of the Territory by any evidence whether documentary or parol save that of the written agreement attested and certified in accordance with section three of this Proclamation; provided always that nothing in this section shall make any instrument or agreement inadmissible in evidence in any criminal proceedings.<sup>46</sup>

Section 3 of the proclamation referred to in 5 above reads:

No contract for the sale on credit of any goods by any person not being a native shall be valid unless

- (a) It be in writing and attested by a magistrate or native commissioner having jurisdiction at the place where such contract is made and
- (b) such magistrate or native commissioner certifies in writing that the contract is bonafide and **appears** to be for the benefit of the native to whom credit is to be give.<sup>47</sup>

This law was not only cumbersome and prohibitive, but it also put the African and European traders apart because the procedure of getting such letters of confirmation was quite long. The law was therefore frustrating as intending African traders were denied another alternative of buying goods easily. It was because of the existence of such a law that traders could not get goods on credit even after 1930.

Apart from what has been said above, there was a problem of heavy charges in rents and taxes. Rents for a plot in the reserves amounted to £3. 0s. 0d. per annum, whilst a plot in a rural area outside required twice as much. In addition, traders required a general dealers' licence which up to 1935 cost them £7 10s. 0d.; the charge being subsequently reduced to £2. 10s. 0d. for people opening a store in their village, the same sum being required as an annual payment from hawkers.<sup>48</sup> These rental and licensing fees were prohibitive for traders who were starting to come into business.

Thus, the situation as it existed in the 1930s did not provide room for expansion. Because of this, many African traders were confined to hawking. They found it easier to sell their goods by following their customers to their door steps. Hawker trading was allowed as M. Chimpampwe a former businessman in Mansa told the researcher: 'the colonial authorities wanted African traders to reach the hinterland and also European firms were against trading side by side with Africans'.<sup>49</sup>

The majority of the African traders therefore traded in

kombo.<sup>50</sup> Zaire became the source of these goods because the Belgian authorities had made arrangements with the Americans, the Japanese and other countries to be sending second-hand goods to Zaire. Some of these clothes constituted rejects from the factories so they were normally in very good condition. However, the British government was against making a similar arrangement for fear that this would undermine the British textile industry. They also feared that if these goods were allowed into Northern Rhodesia, the Africans would not work for the whiteman because they could easily afford them. This system was inherited by the two presidents Kaunda and Mobutu.<sup>51</sup> In Zambia today these goods are known as salaula.<sup>52</sup>

The Northern Rhodesians (Zambians) used to cross into Zaire with fish which they either changed for kombo or sold for money. Kombo easily found its way into Northern Rhodesia because it was not subjected to customs duty. This was because of the Congo Basin treaty signed in the 1880s which allowed free trade between those countries sharing the border with Zaire. Northern Rhodesia was not an exception.<sup>53</sup>

Kombo was and still is popular among the Africans because it was cheap and the majority of the people could afford buying it. Bales (imitumba) were cheaply purchased. 'A bale of kombo could be purchased at two pounds or five pounds'.<sup>54</sup> Therefore the first African businessmen were those who obtained hawkers licences and moved around villages selling wares including kombo. From selling kombo emerged many of the stores and groceries

in Mansa and Samfya area.<sup>55</sup>

### Conclusion

It has been shown in this chapter that the first decade was a period of stagnation. Although the colonial government had introduced favourable policies to encourage African traders after 1930, nothing much was achieved. The intending African traders were faced with a lot of problems such as under-capitalization, lack of wholesale and credit facilities and prohibitive rental and trading licence fees. However, the government identified some of the impediments against African expansion and was determined to remove them. The existence of a profitable market for fish on the Copperbelt provided the opportunity for capital accumulation for investment into various businesses. In the next chapter we discuss the stimulation of African businesses.

Notes

1. A. Roberts, A History of Zambia (London: Heinemann, 1976), P. 165.
2. Boma was a colonial term meaning British administrative station. However, the term is still in use.
3. G. Kay, A Social and Economic Study of Fort Rosebery (Lusaka: The Rhodes-Livingstone Institute, 1960), P. 1.
4. A.H. Mulongo, 'Change in the Economy and Environment under Colonial Rule: A Comparative Study of Namwala and Bangweulu 1850 - 1964', M.A. Dissertation, (University of Zambia, 1980), P. 82.
5. 'Madona' was the African corruption of the name MacDonaldis who was a whiteman working for the Tanganyika concessions and later for Robert Williams and Company. MacDonald settled at Johnston Falls (Mambilima) for the purpose of recruiting labour. This place came to be known as Madona. Soon it became a busy little place catering for about 5,000 workers.
6. National Archives of Zambia (Hereafter NAZ) KDF3/1, Mweru-Luapula Note-Book, Volume 1, 1905 - 1910, P. 510.
7. R. Chanda and R. Yamba Yamba, University of Zambia History Project (Hereafter UNZA HIST. PROJ.), Interview, Man No. 6, 1974.

8. A.A. Turner, 'A Social and Economic History of Kabwe 1902 - 1966', Ph.D. Thesis, (University of California, Los Angeles, 1979), P. 45.
9. A Capitao is an overseer. His duties vary, ranging from supervisor to Manager.
10. NAZ, KDF6/1/13, Annual Reports, Mweru-Luapula District 1929, P. 1.
11. C. Perrings, Black Mine Workers in Central Africa (London: Heinemann, 1979), P. 14.
12. M.C. Musambachime, 'Labour Migration from Mweru-Luapula 1900-24: A Study of African Response to Wage labour' in R. Palmer (ed.) Zambian Land and Labour Studies Volume II, No. 2, (Lusaka: National Archives of Zambia, 1974), P. 51.
13. Deferred pay was an arrangement whereby half of the wages of the recruit engaged in the Katanga mines were deducted and sent to his district of origin. The system ensured that the recruits paid tax promptly upon repatriation and also that they did not become lost ones (amachona).
14. NAZ, KDF6/1/4, Annual Reports, Mweru-Luapula District 1921, P. 2.
15. The name Mandala was a nick name which was given to the two brothers who were running the African Lakes Company in Blantyre, Malawi. These two brothers used to wear spectacles which in ci-chewa and Yao mean Mandala, hence the name Mandala. The name spread to Northern Rhodesia as well.

16. NAZ, KDF6/1/11, Annual Reports, Mweru-Luapula District, 1922, P. 2. Kaffir truck referred to goods stocked in European stores for African consumption. Kaffir is a derogatory term which Europeans used, to refer to an African.
17. NAZ, KDF6/1/12, Annual Reports, Mweru-Luapula District 1928, P. 1.
18. NAZ, KDF6/1/13, Annual Reports, Mweru-Luapula District 1929, P. 1.
19. NAZ, KDF6/1/16, Annual Reports, Mweru-Luapula District 1922, P. 2.
20. NAZ, Sec 2/165, Reports: Rhodesia Natives in the Katanga, 1931-36.
21. NAZ, ZA/7/1/14/8, Mweru-Luapula Province, Annual Report 1931, Pp. 1 - 2.
22. NAZ, ZA/7/1/13/8, Mweru-Luapula Province, Annual Report, 1930, P. 3.
23. NAZ, KDG3/1, Provincial Commissioner's Conference 1931.
24. L.H. Gann, A History of Northern Rhodesia: Early Days to 1953 (London: Gatto and Windus 1963), P. 288.
25. This was contained in the Passifield Memorandum of 1930 which stipulated that the interests of the Africans should be considered paramount over those of Europeans.
26. A.W. Pim and S. Milligan, Report of the Commission Appointed to Enquire into the Financial and Economic Position of Northern Rhodesia (Hereafter Pim Report) (London: His Majesty's Stationery Office, 1938), P. 35.



27. R.H. Bates, Rural Responses to Industrialization: A Study of Village Zambia, (London: Yale University Press, 1976), LP. 24.
28. M. Musambachime, 'Development and Growth of the Fishing Industry in Mweru-Luapula Area 1920 - 1964', Ph.D. Thesis, (University of Wisconsin, Madison 1981), P. 88.
29. Interview, Paul Kabamba, Samfya, 10 March, 1989.
30. Kay, A Social and Economic, P. 5.
31. W.V. Brelsford, Fishermen of the Bangweulu Swamps: A Study of the Unga Tribe (Livingstone: The Rhodes-Livingstone Institute, 1946), P. 79.
32. Mulongo, 'Change in the Economy and Environment', P. 142.
33. Brelsford, Fishermen of the Bangweulu Swamps, P. 115.
34. Interview, Abitoni Kapeka, Samfya, 12 March, 1989.
35. NAZ, ZA/7/1/14/8, Mweru-Luapula Province, Annual Report 1931, P. 3.
36. NAZ, Sec2/889, Mansa Tour Reports. Report No. 5, 1939.
37. J. Moffat Thompson, Report on the Native Fishing Industry (Hereafter Thompson Report) (Livingstone: Government Printer, 1930), P. 6.
38. M.E. Kashimani observed that one of the obstacles which retarded the fishing industry in Western Province was that the productive fishing sites were privately owned and jealously guarded by the Litunga and the aristocracy. As a result, the productive sites were under utilized leading to underproductivity.

39. Brelsford, Fishermen of the Bangweulu Swamps, P. 74.
40. \_\_\_\_\_, Fishermen of the Bangweulu Swamps, P. 74.
41. NAZ, Sec2/889; Mansa Tour Reports. Tour Reports.  
No. 5, 1939.
42. Interview, E.C. Chocho, Samfya, 12 March, 1989.
43. NAZ, Sec2/328; Land Native Reserve Store sites Volume II,  
No. 568, 74/3/172 From Secretary for Native  
Affairs, Livingstone, 10 May, 1932. To the  
Honourable, The Acting Secretary, Livingstone.
44. Mulongo, 'Change in the Economy and Environment'. P. 147.
45. NAZ Sec2,/1302; Fort Rosebery Annual Reports 1935, P. 52.
46. Northern Rhodesia, Government Gazette, Volume 1, No. 1,  
14 February 1912, (Livingstone: Government Printer,  
1912), P. 2.
47. \_\_\_\_\_, Government Gazzete, P. 2.
48. Gann, A History of Northern Rhodesia, P. 287.
49. Interview, M. Chimpampwe, Mansa, 23 February 1989.
50. Kombo were, and still are second-hand goods bought from the  
Congo (Zaire). The term kombo according to J. Chilufya  
was first coined by the people of the Luapula Valley while  
those on the Copperbelt called them Mokambo because they  
bought them across the border at Mokambo. See interview  
with J. Chilufya, Mansa, 22 February 1989. Also check  
Kenneth Kaunda, Zambia Shall be Free (London: Heineman,  
1962), P. 39.

51. Interview, Laban Kauseni, Mansa, 27 February 1989, also Enock Walobele, Mansa, 22 February 1989.
52. The term Salaula was coined by the people on the Copperbelt because of the manner in which these goods are exposed for sale. Because there are many in one place, customers are forced to go round the stalls or open ground choosing what is best for them. The process of going round choosing is what is called Salaula (pick your choice).
53. Bates, African Response, P. 35.
54. Interview, Chimpampwe.
55. UNZA. HIST. PROJ., Man No. 11, 1974.

## Chapter 2

### War-time measures and stimulation of

#### African businesses

1940-49.

This chapter focuses on the main commercial activities African businessmen were engaged in between 1940 and 1949 and the measures that were taken by the government to stimulate African businesses. It is argued that the period from 1940 to 1949 witnessed an increase in African commercial activities. African businessmen diverted their investment from hawking to other commercial activities such as store-keeping and owning transport businesses in the form of vanettes, lorries and later buses. While the fish trade continued to be the major source of capital accumulation, other sources were discernible such as the savings made from previous employment and kombo trading. Retirees also became businessmen. It is further argued that the stimulation of African businesses was as a result of favourable government policies aimed at encouraging African businesses.

#### African businesses:

##### 1.1 Store-keeping

We have indicated in the preceding chapter that hawking was the most dominant commercial activity for most Africans before the outbreak of the second world war. This is because the government encouraged it and goods were not difficult to

procure as most of them traded in kombo. In addition, some operated without licences.<sup>1</sup>

Store-keeping became a dominant feature of this period because there were many sources of income. It is not only those who participated in the fish trade who established stores. It is worth noting that in fact, the earliest stores that were established in Mansa in the early 1940s were owned by former capitaos such as Daniel Mapoma and Pardon Kalimansenga while in Samfya there was Goodson Kalyafye. 'These men earned their money from working for Europeans who were store owners. Daniel Mapoma worked for Bufi stores as a capitao while Joseph Pardon Kalimansenga was a capitao for Mandala's stores'.<sup>2</sup> Goodson Kalyafye worked for Chifulubi<sup>3</sup> at Kapalala.

As capitaos their roles were diverse. Some supervised porters who transported goods from Ndola for distribution to other centres while others were in charge of stores as managers. These men built their stores immediately after they stopped working for these European firms and individuals. This was due to the fact that they were given enough retirement benefits which they invested in the establishment of their stores. Some of the capital was derived from the savings made during the time they had been in employment. They also used their experience as capitaos to start their own stores. Through their supervisory positions, they had acquired managerial skills with which they were able to run their own stores.<sup>4</sup>

Some benefited directly from their former employers because they were left with the wealth in the form of buildings and goods. In the case of Goodson Kalyafye, Chifulubi left him the stores that he had owned at Kapalala after he abandoned Kapalala as his operational base.<sup>5</sup>

Others who established stores are those who participated in selling kombo. Kombo continued to account for the bulk of the goods stocked in these village stores. As already indicated in the preceding chapter, customs regulations continued to be lax and the British government did not bother about those who did not follow the customs regulations. President Kaunda has pointed out that Africans were by law allowed to cross into Zaire and buy these second-hand goods as long as they did not buy in bulk.<sup>6</sup> Since the law was very lax, there was nothing that could prevent people from buying in bulk.

To illustrate this point further, Thomas Kaniki, a former businessman in the 1940s recalled an incident. He narrated to the researcher that two Africans who evaded the customs post, beat up two white policemen who confronted them in the bush and tied them to a tree. On reporting the matter to the colonial authorities, these white policemen were blamed for having pursued people who were afraid of the government.<sup>7</sup> This suggests that illegal trade between Zambia and Zaire was allowed. Commenting on the popularity of kombo in village stores in Mansa district in 1949, the D.C. observed that:

As I have noted everywhere, the bulk contents of any

store, are second-hand clothes imported free from the Congo, but with the eventual stage that Africans wear their clothes to, even this market must reach saturation sooner or later, unless Africans start possessing two or three sets of clothes.<sup>8</sup>

Indeed, kombo was very popular as it constituted the bulk of the goods stocked in these African stores. Musambachime has also noted that, 'The retail shops were mostly stocked with second-hand American clothes sold in bales in the European owned shops at Kasenga, Katabulwe and other trading centres. This item alone formed about seventy per cent of the stock. The other thirty was made up of smaller items of paraffin, soap, salt, sugar, and a few kitchen utensils and candy (sweets).'<sup>9</sup> The popularity of kombo in African stores worried the colonial authorities in the region because British goods suffered at the expense of kombo. The P.C. had in 1938 complained about this when he lamented:

One unfortunate feature of trade in this Province is the disadvantage under which British goods suffer. The Congo Basin treaty has resulted in giving a virtual monopoly to the cheaply produced Japanese goods which are not of much benefit to the natives, who buy cheap and flashy trash which rapidly deteriorates.<sup>10</sup>

Thus, kombo trading provided an opportunity for many African traders to accumulate wealth because it was cheap and easily obtained.

Those who were involved in the fish trade also invested in stores. The fish trade from the Bangweulu fishery continued

to be a dominant economic activity and a major generator of income. By 1949 it had become the most important industry in this region. Production figures continued to rise. They rose from 130 tons annually for Mansa district to 5,000 tons for the whole Province in 1948 whereas the value was estimated at over a quarter of a million pounds.<sup>11</sup> Out of this amount of money the Bangweulu fishery fish trade contributed £100,000 worth of fish per annum.<sup>12</sup>

Fish production was stimulated by the expansion of the mining industry during the second world war as copper was needed in the manufacture of armaments. The demands of the war meant recruitment of more labour to ensure constant production of copper. Because of this, the number of miners swelled. The African labour force on the Copperbelt thus expanded from about 30,000 in 1941 to 200,000 by 1946.<sup>13</sup> There was also a general increase in the urban population as a whole because of the expansion of other industries besides mining. The consequence of this was the creation of more markets in Ndola, Luanshya, Mufulira, Chingola and Kitwe.

The Bangweulu fishery became the most important supplier of fish to the Copperbelt because of easy communication. The fishery surpassed all the other fisheries in the country in so far as the supply of fish to the Copperbelt was concerned. Commenting on the availability of fish on the Copperbelt markets, Brelsford who became the D.C. for Mufulira from 1942-44 said:

Out of the existing fisheries in the country at that



time, the Bangweulu, Luapula, Lukanga, Barotseland, Luchazi and Chokwe, the bulk of it came from Bangweulu via Kapaḽala and most of it was brought by native cyclists. A lorry service now brings more fish from Kapalala and bigger loads can be transported because the fish is paddled to Kapaḽala and a dugout canoe will carry more than a cycle, so that huge bundles containing nearly a thousand fish brought in by lorry are not uncommon.<sup>14</sup>

Apart from easy access to the Copperbelt, fish was in high demand on the Copperbelt because of the high prices of meat in butcheries. The reason for this was that between 1936 and 1964 the major cattle producing areas of Southern Province and Bulozi were affected by cattle diseases especially the Foot and Mouth Disease (F.M.D.). Within this period there were twelve outbreaks of the disease.<sup>15</sup> This meant that there was a restriction on the movement of cattle to the Copperbelt and other areas. The little beef that reached the Copperbelt fetched very high prices. Therefore fish remained the only major source of protein among the town dwellers during this period.

The pricing differentials between the lakeside and the Copperbelt also encouraged the fish traders to sell the fish to the Copperbelt rather than to European firms. Whereas the price of fish in the 1930s was 2½d per pound at the waterside and 6d per pound on the Copperbelt, it rose to 6d per pound at the waterside and 2s per pound at the market on the Copperbelt in the 1940s.<sup>16</sup> It is for this reason that more fish was taken to the Copperbelt thereby creating a shortage within the area of production. This situation alarmed the colonial administration

in the Northern Province. In order to ensure that some fish was retained for local consumption, it was suggested at a meeting held at Kasama in January 1946 that:

The best method of controlling and breaking the Copperbelt black market for Bangweulu fish would be the licencing of fish exporters by native authorities. This would enable control to be kept on the Copperbelt markets, and also control the amount of fish exported so that an adequate supply would be made available to meet the internal demands of the Province.<sup>17</sup>

Indeed, the fish trade was profitable to all those who participated in it. In 1947 Brelsford noted that, 'judging on 1945 figures, in the four Copperbelt towns, at a rough estimate about £64,000 worth of fish is sold annually'.<sup>18</sup> This money was distributed among the middlemen who had become very prominent because fish trading became their main occupation (ubusulwishi) and they dominated the fish trading business on the Copperbelt. Their dominance was noted by Brelsford:

Two counts of fish traders (not fishermen) were made by my clerks in two definite areas in the days of November. Thirty-eight traders passed Mboo Island in that period. Seventeen of them were Fort Rosebery men: thirteen Luwingu men (10 were Unga); four came from Mpika, three from Kawambwa; and one from Kasama. In the same ten days Seventy-two fish buyers visited lake Chali. There were forty-nine from Fort Rosebery; eighteen from Mpika; one from Kawambwa; one from Kasempa; and one from Mwinilunga. None of these were fishermen.<sup>19</sup>

From the above it is evident that fish trading had become popular among the people of Fort Rosebery who formed a big portion of the middlemen. Fish trading therefore constituted the largest source of income among the fish traders.

Store-keeping became a common feature in this area during this time. The reasons were that, firstly any man who had saved enough money from working for wages, kombo or the fish trade and did not want to squander it would invest it in business. Secondly, establishing a store was easy during this time because the government did not demand standard structures before one could be allowed to open a store. It was because of the latter reason that even houses served as stores although those with enough money started by building standard structures. E.C. Chocho a prominent businessman in the 1940s informed the researcher that 'the colonial policy did not specify what type of buildings to construct but they encouraged decent structures. In fact those with few goods preferred to sell from their houses, otherwise those with plenty of goods started by putting up decent structures'.<sup>20</sup> Paul Kabamba also recalled and told the researcher that, 'After all we started from our houses.'<sup>21</sup> Furthermore, the capital required to start a store business was not substantial. Fifteen to twenty pounds was enough capital to start a business.<sup>22</sup>

The factors outlined above had a bearing on the increase of stores in the region. Whereas there was only one African owned store in Mansa district in 1935 the number had considerably

increased by 1948. In this year it was reported in the Annual Report on African Affairs that there were 220 African owned stores in Fort Rosebery district while there were 450 in the Kawambwa district.<sup>23</sup>

The proliferation of these village stores became a source of concern to the local colonial authorities who became concerned about over-trading in the region. As long as one had some money and felt that he could start a store business, was allowed. The authorities were therefore inclined to begin considering vetting applicants with small capital in order to control the proliferation.<sup>24</sup> However, limited capital and stock did not worry African store-owners since their pride was derived from owning a store. Musambachime made a similar observation among the people of Mweru-Luapula region that, 'The proliferation of these shops did not worry shop owners. Although the daily in take for some was very low, the satisfaction was derived in the newly acquired status of being a shop-owner. That in itself was a mark of prosperity and social advancement'.<sup>25</sup> This was the situation that prevailed in the Mansa-Samfya area as well.

#### Differentiation within the business community

The description given above shows that although there was a proliferation of stores, the problems of the pre-war period still continued to haunt some African traders. The problem of under-capitalization in particular persisted to this time because

of lack of co-operation among the Africans who were said to be individualistic, jealous and distrustful of each other.<sup>26</sup> Indeed, this was a big problem as it militated against sound capital formation. In fact, this was a major contributing factor to the inability by the Africans to challenge European competition. Reporting on the same problem in his tour report of 1949 the D.C. for Mansa had this to say:

There are various village shops run by single Africans. They refuse to work together and cannot hope to compete with European owned stores like Machipisha. They have few goods and their turn-over is minute.<sup>27</sup>

The local colonial administrators had identified the problem of under-capitalization as early as the 1930s. To this end the idea of forming some co-operative schemes financed by funds from the Native Development Funds (N.D.F.) to assist Africans owning trading stores in the Reserves to purchase goods from some co-operative organization had been suggested. However, the idea did not work because the Chief Secretary was against the idea of transferring capital from government funds to start a co-operative scheme. Instead, he suggested that African traders themselves should pool their resources together and form a credit scheme. He argued that, 'The real co-operative solution to this difficulty is the co-operative Credit Society, established on a village basis which the traders could join. I can see no prospect for such societies for some years'.<sup>28</sup>

Although this idea was suggested it was difficult for

the African traders to come together because they were not used to working as a co-operative. Thus the problem of under-capitalization continued. In his tour report of 1949 the D.C. noted:

The majority of home stores had a very poor and limited selection of goods for sale, with on the average, a stock value of £15. It is a debatable point whether, these village stores make much profit if any; and their turnover is so limited, and they must bear a certain stock depreciation, even on second-hand clothes.<sup>29</sup>

However, not all the African store-owners were affected by this problem. Some were doing better than others as their stock value was comparable to that of some European traders. A case in point is that of Goodson Kalyafye whose monthly turn-over was about £200. Kalyafye was in a relatively better position than most of the Africans at that time. Remarking on the issue in his tour report of 1949 the D.C. noted:

There are two African stores at Kapalala owned by Goodson Kalyafye. Goodson has a monthly turn-over of £200. His stores are well equipped, but he states that he cannot compete with the European store owned by Mr. I. Zlotnik, as Mr. Zlotnik's monthly turn-over is stated to be £700.<sup>30</sup>

Later on Kalyafye established branches at Samfya at Mwafuli's village. His first store that he established at Samfya was named Kapalala Star.<sup>31</sup> Therefore, the element of differentiation

was discernible among the African traders. Some had become rich while others remained relatively poor.

1.2 Transport business:

The 1940s witnessed a major change in the investment pattern of African businessmen. The rich ones started investing in trucks - lorries and vanettes. Before the 1940s, motor transport was a monopoly of the Europeans. In this region for instance, motor transport was first owned by Mandala. After this date motor transport was no longer a monopoly of the Europeans as Africans also moved in and started operating side by side with Europeans without discrimination.

African involvement in this kind of business was largely dictated by the nature of the economic activities in the area and also the levels of capital accumulation. Since the Bangweulu fishery was the major source of fish in the area, even the first people to invest in motor transport came from Samfya. These people began thinking of better ways of transporting the fish from Samfya to the Copperbelt and also of increasing their capital base. According to P.M. Lufungulo, a prominent businessman of Samfya, Luka Mumba was the earliest businessman to own a truck in 1942. He was later followed by Goodson Kalyafye, Costa Nsemukila and Chisabi Muwele.<sup>32</sup>

With the introduction of motorized transport, the transportation of the fish slightly improved for fish traders no longer depended on cycling alone. Although cycling still

remained as one of the most important forms of transport, lorries and vanettes became a common feature in the transportation system. Reporting on African ownership of lorries the P.C. commented in the Annual Report of 1949 that:

The plethora of new bicycles amongst fish traders is ample proof of the wealth gained by them. Three African traders in the district run their own vanettes and sell fair quantities of fish in the Copperbelt. In addition, I. Zlotnik Ltd., run daily services from Samfya to the Copperbelt conveying fish traders with bundles of fish.<sup>33</sup>

However, it should be indicated that motor transport this time only catered for those on the Western side of Samfya while the Eastern part of the district still depended on water transport along the Luapula river to Kapalala.

In spite of the introduction of motor transport, the journeys were in most cases still very slow and hazardous because of the poor state of the roads. Traders used to take three to four days to reach the Copperbelt. Before the end of the second world war, Mansa was linked to the Copperbelt by the Mansa - Kapalala Ndola road. This was a very problematic road. The Luera bridge which had to be crossed on the Luapula river was constantly washed away during the rain season every year. This caused effective closures of the road for appreciable periods of time. Hence, traders who used the road were faced with a lot of problems particularly delays.

This was a major source of concern for most of the traders



who had their businesses in Mansa. The District Superintendent for the African Lakes Company, for example, made the following complaint: 'We have the honour to draw your attention to the desirability and urgency of replacing the above temporary wooden structure by permanent bridges ....Luera bridge on the Fort Rosebery road is washed away every year, effectively closing the road for appreciable periods ....',<sup>34</sup>

The situation was further compounded by another problem of maintenance. During this time maintenance was hampered by the financial constraints of the native authorities. Therefore, roads were maintained only by employing Africans on village-to-village basis or engaging gangs to clean the road. This system was very inefficient as it took a very long time to clear the road.

Apart from the two problems mentioned above, the distances involved were quite long as can be seen from the table below

Table 1: Roads linking Mansa to the Copperbelt in 1937.

Fort Rosebery - Kapalala to Ndola	210 miles.
Fort Rosebery - Kapalala to Mufulira	255 miles.
Fort Rosebery - Kapalala to Nkana	250 miles

Source: NAZ Sec3/149, Communication with North Eastern and Belgian Congo. Mufulira/Mokambo road, Volume 1, 1935 - 1940.

The Senior D.C. suggested an investigation on a direct route

from Mansa to Mufulira with a view to making this the main road from the Western (Copperbelt) and thus cutting out the unsatisfactory route via Kapalala.<sup>35</sup> The Mansa-Mufulira road was then proposed and once completed the distance was going to be as follows:

Table 2: Proposed new alignment in 1937.

Fort Rosebery to Ndola	124 miles.
Fort Rosebery to Mufulira	149 miles.
Fort Rosebery to Nkana	176 miles.

Source: NAZ Sec 3/149 Communication between North-Eastern Rhodesia and Belgian Congo. Volume 1, 1935 - 1940.

There were other factors in favour of the opening of a direct route to the Copperbelt. In 1940 the Acting Financial Secretary emphasized the importance of the new road from the labour point of view. Paragraph two of his letter read:

The Fort Rosebery road is important from the point of view of transport of labour to the mines. In fact the recent transport committee considered this road the most important from a labour point of view, and Sir Alan Pim in paragraph 612 of his report, recommends that the first essential is to raise the more important lines of communication to a reasonable standard, including those required for the transport of labour to and from the mines. He says that it is in this direction that the first claim on any available money lies.<sup>36</sup>

The transportation of labour especially during the second world war became even more prominent. Labour on the mines was needed to ensure the continuation of copper production. Copper was needed by the allies in the manufacture of armaments. Coupled with this was the fact that Mweru-Luapula Province had come under the administration of the Copperbelt Province (Western) in 1939. For easy administrative arrangements, a good and direct route became a necessity. After resolving the issue with the Belgian authorities the Northern Rhodesia Government started constructing the road in 1940 and was completed in 1947. The delay in completion was caused by interruptions during the war. In the same year (1947) it was opened to motorists. From July to the end of August 1947 traffic along the Fort Rosebery - Mufulira road was as follows:

Table 3: Traffic along the Fort-Rosebery - Mufulira road  
August 1947.

Africans	5,130	Motor Vehicles	131
Bicycles	530	Drums and Petrol	100
General merchandise	180,000.		

Source: NAZ, Sec 3 Communication Between N.E.R. and Belgian Congo. Mufulira/Nokambo road Volume 2 1940 - 1947.

The road had a great impact on the later activities of the African entrepreneurs as the contact with the industrial area was shortened and increased.

Government measures.

The aftermath of the second world war helped to shape government policy towards African trading. The growing nationalism after the war compelled the government towards seeking ways of pacifying Africans in order to avert African agitation. As a remedial measure, the government took various steps to encourage African businessmen even more. Thus, government policies became more favourable and there was an attempt to solve the pre-war problems.

In order to encourage African trading the government decided in 1946 to create a special trading licence for Africans. At the same time, the trading licence fee was raised from £7. 10s. 0 to £10 for any other traders, a special African trading licence of £1. 0s. 0d. was created. This was considered affordable by many African traders.<sup>37</sup> In fact this was a follow-up to the recommendations of the Pim report of 1938. The report had recommended that although Africans were paying £2. 10s. 0d. for a trading licence, this was considered too expensive. They recommended instead that £1. would be a more suitable rate.<sup>38</sup>

Furthermore, trading licences became easier to obtain because the powers to issue licences were delegated to the native authorities. This was one way of facilitating the process of attending to those who wanted to start businesses. Part 7(b) of the 'Report of Trades Licences and Business Ordinance Committee' stated that:

The District Commissioner and a representative of traders

and a representative of consumers, to be appointed by the Provincial Commissioner in areas outside Municipalities. If for any reason it is impractical to appoint a representative of traders and consumers in any area the District Commissioner should be the licencing authority.<sup>39</sup>

Because of this, licences became easier to obtain as the native authorities had no grudge against any African who wanted to establish a store as long as the Chief made the recommendation in favour of the applicant. In the words of Laban Kanseni, one of the oldest businessmen of Mansa, 'we simply used to ask our Chiefs, and on his recommendation the D.C. would not object. It was a short process'.<sup>40</sup>

One of the major problems of the pre-war period which bothered the colonial authorities was the absence of wholesale facilities where African traders could buy British manufactured goods cheaply. This was due to the fact that ordinance no 24 of 1930 which became effective on the 1st of January 1931 did not provide for traders to trade as wholesalers. It was for this reason that even the European firms which had branches in this region operated mainly as retailers. In fact, the ordinance made it an offence for a trader to carry on business which was not included on his licence. Part 3(i) of the ordinance read:

No person shall after the commencement of this ordinance carry on in this Territory, whether Principal or agent, any business described in the First Schedule to this ordinance unless he holds a licence (in this ordinance referred to as a trading licence) for the time being in

force authorising him to do so, or in respect of any business described in part 1 of the first schedule to carry on any such business in any store other than that specified in his licence.<sup>41</sup>

However, even if a trader wanted to operate as a wholesaler, there was no provision for such business in the first schedule of the ordinance (See Appendix 7).

In 1945 the government decided to improve the lot of the traders by providing wholesale facilities. In this respect, the government appointed a committee in December 1945 to review the operations of the Trades Licencing Ordinance (No. 24 1930) and make recommendations for the ammendment of the existing law. One of the terms of reference the committee was given was to consider whether wholesale trading should be controlled under the ordinance. Regarding the provision of wholesale facilities, the committee realized the importance of not restricting wholesale trading. The Committee recommended that:

Wholesale trading should not be controlled in any special way but a special wholesale licence should be created which will enable a person to carry on a wholesale business only. It is recommended that the fee should be £10. 0s. 0d. per annum.<sup>42</sup>

This recommendation provided room for those operating as retailers to sell goods at wholesale price. However, those who wished to go into wholesale business per se could take up a licence purely for wholesale trade. In this way wholesale facilities became

available to traders.

Evident is the fact that the government was determined to encourage African traders to expand into various business ventures. To this effect the government introduced a separate licence for each type of business. This meant that traders could invest in various ventures such as retail, wholesale, transport, construction, butchery or any other business African traders wanted to undertake. The 1930 ordinance had restricted traders to only one type of business for example store-keeping. On the contrary the committee this time recommended for variation in trade:

It is accordingly recommended that the present General Dealers licence should be substituted by a dealers licence which will authorise the dealer to trade in a specified type of business. The type or types of business should be stated on the licence for example grocery, motor garage and service station etc.<sup>43</sup>

Those who wished to open as many businesses as possible could do so as long as a separate licence was taken for each business. In this way room for expansion was created.

#### The Askari factor.

The government concern for resettling the Askaris - (the returning soldiers from the war) had an impact on shaping the policy towards African businessmen. Even before the war came to an end, the government had been contemplating means of absorbing

the Askaris into civilian life. Government plan was to encourage demobilised Askaris to engage in various businesses, such as hawkers, butchers, or village store-keepers in order to avoid agitation.

The government therefore asked District authorities to reserve sites suitable for occupation by demobilised Askaris where they could build their various business ventures. Since the Askaris were handicapped in raising enough capital to put up structures the Native authorities were further asked to build structures to be rented out to the Askaris for conducting their businesses. In a circular to all Provincial and District Commissioners dated 12 January 1945, the Chief Secretary wrote:

The Secretary for Native Affairs has undertaken that Native Authorities would be encouraged to construct out of Native Treasury funds at their disposal suitable general stores, eating house or 'hotel' building for renting in connection with plans for re-absorbing ex-Askari into civil life but it need not stop ...<sup>44</sup>

Although these ideas were clearly laid down on paper, they were difficult to implement. The scheme was not only difficult to attain but very expensive as well. Some district authorities even expressed their inability to undertake such a programme. The D.C. for Mporokoso for example was of the opinion that instead of delegating this responsibility to District authorities, private indigenous people themselves who desired to



put such structures should do so especially that some Native authorities may find even greater difficulties in undertaking enterprises of such nature. Some of the problems he outlined were that some authorities were incapable of erecting buildings of high standard that would presumably be required. In fact, some authorities were definitely incapable financially. He further pointed out that there were very few artisans who could do the job. He also cautioned that some authorities may not be willing to spend money on what they considered as speculation.<sup>45</sup> However, this was important in that the government was encouraging Africans to open up various businesses.

From the point of view of the ex-Askaris themselves the scheme just worked on paper and not in practice. The reason being that they were not given enough retirement benefits. Stephen Mpashi, a former Askari informed the researcher that the majority of the ex-Askaris retired 'poor men' because the money they were given was very little.<sup>46</sup> In spite of the fact that many ex-Askaris did not benefit from this scheme, their contribution was reflected in softening government attitude towards African trading.

#### African opinion

When Africans throughout Northern Rhodesia were allowed to sit on Provincial Councils in 1945, their contention was that rural areas should have been reserved for Africans and that Indians and Europeans should have been prevented from trading in rural

areas because Africans were not allowed to do so in urban areas. Furthermore, they contended that they found it hard to compete with Europeans who were better capitalized.

At a Provincial Council meeting held in Kitwe in November 1946, Mr. Pardon moved a motion to the effect that trading by non-Africans should be restricted to urban areas. He argued that there was a lot of competition from the Europeans who were now setting up businesses in rural areas. He wondered why this was so when the Government was encouraging Africans to set up businesses in rural areas. At the same time Africans were not allowed to establish businesses in urban areas because this was a preserve of Europeans. Therefore, he wanted rural areas to be reserved for Africans. '... I do not say that Europeans who have their trading concerns established for many years should be told to go away, but I do suggest that only Africans should be allowed to trade in rural districts.'<sup>47</sup>

In these Provincial Councils, the Africans were becoming so forceful that they started influencing certain decisions. At the same Provincial Council meeting referred to above, the chairman decided to put the motion to vote. The results were nine in favour and seven against.<sup>48</sup> Because of the African voice, the government decided to take the following resolution:

Government is not prepared to restrict trading by non-Africans to the towns. The interests of those desiring to purchase goods must be considered, as well as those

of persons, both Africans and non-Africans desiring to trade. In Native Reserves and Native Trustlands, the views of the Native Authorities will be obtained before any trading licence is granted.<sup>49</sup>

Indeed some D.C.s followed this regulation very strictly. The D.C. for Solwezi for instance, refused to grant permission to a Mr. Choksi who wanted to establish his stores in Solwezi (See Appendix 10). This became the general trend throughout Northern Rhodesia. Thus African opinion had an impact on shaping government policy towards African businesses in this period.

#### Conclusion

We have demonstrated in this chapter that a number of important changes took place during this period. It is a period during which the Africans businessmen mobilized their resources from various ventures such as kombo and fish trading and invested in businesses. The retirees also invested their money in stores. The period also marked the beginning of differentiation within the business community because they were no longer affected by the same problems. Some became richer than others and started expanding into various business ventures such as store-keeping, owning lorries and vanettes. These ventures boosted their level of capital accumulation.

The government also demonstrated its desire to stimulate African businesses by removing some impediments. Inter-alia the government reduced the cost of a trading licence for

Africans from £2. 10s. Od. to £1. 0s. Od. It also repealed Ordinance no. 24 of 1930. After the repeal, wholesale facilities became available. The government also facilitated the procedure for obtaining trading licences and encouraged African businessmen to invest in more than one business venture.

African opinion in Provincial Councils after 1945 helped to shape government Policy. Africans put pressure on the government to reserve rural areas for African traders and they succeeded in this respect. This period then marked the turning point in the expansion of African businesses.

Notes

1. Interviews, Thomas Kaniki, Mansa, 26 February 1989;  
E.C. Checho, Samfya, 12 March 1989. Mr. Chocho informed me that there were some who had trading licences while others did not have. But as long as one had a clearance from the Zairean government, the British did not ask for a licence.
2. UNZA HIST. Project: Interview man No. 5, 1974.
3. Interview, Paul Kabamba, Samfya, 10 March 1989. Mr. Kabamba further indicated that Chifulubi was a recruiting agent for the Copperbelt mines based at Kapalala.
4. Interview, Laban Kauseni, Mansa, 27 February 1989.
5. See interview, Paul Kabamba.
6. K. Kaunda, Zambia Shall be Free (London: Heinemann 1962), P. 39.
7. Interview, Thomas Kaniki.
8. NAZ, Sec 2/894, Fort Rosebery Tour Report No. 5. Chimese's area, 1949.
9. M. Musambachime, 'Development and Growth of the Fishing Industry in Mweru-Luapula Area 1920 - 1964', Ph.D. Thesis, (University of Wisconsin, Madison 1981), P. 178.
10. Northern Rhodesia Government, Annual Report on African Affairs 1938 (Lusaka: Government Printer 1939), P. 35.

11. NAZ, Sec 2/155, Annual Report on African Affairs 1948, P. 11.
12. W.V. Brelsford, Fishermen of the Bangweulu Swamps: A Study of the Fishing Activities of the Unga Tribe (Livingstone: The Rhodes-Livingstone Institute, 1946), P. 110.
13. Quoted from M. Muntamba, 'Thwarted Development: A Case Study of Economic Change in the Kabwe Rural District of Zambia, 1902-70' in R. Palmer and N. Parsons (eds.) The Roots of Rural Poverty in Central and Southern Africa (London: Heineman 1977), P. 350.
14. Brelsford, Copperbelt Markets: A Social and Economic Study (Lusaka: Government Printer, 1947), P. 80.
15. Musambachime, 'The impact of Contagious Cattle Diseases in Colonial Zambia, 1890 - 1964' History Seminar Paper, 1988, P. 16.
16. Brelsford, Copperbelt Markets, P. 80.
17. NAZ, Sec. 2/253, Native Fishing Industry, Bangweulu Fish trade 1932-46. Extract from Minutes of an administrative Conference of D.C.'s and seminar officers of social Service Departments stationed in Northern Province held at Kasama from 11 to 15 February, 1946.
18. Brelsford, Copperbelt Markets, P. 79.
19. Brelsford, Fishermen of Bangweulu Swamps, 115.
20. Interview, Chocho.

21. Interview, Kabamba.
22. Interview; J. Chilufya, Mansa, 22 February 1989.
23. NAZ, Sec 2/155; Annual Report on African Affairs 1948, P. 14.
24. NAZ, Sec 2/894; Fort Rosebery Tour Report 1940-50. Tour Report no. 13 of 1949. Chief Chimese's area.
25. Musambachime, 'Development and Growth of the Fishing Industry, P. 178.
26. NAZ, Sec 2/894; Fort Rosebery Tour Report No. 4, 1949.
27. \_\_\_\_\_; Tour Report No. 5, 1949.
28. NAZ, Sec 3/328; Store Sites in Native Reserves 1929-47. No. 166/3. Copy C. Extract from a minute.
29. NAZ, Sec 2/894; Fort Rosebery Tour Report. No. 13, 1949.
30. \_\_\_\_\_; Tour Report No. 13, 1949.
31. The name of the store symbolized that the wealth had been derived from Kapalala.
32. Interview; P.M. Lufungulo, Samfya, 8 March 1989.
33. NAZ, Sec 2/56; Annual Report on African Affairs 1949.
34. NAZ, Sec 3/149; Communication between North-Eastern Rhodesia and Belgian Congo. Volume 1. Mufulira-Mokambo road. 1935-40. PLR/T/12 from the A.L.C. Ltd. Ndola, 18 June 1938, To the Honourable, The Chief Secretary, Lusaka.

35. NAZ, Sec 3/149; Communication.
36. \_\_\_\_\_; No. 117, From Acting Financial Secretary, to His Honourable the Deputy to the Governor, Volume 2. 2 February 1940.
37. NAZ, Sec 1/239; Reports on Trade licences and Business Ordinance Committee 1948-49.
38. Pim Report, P. 28.
39. NAZ, Sec 1/239; Reports on Trade Licences.
40. Interview, Kauseni.
41. Northern Rhodesia, Ordinances of Northern Rhodesia, 1930 (Livingstone: Government Printer 1931), P. 160.
42. NAZ, Sec 1/239, Reports on Trade Licences and Business.
43. \_\_\_\_\_; Reports on Trade Licences and Business.
44. NAZ, Sec 2/1; District Circulars 1939-54 Volume II. District circular No. 26 1945. Chief Secretary to all Provincial and District Commissioners, 12 February, 1945.
45. NAZ, Sec 3/328; 129/45 D.C., Mporokoso, 3 December, 1945. To the P.C. Northern Province.
46. Interview, S. Mpashi, Lusaka, 30 May 1989.
47. NAZ, Sec 3/328; Extract from the proceedings of the First session of African Representative Council held at Kitwe, November 1946.
48. \_\_\_\_\_; Extract from proceedings.
49. \_\_\_\_\_; Extract from proceedings.



Chapter 3.

Consolidation of African entrepreneurship

1950 - 1964.

1950 to 1964 was a period during which African businesses which sprang up during and immediately after the second world war were further consolidated and expanded. It was also a period which was characterized by diversification and change in the pattern of investment. Since there was more differentiation within the entrepreneur class, the more prosperous businessmen shifted their investment from store-keeping and the ownership of lorries and vanettes to other ventures such as the ownership of buses. Some of them invested in hotel business and water transport. In this chapter we discuss African entrepreneurial expansion. It will be argued that all this expansion was possible because of the economic boom of the 1950s and the government's efforts to assist African entrepreneurs.

Sources of capital accumulation:

The fish trade.

The fish trade continued to be the main generator of capital among the African businessmen. In fact, in 1952 the government abolished the importation of kombo into Northern Rhodesia. This step was taken in order to promote the internal textile industry.<sup>1</sup>

The high demand for fish was stimulated by the existence of a reliable market on the Copperbelt because of the large population of miners and other workers. Between 1940 and 1966, the mines witnessed an influx of foreign black labour from other countries apart from the indigenous population. O.P. Ohadike has estimated that, 'the total number of foreign Africans increased from 25,011 during 1940-44 to 51,791 during 1960-64, the peak period in the flow being 1950-59, when they represented over one quarter of all employees in the Copper mines'.<sup>2</sup> Secondly, the Copperbelt continued to experience a chronic shortage of beef even during this time for reasons mentioned in chapter two.

Another reason for the continued supply of fish was that fish traders were encouraged by the lucrativeness of the trade. As G. Freyer has noted, 'Fish sales were lucrative. A man carrying one bundle of fish weighing 50 lbs. dried fish at 2s 6d per pound will earn £60. After paying transport dues, such an owner would return with nearly £56 in cash'.<sup>3</sup> Because of this many traders carried more.

The fish traders also took advantage of the absence of price control for both fresh and smoked fish on the Copperbelt before 1957. This resulted in traders deciding their own prices. It was very common to find that the fish which could have been sold for eight pence per pound, was sold at one shilling and six pence per pound.<sup>4</sup> In times of shortage especially in the month of January, the price of dried fish

rose to as much as eight shillings per pound. However, the mine management decided to protect their employees from exploitation by enforcing their own retail price of dried fish. This was fixed at two shillings and six pence per pound and remained in force until 1965.<sup>5</sup> The fish trade therefore had high returns.

Owing to the high demand for fish on the Copperbelt, the volume of fish transported also increased. It is estimated that in 1952 a total of 1,511,000 lbs. of dried and 334,000 lbs. of fresh fish from the Bangweulu fishery was exported to the Copperbelt.<sup>6</sup> The amount shot up to 1,829,397 lbs. in 1954 and remained almost constant throughout the years up to 1960.<sup>7</sup>

With the improvement in the transportation system as a result of the introduction of bus services to the Copperbelt, more fish was transported to the Copperbelt because of less dependence on canoes and bicycles. This meant that more fish could be transported in bulk as the carrying capacity had increased. Buses were meant for transporting passengers while lorries were for carrying fish. In the words of the P.C. for the Province:

The fishing industry continues to flourish. Fewer men cycle with their bundles of fish to the Copperbelt than hitherto. Most of them go by motor bus from Samfya or Kapalala. This has brought more business to the bus owners, and the increase in the number of applications wishing to go to Samfya is appreciable. During the

year the native Treasury collected £823 for fishing licences. This is a good indication of fishermen in the district.<sup>8</sup>

At this time Mwamfuli became the fulcrum of the Bangweulu fish trade because the Kapalala route had become unpopular because of strict customs regulations at Sakania and the hippos menace along the Luapula river. Therefore, Mwela at Mwamfuli became the most important route.<sup>9</sup> Gradually, Mwamfuli usurped the position of Kapalala as the centre of the fishing industry. Freyer again noted that, 'Fish passing through Mwamfuli's village gradually increased from 129,641 lbs. in 1952 to 945,587 lbs. in 1956, a seven-fold increase, while the amount passing through Kapalala has shown a progressive decrease ....'<sup>10</sup> In monetary terms he estimated that the total cash value of the fish passing through Mwamfuli's village in 1956 was (at 2s 6d per lb.) more than £118,000'.<sup>11</sup>

Table 4: Expansion of the fish trade over the years.

	1952	1954	1955	1956
Kapalala	—	1,281,335	701,678	588,207
Mwamfuli	—	548,062	848,240	945,587
Other Ngumbo	—	—	—	88,948
<u>Mweru.</u>				
Fresh	334,831	1,445,205	2,488,990	3,389,241
Dry	518,566	916,566	940,208	1,031,350

Source: Northern Rhodesia: Annual Report on African Affairs

The profits accruing from the fish trade fell in the hands of the African traders. By 1956 throughout Luapula Province, the role of the European traders had declined as reported by the P.C. because of the unfavourable political climate in the Province.<sup>12</sup> The federal government had implemented a number of measures in the region which affected the lives of the people. In 1955 the government introduced customs duty on all goods bought from the Congo. This meant that the store-keepers who obtained goods from the Congo had to pay customs duty. Also affected were the fishermen who bought most of their goods from the Congo after selling their fish. Now they were required to pay duty on goods they bought from that country. The retirees were equally affected. Since the Luapulans were not used to this new phenomenon they became more opposed to the federation which they viewed as a step to further white domination.<sup>13</sup> Thus, they began agitating for the scrapping of the system which had been imposed on them.

With introduction of federation European and Asian participation in fish trade declined. Whereas it had been 50% in fresh and 20% in dry, it fell to 20% and 15% in fresh and dry fish respectively in 1956. The European traders found it safer to hire out lorries to Africans at a fixed rate of about seventy pounds for a 5 ton lorry. With care, African traders made about £250 or more on a trip lasting about two weeks.<sup>14</sup> The Africans now controlled all the aspects of the fish industry namely: catching - transportation - marketing.<sup>15</sup>

Indeed, the fish trade was profitable to the extent that even those who retired from employment invested their capital first in the fish trade to accumulate more profits. In the words of Paul Kabamba, 'when I became a full-time businessman after retiring from the teaching profession in 1956, I got very much involved in selling fish. I never used to go to Ndola without fish'.<sup>16</sup>

Government efforts to improve communications.

Government assistance to the business community was reflected in their commitment to improving communications in the region. The organization of the business activities whether it be in the transport business, fish trade, or the conveyance of goods largely depended on the existence of good roads. Although the Fort Rosebery - Mufulira road had been cut and opened in 1947 to motorists, it still had a few problems, the most important of which was that, it was not an all weather road. This was a source of concern for the local administrators in the region who felt that the absence of a good road was hindering the economic progress of the region. This concern was reflected in the Annual report on African Affairs of 1956 when the P.C. noted that:

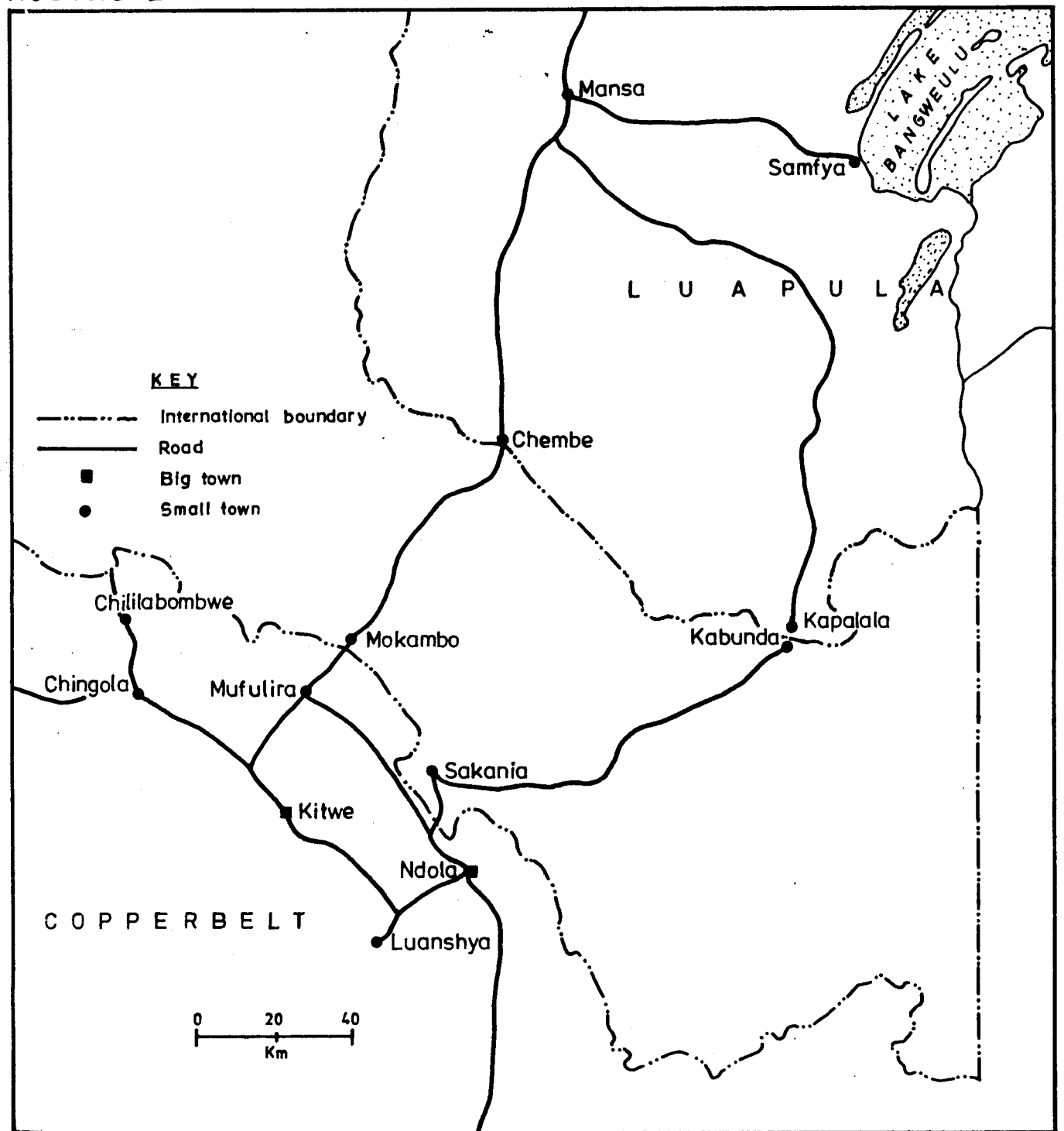
There is one factor which hinders the progress of this area, and that is the Congo Pedicle road which habitually becomes unusable in March, two years out of three. It is hoped that the projected tarmacing will become a fact on both sides of the river and that one day there will be a bridge.<sup>17</sup>

The government though did not just sit back because it had recognised the economic importance of this route. Apart from administrative considerations, the route had become important as a link between the Copperbelt and the Northern Province. The road was also becoming increasingly important in the transportation of foodstuffs and manganese to the Copperbelt en route for export.<sup>18</sup> More important also was the fact that the fishing industry had become the backbone of Luapula Province since many people were engaged in this trade. All these considerations made the Federal government take over this project from the Northern Rhodesia government. The government therefore awarded a contract to John Laing and Son Company Ltd., to convert the road from Chembe to Fort Rosebery into a first class gravel road at a cost of well over £200,000.<sup>19</sup>

Two bridges made of timber were built but were later replaced by steel bridges to support the weight of 12 tons and a pontoon was fixed on the Luapula river. By 1959 the road had been fully completed and more traffic was diverted to this road from the two other roads; the Fort Rosebery - Kapalala - Ndola road and the Kasama via Kapiri-Mposhi road.

After the completion of this road, there remained one problem: the Congo pedicle portion of the road. The federal government tried to negotiate with the Belgian authorities so that they could grade this portion of the road. But all efforts proved fruitless because of the intransigence of the

# ROUTES BETWEEN MANSA-SAMFYA AND THE COPPERBELT BEFORE 1964



Source : Zambia Secondary School Atlas, Page 24.



Belgian government. The Belgian government was reluctant to upgrade their portion of the road because they wanted to use it as a bargaining point in support of their request for a minor frontier rectification of the Mokambo strip along the South Western border of the pedicle which they required in order to straighten out a section of the Belgian - Congo - Katanga (B.C.K.) railway between Elizabethville and Ndola.<sup>20</sup> The Federal government refused this request. However, since they were from a negotiating side and were desperate to have this road graded, they had no alternative but to take the responsibility of the Congo pedicle as well. This portion was also converted into an all-weather road and it became the responsibility of the Federal government to maintain. This problem was later inherited by the new Zambian government which still maintains the pedicle road. In this way, communications had been greatly improved between the Copperbelt, Luapula and Northern Provinces. But, because of the problems the Zambian travellers used to undergo when using this road, the Zambian government decided to construct a new road from Serenje to Mansa. This was opened in 1986. But there are still some private transporters who use the pedicle.

#### Proliferation of stores.

The proliferation of stores continued to be recorded. The number of village stores/had increased from 250 in 1948 to 389 in 1950. In the same year the number of stores in the province stood at 1,200.<sup>21</sup>

With the increase in the number of stores owned by Africans, the local government administrators decided to remove restrictive measures that confined African traders to the villages. In 1950 the government started allowing Africans to set up their stores in the African suburb. Thus, an African trading centre which could house African stores was demarcated and the African store-owners were asked to comply with the new building regulations. Mention has already been made in the preceding chapter that, between 1940 and 1949, the government did not mind about the standard of buildings that served as stores mainly because most of these stores were found in villages far away from Mansa town.

This time, the government insisted on permanent and standard structures because they wanted stores to be of the same standard in order to maintain cleanliness. Besides, they wanted good structures to conform to the new shape that Fort Rosebery was taking as a town. In the words of the P.C., 'A reasonable standard of building has been insisted on, and the Boma Building Foreman has assisted the traders in setting out their plots'.<sup>22</sup> The situation described above was also taking place on the Copperbelt where Africans were being allowed to build their stores in African suburbs.

in Fort Rosebery,

In the early 1960s/those Africans with a sound capital base were allowed to move from the suburb (second class trading area) to the town centre (first class trading centre) provided they put up standard structures required by the government. This marked the beginning of integration with the Europeans as Africans

were allowed to set up their trading stores into an area which was exclusively meant for Europeans and Asians. Some prosperous ones like Luka Mumba started moving into this area. In fact, he was the first African to establish his shops into this area. Others such as B.C. Kapapula followed later. In Kapapula's case, he came into partnership with a Mr. Whitekar a European trader and the two started renting a building from Mr. Patel.<sup>23</sup> This change in government policy did not create conflicts between the Europeans and Africans for it was accepted by both parties. This is due to the fact that the political situation had completely changed by the 1960s because of the anti-colonial protests in most parts of the country. In fact, Luapula Province was one of the provinces in which anti-colonial protests were exhibited heavily. Besides, the British government was already preparing the territory for its eventual independence. Therefore, time had come when Africans were accepted as equal partners in trade and politics.

The quality of African businessmen had greatly improved by the close of the 1950s. Some had started showing features of sophistication in terms of outside contact and the level of capital accumulation and investment. Reporting on some successful businessmen in the Province in 1954 the P.C. had this to say:

There are a number of prosperous African traders who have been very successful. One is shortly going to the United Kingdom to develop trade contacts, and at

Isoka it is reported that one dozen traders are wealthy enough to order goods direct from Southern Rhodesia. Another runs his own transport.<sup>24</sup>

By 1959 some African traders had increased the stock of goods in their stores to the value of about £10,000.<sup>25</sup>

Reasons for the proliferation of stores.

The number of stores continued to increase in Fort Rosebery. There are a number of reasons for this. Firstly, the people had the buying power. This was due to the income derived from the continued prosperity of the fish trade which had ready markets both within Fort Rosebery and the Copperbelt as a result of the growing number of workers in Fort Rosebery and Copperbelt towns.

Secondly, their buying power also increased because there was a ready market for the African produce such as millet and cassava in the area. To facilitate the buying of this produce, the Bangweulu Marketing Union (B.M.U.) was formed in 1945 to provide a market for the produce. In fact, African Co-operative Inspectors such as Messrs Kapotwe, Phillimon Ngoma and Stephen Chiwala were employed to ensure that the produce was bought. It was also their duty to organise transport to sell the produce to the Copperbelt. Thus there was enough money in the area to ensure the stability of stores. The availability of money among the Africans made them even develop a taste for expensive clothes and this was noted by the P.C. who observed, 'it is a well known sign that the African consumer is becoming more

fastidious with his purchases and there has been a large increase <sup>in</sup> quality clothing and tinned foodstuffs.<sup>26</sup>

Thirdly, Fort Rosebery was emerging into a distribution centre for almost the whole province for goods from the Copperbelt. Fort Rosebery commanded this position because of its proximity to the Copperbelt. Traders from other parts of the Province such as Kasama, Isoka, Chinsali, Luwingu, Mporokoso and other towns depended on Fort Rosebery for the procurement of goods. The journey from Kasama to the Copperbelt along the Great North Road was quite long. Hence it was convenient for them to buy from the nearest source. Because of this, there were a number of wholesale facilities that opened up in Fort Rosebery.

Table 5: Routes by which goods were transported to the Northern Province after opening the Fort Rosebery - Mufulira road. 1-8-47.

- (a) Ndola via Mufulira - Mokambo - Fort Rosebery direct  
161 miles at goods rate of 1d per lb.
- (b) Ndola via Sakania - Mokambo - Fort Rosebery 182 miles  
at 1d per lb.
- (c) Ndola via Kapirimposhi - Kasama to Fort Rosebery at  
goods rate of 4<sup>1</sup>/<sub>2</sub>d per lb.

Source: Sec3/149 Communication between N.E.R. and Belgian Congo. Volume 2 1941 - 1947.

Outside Fort Rosebery, goods were obtained from Ndola. In the 1950s many Indians on the Copperbelt particularly Ndola went into wholesale trading. Since there were many Indian wholesalers who normally competed for customers, the terms of trade became more favourable. Credit facilities became available to African traders. This was an incentive because even if somebody did not have enough money he could be given extra goods. This system enabled many traders to increase the volume of their stock. For those who did not have their own transport, Indians used to deliver goods to the areas where these stores were situated. In the words of Phillimon Mwewa, a businessman in Mansa, 'Indians used to bring goods to our door steps.'<sup>27</sup>

Another incentive which African traders enjoyed was a discount on certain items both in Fort Rosebery and the Copperbelt. This entailed that some goods were bought at concessionary prices although no discount was allowed on items in high demand such as paraffin, salt, matches and cigarettes. Therefore, even those traders who did not travel to the Copperbelt enjoyed this facility within Fort Rosebery. A cadet observed in his tour report of 1954 that:

The majority of purchases are therefore bought in the town from either the commercial stores or the wholesale shops. The stores in the town, it is true, give a discount on certain goods but this does not apply to items such as paraffin, salt, matches, and cigarettes because of high demand in villages.<sup>28</sup>

Administrative arrangements also facilitated the proliferation of stores. The administration in the area had for a long time been concerned about the problems of African traders particularly that of the lack of capital and the acquisition of goods. The administration had launched a campaign towards the end of the 1940s to encourage the formation of African traders associations and co-operatives in the region. The main objective was to let these associations and co-operatives acquire trade goods in bulk for re-sale at reasonable prices to the members. One such co-operative formed in 1952 to cater for traders in Fort Rosebery and Samfya was the Ushi Kabende Traders Co-operative Society (U.K.T.C.S.). The co-operative came under the Department of Co-operative Societies and African Marketing (D.C.S.A.M.) with an initial membership of two hundred and eleven. Membership was open to every business concern whether big or small. The Department of Co-operatives controlled the activities of all the co-operatives in the country. But there was in each Province a Provincial Co-operative and Marketing Officer who controlled these co-operatives. In the case of Luapula Province there was Mr. C.N. Colman.

In 1954 the role of the U.K.T.C.S. was explained as follows:

Each member when joining is required to subscribe a share capital of £5 together with a deposit fee of £2 6s Od, and the society has at present a paid up share capital of £1,055. With this money are bought

consumer goods on the Copperbelt, which are then sold to members at reasonable prices at the society's wholesale store in the African Suburb. The buying is done by the Co-operative and Marketing Office, Fort Rosebery in conjunction with the members of the committee of the society of whom the chairman is a local African, Reuben Chabwe.<sup>29</sup>

For the above stated reasons, a number of stores sprang up in the area, as could be seen from the table below.

Table 6: Village shops for the years 1955, 1956, 1957

<u>Village Shops</u>	<u>1955</u>	<u>1956</u>	<u>1957</u>
Kasama	319	268	304
Fort Rosebery	538	537	617
Isoka	165	311	319
Iporokoso	344	344	321
Kawambwa	945	546	704
Abercorn	166	227	200
Chinsali	217	213	236
Luwingu	232	228	247
Mpika	158	168	201

Source: Northern Rhodesia: Annual Reports on African Affairs 1956, 1957.

Emergence of African Entrepreneurs.

Investment strategies had completely changed during this period. The most prosperous businessmen started investing



their capital in the ownership of buses. It is worth noting that starting from 1950 onwards many African traders had directed their investment in this kind of business. The Africans who were engaged in the transport business at this time catering for different parts of Luapula Province were Ghose Mulenga who operated on the Luwingu - Mufulira - Ndola route. Musango brothers on the Luapula valley to Ndola route. Others were Luka Mumba - Samfya - Mufulira - Ndola route. Costa Nsemukila - Samfya - Mufulira - Ndola route. Mwenso brothers and sons - Mwense - Ndola and Y.N. Chongo - Mwense - Ndola.<sup>30</sup> The popularity of this business among the Africans was noted by the P.C. for the Province, who wrote: 'There has been a considerable increase in the number of buses plying between the Copperbelt and Fort Rosebery. There are now approximately sixty buses engaged on the traffic, the vast majority of which are African owned'.<sup>31</sup>

Buses were acquired in different ways. Some businessmen used the money they had obtained through their involvement in either the fish or kombo trade. The Mwenso brothers are among those who used the money they had acquired from kombo trading to buy buses.<sup>32</sup> Others just re-invested the money obtained from previous employment into buses. Hire purchase was another way through which many traders bought the buses. M. Mwañfuli a businessman of Samfya stated that, 'This system enabled most of the prosperous businessmen to own buses'.<sup>33</sup>

However, some buses were acquired through initiative and innovation. Innovation was becoming a striking feature of some of the African businessmen. Luka Mumba was one such businessman who used his initiative and innovation to convert his trucks into buses. He came up with this idea after realising that it was more profitable carrying bundles of fish on lorries and the fish traders and other passengers on buses. Other than those involved in the fish trade, there were many other people travelling to the Copperbelt to visit their relatives. Furthermore, since most of the fish passed through Samfya, there was need to create more room on lorries. Previously, both the fish and fish traders were carried on the same lorry.<sup>34</sup>

Luka Mumba's first buses were not already-made buses. He just converted the lorries into buses - an idea that he had learned from the Congo where he had lived before. In fact, the mechanic whom he employed for this purpose came from the Congo.<sup>35</sup> David Lukwesa former employee of Luka Mumba indicated to the researcher that the first three buses that Luka owned between 1950 and 1955 were just renovated. He added that in 1951 he bought a Chevrolet lorry on top of which he fixed a board (bus-like) for carrying people to Kapalala. In 1952 he bought another lorry a Dodge- American-made and turned it into a bus as well. It was after this time that he was given a licence to operate buses between Samfya - Fort Rosebery - Mokambo - Ndola. In 1955 he bought another lorry an Arabion

which he turned into another bus through the same method. Luka then branched into other ventures. In 1956 he started making a launch (a passenger boat) to ply between Samfya and the Islands of Lake Bangweulu. Its model was based on the Greek boats that he had seen plying on Lake Mweru. In the same year he started building an African hotel in Fort Rosebery. Both ventures were completed in 1958.<sup>36</sup>

As already noted, there were many Africans who were involved in the transport business. Therefore, they decided to form a co-operative with the help of the government. This move was intended to solve problems pertaining to maintenance, repairs, acquisition of buses and also to boost their capital formation. Thus, in 1958 the Luapula Transport Co-operative Society (L.T.C.S.) was formed with an initial membership of ten. For one to become a member he had to own a bus. Loans were available from the Development Commissioner for those who wanted to buy buses. The Nshila Magazine No. 18, 30 September 1958 estimated that the commission had set aside £96,000 for this purpose and each bus cost about £4,170. Loans were payable in two and half years after which the owner would retain a bus. At its inception the Executive Committee was composed of Mr. J.S. Brown, Chairman, Mr. J. Mwenso - Vice-chairman, Mr. L. Mumba, Secretary and Mr. Goodson Kalyafye as Treasurer.<sup>37</sup>

The membership swelled up from ten in 1958 to twenty-two in 1959. The co-operative started very well for their gross turn-over in 1958 was estimated at £10,000 per

month.<sup>38</sup> Under a European Manager a Mr. Christian, a specialist in transport management from Uganda, the individual members were operating a much better and regular service to the Copperbelt. Unfortunately, the co-operative lasted only two years. It became moribund by 1960. The main reason for its disintegration was attributed to the misunderstandings among the members themselves and the manager was allegedly unco-operative.<sup>39</sup> However, the members themselves could have equally contributed much to its disintegration because Africans were more used to individual way of running businesses than working in groups.

Despite these problems, for the two years that it existed, the co-operative was very successful. Although the membership had remained the same, by 1959, there was an increase in the number of the fleet. The co-operative had a fleet of forty-three buses and eighteen lorries. Also remarkable was the fact that the gross turn-over had increased from £10,000 per month in 1958 to £17,000 per month in 1959 whereas the capital invested increased from £96,000 to £116,000.<sup>40</sup> Most of the traders especially members of the co-operative increased the number of their own vehicles.

Consolidation of class position:

The proliferation of African traders in the region worried the local government administrators. As we have

already noted in chapter two, they became concerned about over trading in the area. More particularly, they were concerned about the small traders whom they classified as 'dead wood'. In their view, the existence of a small trader was just hindering the expansion of the prosperous traders. Therefore, means were sought to rid the area of the small traders. Commenting on this issue the D.C. for Fort Rosebery said:

I consider that there are too many village shops and if those which provide little service are weeded out, there would be a more reasonable return for the better trader. I have observed in the past that the smaller the turn-over the profit usually charged (sic). For renewal of licences next year the invoices and Bill of entry of applicants will be considered, and a decision made as to whether they are serving a useful purpose or not.<sup>41</sup>

Measures were then taken to eliminate the small traders to pave way for the expansion of the prosperous traders. The first step was taken in 1955. In this year the cost of a trading licence was raised from one pound to five pounds. The idea was to make it difficult for the small traders whom they described as 'a bag of salt and roll of cloth traders', to meet the cost. In the words of the D.C., 'It is hoped that this will have the result of reducing the over-trading at the main centres such as Fort Rosebery, Samfya, and Chembe and give the more efficient African traders a

chance to go ahead'.<sup>42</sup> This idea was also supported by Mr. C.N. Colman the Co-operative and Marketing Officer who suggested that only those members of the Ushi Kabende Traders co-operative who paid up to half of the subscribed amount would be legible for membership.<sup>43</sup> From what has been said above, it is evident that the conditions were changing to suit the interests of the prosperous businessmen and the state.

It is interesting to note that the prosperous African businessmen started a process of eliminating the small traders. This was done by changing policies within the co-operatives and associations to suit the interests of the big businessmen. Therefore the prosperous class seized the opportunity to hijack the activities of these co-operatives and associations to further their monopolistic tendencies which they started exhibiting.

The powers to weed out the small traders were delegated to these Associations and co-operatives whose roles had completely changed from that of serving the members to pruning them. These associations were empowered by the provincial officers to vet licence applications from small traders. This was done by eroding the powers of the chiefs

whose duty as we have seen in chapter two was to recommend traders who wanted to start businesses. Carolyn Baylies has observed that, 'Apparently, the powers of the associations surpassed those of the chiefs in the matter of approving applications for shop licences ... the existence of the Associations prevented chiefs from exercising personal animosities in refusing a licence to any individual'.<sup>44</sup> In other words, the prosperous African traders had acquired a more powerful status of directing trade than the chiefs.

The small traders were also eliminated by exempting them from getting loans. In 1958 the African Businessmen's Credit Association (A.B.C.A.) was formed with the objective of assisting all the African traders. However, instead of catering for everybody, only a few prosperous businessmen were selected to have access to these loans for it was argued that these could easily pay back the loans. But when the Association was formed only twenty-one loans were approved to a total value of £6,750.<sup>45</sup> The prosperous businessmen such as B.C. Kapapula, Luka Mumba, Costa Nsemukila and others who had access to these loans benefited from the facility. Because of this they consolidated their businesses and eventually expanded while the small traders collapsed. Since they were in a better position financially, it was easier for them to pay back the loans to the satisfaction of the colonial officials. Expressing his satisfaction

over this the P.C. reported:

Up to the end of 1959, the African Businessmen's Credit Association Ltd., had made fifty-eight loans valued at £20,373 to the businessmen in the Province. So far no difficulty has been encountered in loan repayments: this is due to the careful selection of debtors and constant visiting by the Manager.<sup>46</sup>

Through government support, the prosperous African traders had managed to manoeuvre and triumph over the small traders. Eventually, they consolidated their businesses and expanded further.

However, 1960 witnessed the collapse of many of these traders co-operatives and Associations. Among those which collapsed were the Bangweulu co-operative Marketing Union which was liquidated in 1959. In the same year the Luapula Transport Co-operative society was also liquidated. This was followed by the Ushi Kabende Traders Co-operative Society. The P.C. attributed their collapse largely to the withdrawal of a number of traders who were unable to meet the increased cost of trade licences, and the increasing competition from large wholesale firms which did not exist in 1952.<sup>47</sup>

The collapse of these associations and co-operatives was as a result of policies followed within the co-operatives and the hostility of prosperous businessmen who wanted to eliminate competition from small traders. For instance,



by insisting that members should pay half of the subscribed amount before they could be considered for membership, it appears that they wanted most of the small traders to withdraw. The exclusion of the small traders from getting loans from the A.B.C.A. meant that their capital base remained static, hence they could not remain in business. On the other hand the rich traders also contributed. Having realised that they had benefited from these institutions, they decided to stand on their own and concentrate on their own businesses rather than work as a co-operative.

However, by the close of the 1950s some of the African businessmen had become so prosperous that they had qualified as entrepreneurs because of their level of capital accumulation and expansion. One such man was Luka Mumba who had expanded and diversified so much. In 1958 he was reported to have established a thriving transport service with thirteen vehicles and eight buses and a chain of stores. He had also completed building an African hotel in Fort Rosebery worth £11,000 and a large motor vessel for trading on Lake Bangweulu. No wonder the Nshila Magazine of No. 1, 27 February 1958 described him as 'No. 1 Big businessman of the bush'.<sup>48</sup> His counterpart Costa Nsemukila was also described by the same Magazine number 68, 30 August 1960 as 'An uneducated but

has big business'. According to this magazine Costa was also involved in the transport service, had established a number of stores in Samfya, a farm and had a work force of twenty employees.<sup>49</sup>

African entrepreneurs continued to expand after 1960. B.C. Kapapula is among those who exhibited individual versatility. Although he had been trained as a Bricklayer, he never worked for either a company or the government. In 1958 he joined his sister Miss Annie Chilombo who owned a grocery in the African suburb. In 1962, when his sister left for Kabwe he took over the business. When the government started allowing Africans to open shops in the first class trading centre, he was one of the first Africans to move there. He started renting a building from Mr. Patel before constructing his and came into partnership with Mr. Whittaker.

After this, the businesses expanded and diversified into other ventures. In 1968 when Mr. Whittaker left the country, he bought his transport businesses called Buffalo transport with a fleet of forty-eight trucks and all the depots at Kasama, Mansa and Ndola. In 1969 he came into partnership with Ernest Chiwaya and formed a construction company called Buildwell Construction (1969-71). After the break-up of this partnership, he formed his own construction company called Kapapula Construction with a fleet of ten trucks. Then he bought four buses and started running a

bus service which he named Luapula Valley Bus Services.

African entrepreneurs had emerged in the region. They had exhibited the tenets of entrepreneurship, particularly that based on innovation. Their activities and the direction of investment pointed to the needs of the localities they were operating from.

### Conclusion.

In this chapter, it has become evident that the last decade of colonial rule in Zambia was very crucial to the emergence of African entrepreneurs. Apart from encouragement of capital accumulation from the fish trade, improvement in the communications system in the region, the local colonial administrators initiated very important institutions that helped to facilitate the expansion of African businessmen. Inter-alia, the government encouraged the formation of Associations and Co-operatives to assist African traders acquire goods at reasonable prices and generally boost their level of capital accumulation. Also, African Businessmen's Credit Associations was formed to enable African traders to have access to loan facilities.

Later, though, the state and the rich businessmen came together to eliminate the small traders. Through the manipulation and highjacking of the functions of trade associations and Co-operatives the rich businessmen triumphed over the small traders and consolidated their businesses.

Notes

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3. G. Freyer, 'Mwamfuli's Village: The new Fulcrum of the Bangweulu Fish Trade', Northern Rhodesia Journal 3 (1956) P. 488.
4. M.C. Musambachime, 'Development and Growth of the Fishing Industry in Mweru-Luapula area 1920 - 1964', Ph.D. Thesis (University of Wisconsin, Madison 1981), P. 268.
5. Musambachime, 'Development and Growth of the Fishing Industry', P. 268.
6. Northern Rhodesia, Annual Report on African Affairs 1952 (Lusaka: Government Printer, 1953), P. 17.
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Conclusion and Summary

The study has shown the factors responsible for the emergence of African entrepreneurs in Mansa - Samfya area from 1930 - 1964. What has emerged from the discussion is that contrary to what some authors have said about the non-existence of African businessmen during the colonial period, African businessmen existed in some parts of rural Zambia. In our area of study their emergence was facilitated by favourable government policies, efficient communication system in the area and proximity to urban centres. This was accelerated by investment in motorized transport in the 1940s and 1950s.

Government policies throughout the period under-study were in favour of African businessmen. Unlike the B.S.A. Co. whose policies did not encourage African businesses, the colonial office policies completely changed after 1930 as the colonial office was trying to implement the policy of paramountcy of African interests. From 1930 until 1964 a lot was done to promote African businesses. This was reflected in government determination to remove the impediments that hindered the expansion of African businessmen.

Nothing much was achieved in the 1930s but from 1940 onwards, a lot of change took place. It was in the 1940s for instance that the cost of a trading licence for the Africans



was reduced, the government also repealed Ordinance No. 24 of 1930. After the repeal of this ordinance, wholesale facilities became available and African traders could now expand into many business ventures. With the growing nationalism that was gripping Northern Rhodesia after 1945, government policies became even more favourable. In the 1950s more incentives were made available for the African trader since Africans would from then get goods on credit, enjoyed a discount on certain goods both on the Copperbelt and Fort Rosebery. Indian traders also used to deliver goods to the door steps of their customers.

The government did not tamper with the sources of capital accumulation for investment in business, namely kombo and fish trade. Kombo was imported free into Luapula Province because of the Congo basin treaty which stipulated that countries which shared the border with Zaire were not to be subjected to customs duty. Thus, kombo became one of the earliest sources of capital accumulation. This was popular among the people in the area as it was cheap. It was not until 1952 that the government banned its importation into Northern Rhodesia. The fish trade however, remained the largest source of capital accumulation because of its high demand both within Fort Rosebery and the Copperbelt. Because of the continued shortage of beef on the Copperbelt, the price of fish remained high throughout the period under study. The colonial authorities had also recognised that, fish was the only major source of protein among the town dwellers therefore,

they encouraged people around the lakes and rivers to exploit their fisheries. Therefore, no measures were taken to control over-fishing. Hence, the fish trade became the largest source of capital accumulation.

It was very easy for the fishermen and traders to reach the Copperbelt because of its proximity. They could travel by canoes to Kapalala and walk to Ndola. Others would walk to Kapalala and then board vehicles to Ndola. When some African traders started investing in motorized transport in the 1940s and 1950s accessibility became much easier and the volume of goods to and from the Copperbelt increased.

This was further facilitated by the construction of the Mansa - Mufulira road which shortened the distance between the Copperbelt and Fort Rosebery. Before 1947, the Mansa - Kapalala - Ndola road which connected Mansa to the Copperbelt was quite long and could not be used throughout the year because of the poor state of the Luera bridge. In the 1950s the Mansa - Mufulira road was made into an all-weather road, thus facilitating the contact between the Copperbelt and Mansa. The total sum of these factors enabled the emergence of African entrepreneurs who won the support of the colonial authorities at the expense of the small businessmen.

Appendix

Table 7

Description of businesses as contained in ordinance No. 24 1930: Part 1.

Description of business	Annual fee		
	£	s	d
1. A licence to carry on the business of a baker, confectioner or Pastry cook, where the applicant is not licensed as a general dealer -----	1	0	0
2. A licence to keep one or more public billard or bagatelle tables (except upon promises in respect of which a retail liquor licence is held under the Northern Rhodesia Liquor licensing proclamation, 1916.-----	5	0	0
3. A licence to keep a customs bonded or bonding ware house -----	20	0	0
4. A licence to carry on the business of a butcher where the applicant is not licensed as a general dealer -----	5	0	0
5. A licence to carry on the business of a chemist or druggist, where the applicant is not licensed as a general dealer -----	5	0	0
6. A licence to manufacture aerated waters for sale except where the applicant is licensed as a retailer of intoxicating liquor.-----	1	0	0
7. A licence to carry on the business of a general dealer -----	5	0	0

Table 7 continued.

Description of business	Annual fee		
	£	s	d
8. A licence to carry on the business of a pawn-broker -----	5	0	0
9. For every company, society or person carrying on businesses in the territory as assurers or insurers or bankers or as assurers and bankers -----	10	0	0
10. A licence to carry on in any store or in any fixed place of business not licensed under this ordinance any number of agencies for goods warers or mechandise on behalf of a person or firm not having a licensed store or place of business in the territory -----	5	0	0

Part II

11. A licence to carry on the business of an auctioner -----	10	0	0
12. A licence to carry on the business of a broker -----	10	0	0
13. A licence to carry on the business of a hawker -----	2	0	0
14. A licence to carry on the business of a commercial traveller - (a) for a person or firm who has in the territory a store for which he holds a trading licence -----	5	0	0

Table 7 continued

Description of business	Annual fee		
	£	s	d
(b) for a person or firm who has no store in the Territory covered by a trading licence -----	30	0	0
(c) In cases under b where the goods sold or for which orders are solicited or received include intoxicating liquor as defined in the Northern Rhodesia liquor licensing proclamation -----	45	0	0

Source: Northern Rhodesia Government, Ordinances of Northern Rhodesia 1930, (Livingstone: Government Printer, 1931), Pp. 164-65.

Table 8:

Statistics of Africans employed in Northern Rhodesia 1927 - 1936

	Govt. Employed	AGRIC.	Mines	Railways	Domestic	Other	Total
1927	3 708	16 062	9 113	3 223	7 482	3 726	43 314
1928	2 979	15 600	10 747	3 500	88 431	9 721	50 918
1929	4 777	10 055	16 584	4 399	8 832	12 032	56 679
1930	5 101	10 508	21 839	6 808	12 470	13 375	70 478
1931	8 146	10 530	9 323	3 204	16 315	19 101	66 597
1932	7 580	6 530	5 503	9 666	11 966	12 476	53 721
1933	4 582	5 624	8 052	1 582	9 335	8 317	37 492
1934	4 111	8 981	14 617	1 592	10 388	9 235	48 924
1935	8 023	10 033	16 464	1 500	10 296	10 821	57 137
1936	5 726	9 155	15 137	3 621	10 142	9 681	53 461

Source: Pim Report, P. 35.

Table 10:

A letter rejecting Mr. Choksi's application  
to establish a store in Solwezi 1947.

Barclays Bank Building,  
Cecil Avenue,  
Ndola,  
Northern Rhodesia.  
11th August, 1947.

G.M. Choksi Esq.,  
P.O. Box 152,  
BROKEN HILL

Dear Sir,

Store site at Solwezi.

We have now received a letter dated the 1st instant, from the District Commissioner, Solwezi, reading as follows:-

"I have the honour to refer to your application, on behalf of Mr. G.M. Choksi of Broken Hill for a store site at Solwezi.

I regret that under section 7.2 (e) of the Trades Licensing Ordinance I must refuse this licence. There are already two European and one African stores at Solwezi and an application for a transfer of an existing licence from just outside the township has already been approved in principle. Any increase in the number of stores above this would result in over trading."

Yours faithfully,

Lloyd Jones & Collins.

Source: NAZ, Sec3/328 Volume 3, Store sites in Native Reserves, 1929-47.

Table 9:

Statistics of Africans employed outside  
Northern Rhodesia; 1928 - 1936

Year	S.R.	Tanga- nyika	Rand	Congo	Total
1928	23 373	2 500	-	11 000	36 873
1929	29 833	2 546	-	10 500	42 879
1930	27 398	3 000	-	9 000	39 398
1931	18 943	4 000	-	8 000	30 943
1932	12 813	6 000	-	7 000	25 813
1933	8 514	8 000	-	5 000	21 514
1934	20 571	10 000	-	1 000	31 572
1935	33 030	15 000	-	1 000	49 030
1936	34 212	15 000	-	1 000	51 212

Source: Pim Report. P. 36.

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H. ORAL EVIDENCE:

<u>NAME</u>	<u>OCCUPATION</u>	<u>PLACE</u>	<u>DATE</u>
Chabwe, G.,	Businessman,	Mansa,	3/3/89.
Chali, L.M.,	Businessman,	Mansa,	5/3/89.
Chandwe, S.,	Businessman,	Mansa,	6/3/89.
Chilufya, J.,	Businessman,	Mansa,	22/2/89.
Chilafwaya, M.,	Council Worker,	Mansa,	3/3/89.
Chimpampwe, M.,	Former Businessman,	Mansa,	23/3/89.
Chisenga, P.,	Retired Businessman,	Mansa,	4/3/89.
Kapapula, B.C.,	Businessman,	Mansa,	23/2/89.
Kapota, A.,	Businessman,	Mansa,	5/3/89.
Kaniki, T.,	Retired Businessman,	Mansa,	26/2/89.
Kauseni, L.,	Businessman,	Mansa,	27/2/89.
Lubinda, F.J.	Businessman,	Mansa,	5/3/89.
Mulenga, J.M.,	Businessman,	Mansa,	6/3/89.
Mukonko, S.,	Reverend,	Mansa,	4/3/89.
Mulaye, A.,	Retired Businessman,	Mansa,	24/2/89.
Mulaye, M.,	Businessman,	Mansa,	27/2/89.
Musumali, P.,	Retired Businessman,	Mansa,	3/3/89.
Mwewa, P.,	Businessman,	Mansa,	24/2/89.

<u>NAME</u>	<u>OCCUPATION</u>	<u>PLACE</u>	<u>DATE</u>
Semba, A.,	Businessman,	Mansa,	4/3/89.
Walobebe, E.,	Businessman,	Mansa,	22/2/89.
<u>SAMFYA.</u>			
Chileya, F.,	Businessman,	Samfya,	15/3/89.
Chinanda, F.,	Businessman,	Samfya,	10/3/89.
Chocho, E.C.,	Retired Businessman,	Samfya,	12/3/89.
Kabamba, P.,	Businessman,	Samfya,	10/3/89.
Kalembo, C.,	Retired teacher	Samfya,	14/3/89.
Kalumba, D.K.,	Businessman,	Samfya,	10/3/89.
Kapeka, A.,	Fisherman,	Samfya,	12/3/89.
Kantempe, O.,	Messenger,	Samfya,	16/3/89.
Lufungulo, P.M.,	Businessman,	Samfya,	8/3/89.
Lukwesa, D.C.	Peasant farmer,	Samfya,	8/3/89.
Mulele, M.,	Businessman,	Samfya,	14/3/89.
Musaba, J.,	Businessman,	Samfya,	16/3/89.
Nwamfuli, M.,	Businessman,	Samfya,	10/3/89.
Mwelwa, E.,	Shop Assistant,	Samfya,	12/3/89.
Mwelwa, O.,	Watchman,	Samfya,	12/3/89.
Mwewa, L.,	Businessman,	Samfya,	15/3/89.
Pipo, C.,	Fisherman,	Samfya,	13/3/89.
Shabashaba, S.,	Businessman,	Samfya,	11/3/89.
Shimulala, E.,	Retired D.E.O.,	Samfya,	13/3/89.
Shitumbanuma, B.,	Manager (B.W.T.)	Samfya,	11/3/89.

LUSAKA

<u>NAME</u>	<u>OCCUPATION</u>	<u>PLACE</u>	<u>DATE</u>
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