

# Trust: A question of belief

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## *Summary*

This essay is based on one I published over three decades ago in a collection on trust (Gambetta 1988). It was an ethnographic analysis of 1960s fieldwork done in the slums of Accra, Ghana's capital city. My original article had three sections. The first was empirical, which I have greatly reduced here. I address there how durable economic relations could be sustained in an urban environment that was marginal to both traditional and modern society. I illustrate with examples the tenor of commercial life and petty enterprise in Nima. I do not highlight trust at first. Only in the third section do I turn to what we may call the philosophy of trust. I focus there on migrants' attempts to build viable enterprise. An intermediate section bridges the empirical and theoretical parts by exploring the semantics of trust and the set of terms to which it belongs. Anthropology is philosophy with real life examples. I offer here some reflections on what I have since learned, but first a few empirical observations.

## *Introduction*

For two and a half years I lived among migrants from north-east Ghana called Frafras who included the Tallensi, the object of a classic study by Meyer Fortes (Hart 1978, 2018). At home these were a traditionally stateless people, huddled together in densely packed settlements, egalitarian millet farmers and raisers of livestock. In 1960 only 1 in 16 was Muslim or Christian; fewer adults had any schooling. Their political organization and religion were based on lineages, an earth cult, ritual specialization of clans, and marriage exchange. Seniority conferred stewardship of common assets, principally cattle, on a gerontocracy. But individual mobility and small-scale accumulation were widespread; and raiding between neighbours lent considerable uncertainty to the social life of these fighting hill tribesmen.

By the 1960s the Frafras were dispersed throughout Ghana as unskilled laborers, petty traders, soldiers and, in popular repute, thieves. They circulated between town and countryside, being usually linked to an extended family network based on their home village. When I first went there, some 10,000 Frafras were living in Accra, many of them in a sprawling slum called Nima. This was the chief red light district of the city's lower classes and a criminal 'bad lands' only sporadically policed from the outside. I lived with a Frafra 'fence' (receiver of stolen goods) and before long became involved in a series of criminal and semi-legitimate enterprises that formed the backbone of my fieldwork. The focus of my

research gravitated towards the self-made economic activities that sustained Nima's inhabitants. Many Frafras had poorly paid wage jobs, many had none. All benefited from what I later (Hart 1973) called "informal income opportunities": a sphere of self-employment, casual labour, petty accumulation, and illegal transfers defined at the top by the corruption of public life. I concentrated on the few successful Frafra entrepreneurs to be found in Accra and scattered throughout Ghana (about 70 cases in all);<sup>1</sup> but I also tried to capture the style of economic life for the mass of transients and longer-term residents who made up the migrant community, one of scores of ethnic groups retaining a distinctive identity in Nima's melting-pot.

I was captivated by what seemed a paradox: on the one hand the banality of a barely differentiated Dickensian mob—of water carriers, bread sellers, barmen, taxi drivers, pickpockets, and prostitutes; on the other the communal spirit of hill tribesmen whose fathers were earth priests and lineage elders and who expected to end up as custodians of ancestral shrines. I was impressed by the energy and ingenuity of their efforts to enrich themselves and by the inevitable failure of all but a handful. The economy was being made, unmade, and remade from day to day. The main task for everyone was to find a durable basis for livelihood and even for accumulation, a stable core in the chaos of everyday life. That was why even a poorly paid job was valued: it was an island of regularity and predictability in a sea of ephemeral opportunities. I now think of this as the search for economic *form*, the search for the invariant in the variable, for rules and regularity in a world constituted by flux, emergence, and informality (Hart 2006). But the mania for deregulation has allowed informality to penetrate all levels of the world economy today (Hart 2015).

The Frafra migrants were doubly hampered in this task. First, they lacked effective legal sanctions; the state's presence in the slum was intermittent and punitive (occasional police raids). They knew well enough about the contractual ethos of civil society, but it was not evident how this could be translated into the social conditions typical of Nima. They were in many ways pre-adapted to the statelessness of the slum, less suited perhaps than Islamic migrants to the mercantile society that was growing up in the cracks of state rule. Second, their traditional mores were reinforced by slum conditions; but they could not transfer their customary rural institutions to the city. At home kinship is structured by lineage organization, lending the full authority of ancestors to fathers, husbands, and senior brothers. Away from home the migrants temporarily abandoned this religion of descent. Differences of generation were collapsed into a single conceptual brotherhood; ancestor

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<sup>1</sup> Details of the entrepreneurs' sample may be found in Hart (1969). Another article (Hart 1975) is germane to the present enquiry.

worship could not be practiced since the home groups necessary to make up a sacrificial congregation could never be replicated. The unequal power of parenthood writ large was absent in the slums, where ethnic solidarity found expression in beer talk and kinship was domestic relations of uncertain moral force.

To summarize, Frafra migrants had to build economic relations from scratch in a world lacking both state regulation and the kinship structure of their customary society. They had three basic models for these relationships, all problematic. One, *kinship*, extrapolated from traditional statuses typical of their rural homes; its antithesis was the legally sanctioned *contract* of the modern state and civil society. There remained a zone of free-floating social relations formed by choice in the expectation of mutuality. A neutral term for this is *association*, but its strongest form of expression is *friendship*, the negotiated order of free individuals joined by affection and shared experience rather than by legal sanction or blood ties. Trust plays a prominent role in this third area of social life.

My original article had three sections. The first was empirical, which I have greatly reduced here. I addressed there how durable economic relations could be sustained in an urban environment that was marginal to both traditional and modern society. I illustrated with examples the tenor of commercial life and petty enterprise in Nima. I did not specifically highlight trust then. Only in the final theoretical section did I turn to what we may call the philosophy of trust. I focused there on migrants' attempts to build viable enterprises. An intermediate section bridged the empirical and theoretical parts by exploring the semantics of trust and the set of terms to which it belongs.

Anthropology is philosophy with real life examples. Here I will curtail the empirical section to focus on the other two. I will then offer some reflections on what I have since learned, but first a few empirical observations.

### *The migrant economy in Nima*

This economy was marked by a general lack of liquidity. Women traders' customers generally ran out of cash before the month was half over. Indeed, budgeting was extremely rare, especially for single men. Expenditures were erratic, even when individuals succeeded in stabilizing some part of their income by earning wages. In this situation continuous commerce would be impossible without a high level of credit. Credit is thus the most prominent feature of buyer-seller relations; and you do not bargain if each side has a long-term arrangement to protect. This is particularly true of the purchase of daily comestibles, less so of occasional deals involving consumer durables like items of furniture.

The haggling (sliding price mechanism) that Westerners imagine is endemic to foreign bazaars was absent from large sections of Nima's market.

Prices normally vary by volume for a fixed price. A woman would buy her goods from a wholesaler, often daily, take out a third of the total quantity to give away as sweeteners to preferred customers, and divide the rest into equal piles sufficient to give her a profit if sold for a standard sum. The customers always bought, say, a shilling of yams; what they got for it varied. The interdependence of both parties was based on sellers' need for a steady clientele since they were subject to unpredictable shortages and gluts of supply, whereas the buyers of course needed to eat when they had no cash. Bargaining depends on the ability of each party to walk away from the deal. This structure of credit and client particularism restricts the scope for such behavior. Game theorists talk about used cars and lemons. The rational negotiation of risk is less appropriate when most purchases go into a register.

The problem of default was omnipresent. The women were usually illiterate and relied on fantastic memories to keep a register of customers' debts. If challenged they could always list each purchase over several weeks, convincing the client by sheer power of mental arithmetic. This reliance on memory placed an upper limit—perhaps eight to ten—on the number of debtors each trader could support. Capital shortage was another factor, of course. As partial defense against default, traders of a given commodity would stick together where possible and share information on their clients' trustworthiness. They could also ostracize persistent offenders and avoid being played off against each other. Interest rates in Nima were high, 25 to 50 per cent per month, and outstanding debts at the end of the month would often be increased by such an amount. The high price of money reflected not just the risk of default, but rather its extreme scarcity and the inefficiency of commercial institutions.

I noticed that something like chains of debt were common. Each migrant made and received loans (including traders' credit). If a man came into a windfall—a stolen wallet or a back-dated pay—he might lend the money but not use it to pay off existing debts. When he was dunned by a creditor, he could pass the pressure to his own debtor. In traditional bride price transactions, in-laws typically chase an infinitely regressive chain of debt to retrieve an outstanding cow. Another metaphor might be the ripples caused by a stone dropped into a pool. Beer drinking (a traditional millet beer from the north) is the main activity of Frafra men at weekends. Women brewers generally produced a volume valued at five to six times their initial costs. But they gave away a third, and most of the rest was sold on credit; so that they often lacked the cash to start off another three-day brewing cycle. Every now and then a major millet trader would arrive from the North to collect on credit sales to the brewers.

These impressive ladies would sit in the courtyard of their principal customer, for all to see. The brewers would put the squeeze on their clients, the clients would turn to their debtors, and so on—a stone in the pond.

The sanctions available to traders when dealing with defaulters were weak. One woman was reduced to entering a client's room at 4 a.m. to steal his only pair of trousers, which she then waved triumphantly in the courtyard while shouting out his crimes: "You think Alhassan is a big man because he walks around in trousers and white shirt, but he won't pay a poor woman for the bread and cola he eats!" Shaming of this sort is a poor substitute for legal sanctions. But, as we know, small debt settlement is hard to secure anywhere. Although Nima was beyond the law and a violent place to live in, traders rarely if ever resorted to force in settlement of debts. Usury and criminal enterprise were often a different matter; but even in the area of casual sex, pimps were rare and most women relied on informal moral sanctions to extract money from their lovers, so that prostitution as we know it was not common.

What Durkheim ([1893] 1933) called the 'non-contractual element of the contract', the non-rational conditions for rational negotiation, assumed a dominant role in Nima's commerce. Markets were normally far from competitive, and price-setting mechanisms were governed by relatively long-term considerations of credit that helped to stabilize turnover and to regulate the erratic fluctuations that buffeted parties on both sides. Frafra migrants were well aware that much of this commercial activity depended on the establishment of trust between free agents whose scope for default was obvious.

Much of Nima's economy belonged to the sphere of circulation -- rent, interest, trading profit, theft -- which make few labour demands. But half of the entrepreneurs I studied employed five or more workers and 80 per cent at least two. The key problem of accumulation was how to organize workers to hand over takings to the owner. Trust enters into this issue, but it was much more prominent in circulation, where economic organization is shaped by credit and debt and the partnership of equals rather than by productive hierarchy.

Transport is one type of enterprise involving the hierarchical organization of labour. The richest Frafra entrepreneurs all owned commercial vehicles, but the risks of failure were very high. If you buy a car or lorry, there are three things you can do with it: drive it yourself, hire a driver, or sell to a driver on a hire purchase basis ('work and pay'). No one who spends his days behind a wheel is able to accumulate. Most naïve operators opt for hiring a driver for fixed wages, since the prospective profit is greater. This is why they usually fail: a waged

employee has no incentive to maintain the vehicle or to be honest with the takings. One alternative is to make a driver pay the owner a fixed sum daily; but again, he has no stake in the vehicle and there is nothing to stop him making common cause with a crooked fitter to supply inflated repair bills or to certify that the vehicle was legitimately off the road for several days owing to breakdown.

The most secure method is to sell the vehicle to the driver on an instalment plan and make him responsible for maintenance, a method pioneered in Ghana by Lebanese traders. Some owners would run the risk of hiring a driver for the first trouble-free year of a new vehicle and then sell it second-hand on the work-and-pay basis. One Frafra entrepreneur, after several false starts, evolved his own method of running a transport enterprise. He would buy driving licenses for young men from his home area and let them serve an apprenticeship on someone else's taxi until he was convinced that they were a good risk. When he had enough cash in hand to buy a vehicle for £2000-£3000, he would pick out one from his pool in reserve (many of whom lived in his household of some 80 persons). He would then write up a contract, adding £1000 to the sale price, selling it to the driver at £10 a day, with a clause giving him the right to seize the bus if the driver missed three successive days' payments.

The driver is responsible for maintenance, but if he is in difficulties the entrepreneur pays for the repairs and adds the cost to the total to be repaid. In the interest of quick turnover, he is anxious that the vehicle should not lie idle for long. Most drivers take one to one and a half years to buy their bus or taxi. This case is remarkable for being largely independent of the Muslim-controlled lorry-park system in Ghana. It is also worth noting that kinship, self-reinforcing agreements, and legally binding contracts played a more important part in his enterprise than friendship and trust. He was not a trusting man—in contrast to Atia, the unsuccessful photographer—and this was reflected in his preference for hire purchase agreements over direct employment for wages.

An alternative to wage employment is family labour. Many small enterprises - a bar, a flour mill, a market stall - are well suited to family labour. But in practice it often turned out differently. Many of the catering and retail entrepreneurs were single women; and few of the men felt they could enter partnership with their wives, since conjugal role patterns are typically patriarchal and segregated. Few had children old enough to be much help, and most of those were busy acquiring the means of literate employment. The fact that descent organization did not travel to the south meant that kinship ties were much more fluid and the authority of household heads was often weak. In contrast, the tight cohesion of many Asian minority communities provides patriarchs with external support to domestic hierarchy. Frafra migrants were mostly an undifferentiated brotherhood of mobile single men, linked to

a few prominent married men by ties of patronage and pseudo-kinship. This pattern did not lend support to domestic hierarchy. Consequently, family labour was problematic. One significant exception consisted of a group of Christian entrepreneurs for whom marriage meant an egalitarian partnership with a wife conceived of as friend.

Employment of workers involves supervision, delegation, and control on a scale that many enterprises lacked. Usury, speculation, landlordism, and theft are usually intermittent activities, lacking the routinized preoccupations of most productive enterprises. Here the main problems concern extraction of rents or debts from clients, establishing cooperative relations with partners, and negotiating obstacles imposed by public authorities. In a place like Nima, legal sanction for contracts is weak or non-existent, so that most activities are outside the law, whether they self-consciously infringe it or not. Rates of return are nominally very high, interest rates of 25 to 50 per cent per month being normal as against the legal maximum of 30 per cent per annum and bank lending rates of under 10 per cent per annum. But 4 out of 5 loans could suffer default. The scarcity of trust much enhances the value attached to trustworthy relationships. Recalcitrant tenants are hard to budge; and market fluctuations trap all but the most expert speculators. Rational calculation of profit under these circumstances is virtually impossible. The general atmosphere of windfall and catastrophe is not conducive to sustained accumulation.

What takes the place of law as a means of sanction in economic relations? From where do the forms of economic life draw their effectiveness? Clearly force was far from centralized; but systematic use of violence to enforce payment was relatively rare in Nima. Criminals used force in their relations with each other and with the police but not normally on the local public, from whom they expected and received a considerable measure of communal support. Reputation, name, honor, the macho complex offered much more scope for creditors and rentiers hoping to shame their clients into payment. Of course, successful entrepreneurs did use forms of contractual agreement; for example, a client might agree to sign a document for a loan of £150, when he had in fact received only £100, thereby evading the law on usurious interest rates. Pawnbrokers acquired real assets and thereby reduced their own risks. Above all, economic life depended on the discovery of complementary or shared interests which might make commercial agreements self-reinforcing in the short and medium term.

A significant part of all this wheeler-dealing hinged on friendship, on the trust generated by shared experience, mutual knowledge and the affection that comes from entering a relationship freely, by choice rather than status obligation. Whenever my landlord introduced me to one of his 'good friends', I knew that he was almost certainly a crook,

probably from another ethnic group, a member of a criminal fraternity stretching back decades with a shared background of gambling dens, police raids, jail, diamond smuggling, drug rings, and all the rest. These were the men he turned to when he needed to trust someone, not his family or his fellow tribesmen. Elsewhere in Nima these friendship networks were solidified into more corporate brotherhoods by religious organization, especially by Islamic control of the cattle trade and long-distance transport. And in West Africa, but not for the Frafras, such informal organization was often provided by secret societies. Meyer Fortes (1969) argued that kinship carries an 'axiom of amity' and perhaps it does; but another Tallensi proverb says *maalong gaat soog* 'familiarity is better than kinship' (literally 'making sweet', the experience of being treated well). The contrast between kinship and friendship lies at the core of an attempt to assess the significance of trust in Frafra economic relations.

### *Definitions*

I study dictionaries. The English language contains a sort of archaeological stratigraphy representing great historical shifts in society *and* the continuing evolution of meaning and usage. Words do not stand still, and any attempt to fix them will fail. Some words change fast (compare Jane Austen's 'economist', an efficient housekeeper, with today's academic fraternity), others less so. Perhaps *trust* belongs to this latter category.

The Germanic register of English stresses the active voice of *ich*; it is personal and transitive. Latin-based constructions yield agency to abstractions, camouflage the speaker's voice in passive or intransitive verbs. Beyond this ancient distinction, modern society has exposed us to mass phenomena like markets and states which have removed from sight the intermediate pattern of human interdependence that gives rise to the words we now use. Modern English usage frequently collapses the distinction between persons and things, so that trust can refer equally to a person, an idea, or an object. Nothing stands between the individual subject and a depersonalized, abstract world; and our words reflect this. But in origin they referred to another world explicitly founded on concrete human relationships, on activities and passions: love, persuasion, coercion.

The discovery of such a world is largely an achievement of British social anthropology. By investigating societies without states in Africa and Oceania, my predecessors revealed patterns of social organization and human interdependence that we had forgotten and could not recreate in our philosophical speculations; hence the power of *African Political Systems* (1940) and of monographs on the Nuer and Tallensi. Unfortunately, the lessons of Fortes and Evans-Pritchard are easily lost. We need this knowledge if we are to escape the tyranny of



modern conceptions of the world. For this reason, I wish to distinguish carefully between trust in persons and more abstract understandings, so that we can contrast what we are with what we are not.

The set of synonyms to which *trust* belongs is unusually confusing.<sup>2</sup> Faith, trust, and confidence all express belief. *Belief* is originally something held dear (compared with *love*). To believe is to accept something as *true*. To *believe in* is to have *faith, trust, or confidence* in someone or something. Faith and confidence both come from Latin *fides*, which is the nearest thing to the Germanic *trust*. Since the Middle Ages, faith has replaced belief as the strongest word for trust placed in a person or thing. To cut through the details, I wish to propose a continuum of words connoting *belief* based on the degree to which they rest on evidence of the senses. Faith requires no evidence; trust is an expectation based on inconclusive evidence, is tolerant of uncertainty or risk; confidence is a strong conviction based on substantial evidence or logical deduction. These are all subjective attitudes.

The notion of *reliance* expresses complete confidence, a presumptively objective state where belief is no longer necessary. To rely on something is to be tied to it, bound (compare with *religion*), as to an objective condition of existence. When there is no choice, *reliance* becomes *dependence*. Belief, by contrast, connotes freedom of the subject to make commitments in the absence of full knowledge. Belief is a feeling that a person or thing will not fail in performance. Feeling varies inversely with evidence or proof. Thus, *faith* is an emotionally charged, unquestioning acceptance. *Trust* implies depth and assurance of such a feeling, with inconclusive evidence or proof. *Confidence* involves less intensity of feeling, being based often on good evidence for being sure. *Trust* thus stands in the middle of a continuum of words for belief mixing extremes of blind faith and open-eyed confidence. Its etymology shows trust to be *true* like a *tree*, firm, steadfast, and loyal; not impervious to the evidence of the senses but founded on a willingness to endure risk and uncertainty.

I suggest that *Trust* has been historically associated with the notion of friend. Modern usage restricts the number of our friends to a narrow circle of intimates, narrower by far than those whom we might occasionally be inclined to trust. But among the Frafras of my study - and for medieval Englishmen - trust was closely bound up with an idiom of classificatory friendship which had a relatively broad range of application. One definition of *friend* (*American Heritage Dictionary*) is 'a person whom one knows, likes, and trusts. This is superior to the *Oxford English Dictionary's* retention of Johnson's definition: 'one joined to

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<sup>2</sup> The principal sources for the etymological argument are the appendix on Indo-European roots in the *American Heritage Dictionary* (Morris 1969: 1505-50) and *Buck's Dictionary of Selected Synonyms in the Principal Indo-European Languages* (1949). Much of this work is highly speculative, even poetic.

another in mutual benevolence and intimacy'. A *friend* is someone to whom one is not bound, and hence etymologically speaking *free*, based on choice not status obligation. A friend is not a kinsman. Friend is free and analogous to *wife* in some Germanic dialects (Frigg, Friya - Wife of Odin), someone chosen. If friendship no longer means to us what it used to, neither does trust, when we can place trust in persons and things with no semantic discontinuity.

Social relations have generally evolved from a concrete, interpersonal basis to the abstract mass anonymities of political economy, an evolution obscured by a modern usage which tends to objectify persons as abstractions, much as pre-industrial cultures personify objects. Social theorists perennially ask how qualities of trust, fairness, and cooperation which belong naturally to intimate social worlds might be projected onto the modern stage of markets and states. Neoclassical economists, however, by basing their most general propositions on a formal rational calculus of individual decision-making, have tended to obscure the sociological distinction on which this paper hinges.

I agree with the emphasis placed in the 1988 volume by Partha Dasgupta and Niklas Luhmann on the importance of personal agency in defining trust. Dasgupta identifies trust as an expectation about another *person's* actions which influences our own actions before we have full knowledge of the outcome; and Luhmann exposes to full view the distinction between personal and impersonal social organization. Clearly trust is the predication of one's own actions on actions of others which bear an identifiable risk of turning out unfavorably. The problem is to control extrapolation from a theory of rational choice to the larger frameworks of modern mass society.

To some extent, the institutions of industrial society justify a theoretical stance in which the personal-impersonal distinction remains blurred. But a study such as this one of life on the margins of the modern state requires that the difference between levels of social experience be kept in sharp focus. A similar problem arose when anthropologists turned to the analysis of kinship in stateless societies. Here the largest political groups, such as clans, are often represented as being *like* families. Yet Fortes (for example 1958) showed that the political and domestic levels were often contradictory and should be kept analytically separate. An anthropological approach to the problem of trust would insist on no less a degree of analytical discrimination. To summarize, I situate the notion in a set of belief concepts bounded at the extremes by faith and confidence, where the variable significance of evidence or proof is matched by a compensating level of affectivity. As such, trust is in the no man's land between status and contract, the poles of primitive and modern society in evolutionary theory (Maine 1861).

## *Philosophy*

The specific sociological analysis goes something like this. The Frafra migrants face the problem of establishing economic forms, durable relations of partnership and hierarchy, in the city slum. Three basic models for how to go about this present themselves. The most obvious and apparently profitable of these is the contractual ethos of the civil society they think they have joined, that is individualism, rationality, market, impersonal law - the bourgeois package of city life. Here economic relations are in principle entered into freely and by choice, but the contract imposes binding obligations sanctioned by state law. There are several reasons why this does not generally work for these migrants. State law does not apply except in the form of occasional punishment. Markets are erratic and the substantive conditions of rational calculation are largely absent. The Frafras have not been socialized to make and keep contracts of this sort (they are, for instance, rarely on time), and the impersonal disciplines involved have to be invented from scratch. They lack education. They have no grounds for *confidence* in outcomes established by contract.

Looking for some alternative form of guarantee, the migrants turn to the antithesis of modern civilization, their own customary moral institutions founded on the identities of kinship, descent, and family, reinforced as they are by a common language and religion, by the certain obligations of birth and community. This option too is fallible. The institutions do not travel *en bloc* to Accra, and some of the important public sanctions of domestic hierarchy are missing: lineages, ancestor worship, the security of their homeland. The migrant community is an egalitarian brotherhood of floating young men anchored in the patronage of a few resident big men. It is not closed or powerful enough to shore up the authority and reliability of kinsmen. In any case kinship is a poor foundation for the reckoning of two-sided economic relations, especially unequal relations, since its central postulate is identity, sameness, a collective self, defined by opposition to the generalized other. The idea of shared but separate interests cannot be expressed through a kinship idiom. Not surprisingly, Frafra migrants lose *faith* in their traditions as a viable framework for urban economic life.

Almost *faute de mieux*, denied the opportunity to rely on the poles of primitive and modern society, they fall back on the sphere of social life that people, perhaps friends, make out of their free-floating association. This, as Marcel Mauss (2016) argued most cogently, is the true locus of society, where self and other meet in some reciprocal understanding, where interests and risk are negotiated within relations formed by shared experience (even secrets), by love, knowledge, choice. Friends are free, and they remain free or they are no

longer friends. Society in this sense is always personal, active, concrete: perhaps inevitably charismatic or magical, straddling as it does the abstract tyrannies of nature and reason, of totality and isolation.

Does friendship work for the Frafra? In a way it must work, although rarely without the reinforcement of some other social interest. The case of moneylending illustrates the point. Loans in Nima are never made to strangers. Landlords lend to tenants, patrons to clients. The borrower often invokes friendship as a way of soliciting a loan; the pretension of familiarity is the normal rhetoric of economic life in a place like Accra. Kinsmen make poor borrowers since they equate their interests with those of the lender. Again, small traders sell to strangers for cash. Once their customers become more familiar, they grant them special privileges (extras and, more important, credit), engendering trust by means of the gift and making a kind of friendship between buyer and seller, even when it was not a precondition for their association. Regular clients with substantial debts are few, and the traders must pick them carefully: in this respect they are as selective as we are with our personal friendships. But this does not prevent Frafra and others like them from invoking friendship quite casually in their economic relations, a sort of inflation of the social currency that members of our civil society would be likely to resist.

Most migrants fail to transcend the mores of fighting hill tribesmen in the social chaos of the slum. But some of them do. They are aided in this process if they make a break with traditional religion, for both negative and positive reasons. They need some social and cultural distance from the axioms of a society where personal freedom is hedged in by kinship obligations on all sides. World religions also confer membership of new associations which lend organization and sanctions to negotiated social relations. Similar claims could be made for secret societies and criminal fraternities. In Accra, Islamic brotherhoods controlled much of the intermediate level of business between the state-made corporate zone and its amorphous hinterland. They did so in informal ways which have been documented brilliantly by Cohen (1969) for the Hausa trading diaspora. Christians, at least the few Frafra Christians, did not join organizations relevant to their enterprise, such as Masons, Rotary, Lions etc.

They were, however, encouraged to elevate their wives to the position of friend, partner, and equal, just as Anthony Pagden told us in the 1988 volume, Neapolitan social theorists (and, for that matter, a long list of more familiar thinkers) argued we all should do this, if we are to break down the wearing inertia of familism and segmentary politics which finds expression in the macho complex of public rivalry and private patriarchy. And the idea of two working as one, the ancient but often abused notion of wife as friend, is surely a recurrent theme in the history of enterprise.

Some Frafra migrants learnt to *trust* those whom they chose as friends, especially if they could draw on associations or on conjugal partnership. Impersonal pieces of paper were largely worthless. But personal relationships are created over time; so that exchange relations in Nima were above all a *learning* process. People found out by trial and error what worked for them; and the failure rate was very high. Accordingly, the problems of managing information and developing effective social tactics severely restricted ease of entry into the sort of market that most economists would characterize as competitive. The contrasting case studies presented in the second section make it clear that no easy correlation can be drawn between entrepreneurial success and an ability to make friends or engender trust. The highly successful transport entrepreneur relied on kinship and contract, while the hustler made more of the need for trust.

Frafras relied on trust as a last resort, for good reasons. Trust is essential to dealing, as is known by the diamond traders and by the game theorists, with their suckers, free-riders, and lemons. But the routines of productive organization are not easily managed by an ethos of personal freedom. Kinship and contract each offer a durable model for hierarchy and control: parental and legal sanctions respectively. This is why traditional rural society has room only in the margins for achieved relations of friendship and why trust accumulates in the interstices of mass societies organized by markets and states. Trust is central to social life when neither traditional certainties nor modern probabilities hold - in weak states or relatively lawless zones of public life, and in the transition to capitalism, especially in the mercantile sphere of circulation where credit is so important - but not as a basis for industrial production and division of labour. In other words, trust is the negotiation of risk occasioned by the freedom of others, whom we know personally, to act against our interests in the relative absence of constraints imposed by kinship identity or legal contract. Domination and interest offer a more pervasive and durable basis for society than friendship and trust.

The list of triadic word sets shown in the table below captures some of this argument. Like all words, these are ideal types: they either make for good communication and rational insight or they do not. Real people and societies do not conform to these types: empirical life is always a mixture, and our interest is in the varying emphasis of different arrangements. The most important observation is that, whereas many languages have words which identify some of the conceptual oppositions in the table, such as kinship and friendship, confidence and trust, it is normal for cultural categories and social organizations to be formed out of hybrid constructs. This was pointed out by Pitt-Rivers (1973) in his excellent paper 'The kith and the kin', written for Fortes' *Festschrift*.

TABLE *Elements of a triadic model of social organization*

KINSHIP	ASSOCIATION	CIVIL SOCIETY
Status	Relation	Contract
Family	Personal	Impersonal
Community	Network	Individual
Nation/descent	Social life/alliance	Market/state
Nature	Love/friendship	Mind
Self	Self/other	Other
Same	Like/analogous	Different
Custom	Experience	Law
Habit/conviction	Sentiment	Calculation
Traditional	Charismatic	Rational
Religion	Magic	Science
Language	Poetry	Logic
Closed	Secret	Open
Obligatory	Free	Free/obligatory
Certainty	Risk	Probability
Long term	Medium term	Short term
No evidence	Some evidence	Strong evidence
High feeling	Intermediate	Low feeling
FAITH	TRUST	CONFIDENCE

Starting from the premise that Fortes' link between kinship and the 'axiom of amity' was odd in view of the conceptual opposition most cultures make between kinship and friendship, Pitt-Rivers went on to argue that, in the Mediterranean region at least, the key social relations are a fusion of the two polar types, both obligatory and free, the kinsman-friend as a pseudo-family member: patron, godfather, brother-in-law, indeed in-law relations generally. Something similar may be discerned in religious brotherhoods and in the sworn secrecy of associates who take on the symbolic attributes of blood and common substance in their rituals. We can go further. A familiar critique of utilitarianism is that the contract rests on a non-contractual element which is both prior and irreducible to its logic. Hence capitalist firms are organized not just by a state-made legal sanction for exploitation, but by having recourse to the ideology of paternalism and mutual trust. Real social organization

depends on creative combinations of the types, and successful mixtures will vary according to their situational effectiveness. It is the intellectuals who suppose that modern society could ever be founded on rational choice alone or that the simple-minded identities of primitive kinship-based societies have no room for persons or the individual, as in practice all societies must.

My most general point has been made several times here. Our modern English usage, inured as it is to the abstractions of mass society, makes no systematic discrimination between persons and things. But, if we rely on the language and ideology of our times alone, we will fail to understand a social evolution which crucially entails a shift in emphasis from personal to impersonal relations as a function of society's greater size and complexity. The value of the Frafra case study is that it forces us to conceptualize social life on the margins of the industrial world; and to concede that 'trust' may occupy a rather different place in the spectrum of social organization there than it does in the imagination of economists.

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