EXPRESSIONS OF INTEREST: INFORMAL USURY IN URBAN PAPUA NEW GUINEA

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This article examines the nature and practice of small scale usury in a "grassroots" urban community in Port Moresby, Papua New Guinea. In this environment the moneylenders are people of limited financial resources, barely richer than their clients.The latter are often self-employed in informal occupations. Using examples from cases where usurers have taken defaulting debtors to urban "village courts," I show how debt is negotiated by usurers and clients, and I indicate differences between local attitudes toward usury and those that are generally held in Western societies. I discuss prevalent views in social science literature about the influence of kinship sensibilities on socioeconomic behavior in urban Papua New Guinea and attempt to situate moneylending for profit in Port Moresby in the complex local integration of the so-called gift economy and the cash economy.

USURY IS ILLEGAL in Papua New Guinea, and it is difficult to gauge exactly how long it has been practiced to any significant extent. It is prevalent at all socioeconomic levels and has become pervasive enough to be included in popular symptomatologies of an alleged moral decline brought about by increasing poverty in the country. A commentary in a national daily newspaper in 2003, for instance, classified it with prostitution, baby-selling, and the parental encouragement of children into theft as evidence of the destruction of the country's social fabric, portraying moneylenders as extorting interest rates of 50 percent from individuals who risked hospitalization or death if they defaulted on payment (Kolma 2003). In contrast to this sensationalist imagery, my own discussion will concentrate on moneylending in urban "settlement" environments among people with limited financial resources, where the moneylenders are barely richer than their clients and the latter are

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often self-employed in informal occupations earning variable incomes and living in circumstances ranging from (urban) subsistence to modest comfort.[1]

There is very little academic literature on usury in Papua New Guinea, but one short publication is worth noting (Fernando 1991). N. Fernando catalogs moneylending among informal savings and loan activities reflecting specifically indigenous alternatives to a formal financial system rather than classifying it (as a casual reader might expect) as an example of the development of petty capitalism in the country. With this distinction in mind, I investigate the nature of moneylending in urban "grassroots" communities through the use of examples (collected during a decade or so of research in the capital city of Port Moresby) from village court cases in which moneylenders have sought redress against defaulting debtors. There are significant differences between local attitudes to moneylending and those prevalent in Euro-American societies, which my examples and a review of the history of usury later in the article will indicate. Finally, I will attempt to situate moneylending for profit in Port Moresby in the complex integration of the so-called gift economy and the cash economy in Papua New Guinea.

Moneylenders in Court

I became aware of the prevalence of moneylending while monitoring "village court" cases in urban settlements in Port Moresby during the 1990s. Of the three village courts I have monitored methodically since 1994,[2] I have encountered disputes involving usurers in only one, Erima village court. Erima village court serves informal housing communities (known locally as "settlements") containing a great mixture of microethnic groups in the city's northeast suburbs. One of the other village courts, Konedobu, serves downtown informal housing communities that are overwhelmingly of eastern Gulf District origin, and the other, Pari, serves a periurban village inhabited by Motu-Koitabu, the traditional people of the land on which the city has grown. The absence of usury cases in the latter two courts, compared to their common occurrence in Erima court, is important to note. I will return to this contrast later.

The system of courts known as "village courts" was introduced by legislation at the end of the colonial era. Initially intended to serve rural communities, their official function was to settle low-level intracommunity disputes, drawing on customary law in preference to the system of law introduced during colonialism. Village court magistrates are relatively untrained in law, and legislation provides that they be selected by their local community on the criteria of their adjudicatory integrity and good knowledge of local customs

(Village Court Secretariat 1975:1). The courts are not, however, as "customary" as the original planners of the village court system intended, partly because they are a product of legislation rather than local community initiative. This means their practical operations are governed by bureaucratic regulations, which, for example, stipulate what kinds of cases they are allowed to hear, demand the keeping of written records, and provide that local or district courts can hear appeals by disputants against village court magistrates' decisions (Village Court Secretariat 1976).

Arguably, as a result of these and other noncustomary constraints, village courts have become structurally integrated with the formal legal system and find themselves at the lowest level of the hierarchy of courts. Local communities' ideas of what a "court" should be, based on their experience of district courts introduced in the late colonial period, have played a part in this shift. Planners of the village court system had intended that the courts would simply be held where and when a dispute arose, but in most areas nowadays courts are held on a regular weekly basis in "courthouses" built by local communities. However, village courts have not broken completely with informal practice. Lawyers are not allowed to attend village court hearings, and disputants are apt to use tactics and arguments commonly encountered in informal moots rather than in a formal courtroom. The legally unschooled and unconditioned magistrates, for their part, are creative in their dispute management and decision making much of the time, and do not bind themselves to legal precedents. After a sprinkling of village courts had come into operation by the late 1970s, the system proved very popular and was quickly extended into urban areas to serve migrant settlements and other "grassroots" communities. There is a great variation in operational style among the more than one thousand village courts now established all over the country, due to their blend of legal formality and informality. Each court reflects the sociality of the particular local community it serves, and the findings of researchers in different parts of Papua New Guinea reveal a complex integration of introduced law and a variety of local customary and neocustomary dispute management procedure (cf Brison 1992; Garap 2000; Goddard 2000b, 2002l; Scaglion 1979, 1990; Westermark 1986; Young 1992; Zorn 1990).

Village courts provide local communities with an immediately accessible legal institution for the reasonable settlement of disputes. While they are obliged to keep records and are in theory overseen by district court officials, their intimate relation to their local community results in a great deal of flexibility in the way the law is applied. For example, as members of the grassroots communities they serve, magistrates are often well aware of local social issues manifest in what appear superficially to be disputes between two

individuals, and they make their judgments accordingly (see Goddard 1996, 2002). This makes the courts a popular forum for local intracommunity dispute settlement and complaints about petty personal offenses. The alternative, taking small disputes to local and district courts, involves a risk of legal complications, unforeseen costs, and technicalities that threaten the degree of control local communities have over their own affairs. This is particularly true of urban settlement dwellers, who collectively serve (undeservedly) as scapegoats for "law and order" problems in towns and who live in apprehension of interference and even eviction by officialdom (Goddard 1998, 2001).

Usurers in Port Moresby are unable to take recalcitrant debtors to the kinds of courts creditors normally have recourse to, as they would risk prosecution themselves for illegal profiteering. Yet they seek some form of coercive reinforcement to claim unpaid and mounting debts. A number of factors prevent them from using physical intimidation or violence. First, in the urban settlement environment, the lender and borrower are usually already socially acquainted, and the lender is barely richer (and sometimes only briefly so) than the borrower. Thus the borrower is not approaching a rich and powerful stranger or organization with impersonal coercive powers but a known individual whose socioeconomic status and potential intimidatory resources are roughly equivalent to his or her own. Second, in the modern urban environment, the traditional Melanesian ethic of retribution manifests itself in the understanding that physical injury must be compensated by the payment of money.[3] Moneylenders recognize the disadvantage in resorting to violence against a recalcitrant debtor and the risk of having to pay perhaps more in compensation than they are actually owed in the debt. Third, the borrowers have no other property of significant monetary value for the lender to take or threaten to take in the case of default. These factors limit the coercive strategies available to moneylenders.

Consequently, they appeal to their local village court. Urban village court magistrates are cognizant of the large numbers of people involved in informal income-generating activities and are generally unconcerned about the illegality of many of their projects. Most magistrates are not wage earners and are invariably involved in the so-called informal economy themselves, one way and another, and urban village courts usually show tolerance of moneylending. They are obliged to keep records of the cases they hear for external official scrutiny, and usury cases are entered under a legally innocuous heading such as "unpaid debt" or "compensation" without mentioning the interest rate involved or the informal occupation of the creditors.[4] At the same time, magistrates are able to enforce their rulings with threats of referral to higher courts if disputants fail to comply with a court order to pay compensation, debts, or fines.

Typical cases in urban village courts involve petty theft, sorcery, insults, malicious gossip, and failure to pay debts. They are introduced by a simply worded "summons" read out by the court clerk, which includes a brief sentence or two about why the "complainant" has brought the "defendant" to court[5]. These statements are commonly unclear and require a number of interchanges between the magistrates and the complainant to tease out a sense of the complaint for procedural purposes. Often the complainant's summons describes, in the first instance, not the actual "offense" but the details of a confrontation between the complainant and the other party that moved the former to bring the case to the court. Clarifying the nature of an offence for official records can be a convoluted process in a village court. Debt accusations reveal themselves when the complainant declares at some point that the defendant owes him or her money. Sometimes this turns out to be compensation for injury or insult, or something of the kind. But sometimes it is more specifically a debt for services rendered or things given. Even then, the nature of the debt relationship often becomes clearer only as the hearing continues. Sometimes it is a simple (non-interest earning) debt, where someone has tired of waiting for a loan to be repaid and takes the matter to the village court. The following two examples recorded at Erima during my 1994 monitoring show how a village court deals with such debt cases.

The first involved a debt of 400 kina (K1 was equivalent at the time to around US$1) that the creditor claimed had not been repaid, though more than a year had passed. The creditor had brought the matter to court previously, and the court had ordered the debtor to pay, but he had not yet complied. He claimed in this latest appearance that he had given the borrowed money to another person who had subsequently died, so he could not get the money back. The village court told him he had been the borrower, so it was his responsibility to settle. It was ordered that over the next five paydays, the debtor (who had regular employment) should pay his creditor at least K60 per fortnight. The debtor complained that he could not accumulate that much in a fortnight, but the court said the debt had been outstanding for a long time and reiterated that it was the debtor's responsibility to find the money. The second case involved a woman who had borrowed K120, and over a period of five months had only paid back K50. The court gave her two weeks to pay the other K70. Two weeks later, the money still had not been paid, so the court issued a warrant for her arrest (village courts are authorized to do this if their court orders are ignored). The woman consequently went to the chairing magistrate's house in the settlement with the outstanding money, which was forwarded to the creditor, and the warrant was annulled.

These two are typical of the constant stream of debt disputes that I heard, many of which involved no claims for interest. But cases involving usury dis-

tinguished themselves at some point, when creditor's told magistrates that the amount they were demanding included "profit."

Profit

The English word "profit" has been adopted into urban Tok Pisin and is used to refer not only to the profit gained from business transactions including loans, but also to moneylending as a business. Taking their cue from observed banking and formal business transaction practice, moneylenders enter their transactions in a book (usually a cheap school exercise book), a practice generating Tok Pisin neologisms such as *bukim mani* (to record money transactions), *bukim dinau* (to record a loan), and *bukim profit*. Beyond entering the transaction itself, however, they do not keep an ongoing, calendric written account of payments received. As record keeping is a sign of *bisnis* (business, enterprise) employed among formally constituted groups, from large corporations to small church fellowships, a simple entry in a notebook can signal for Melanesians that something other than customary balanced or incremental reciprocity is involved in the interaction.[6] In grassroots communities, then, recording details is one of the basic distinguishing features between simple lending and a matter of profit.

In the *profit* interactions that eventuated in village court cases, the smallest amount lent, during my observations, was K 20 and the lowest interest rate charged was 10 percent per *fotnait* (Tok Pisin: literally "fortnight" but also "payday," reflecting the two-week pay period in formal employment). *Fotnait* are a common reference point in marking periods of time in urban grassroots communities. The loans were rarely much above K 100 and the interest rate rarely approached 40 percent, the average rate being 20 percent. The moneylenders took their debtors to court after a few *fotnait*, indicating that these were intended to be very short-term loans. It would therefore be inappropriate to translate the interest rates into annual terms (i.e., from 10–30 percent per *fotnait* to 250–750 percent per year). The relatively low amounts lent reflect the limited resources of the lenders. *Profit*, at this urban grassroots level, is one of many alternative strategies used by people who do not have waged or regular jobs to raise their income above a subsistence level. Other low-income activities include selling betel nut, flavored ice blocks, cigarettes (sold singly), small garden produce, and cooked snackfoods, and running small gambling projects like communal dartboard games and bingo.[7]

Anybody with K 20 or more to lend can turn to *profit* as a source of income in this socioeconomic context. Some, I learned, enter into only one or two transactions of this kind. Others use it as an *ad hoc* way of earning

a tiny income. It is rare for anyone in grassroots communities to attempt to build their *profit* activities into a major (though illegal) business enterprise. For those who do, a degree of caution is needed. Settlement-based "career" moneylenders impatient to increase their profits quickly by lending larger and larger amounts risk the inability of their clients to repay the initial loan, let alone the mounting interest, as we shall see in the discussion of village court cases below. The wiser moneylenders lend very small amounts and satisfy themselves with a small profit.

Negotiating Debt

The simple nature of the loans, their intended short duration, and hence the relatively short passage of time before a moneylender takes debtors to the village court can be shown with the following short examples, recorded in Erima village court. In one case a moneylender had lent the debtor K110. After some weeks, interest of K99 had accrued, and a total of K209 was now owed. As noted earlier, the *profit* aspect distinguishing a case from a simple debt dispute tended to reveal itself by degrees during the course of a hearing. It was rare for moneylenders to introduce precise details of the agreed rate of interest and the time that had passed. However, magistrates, familiar with moneylending practices in their community, had no difficulty working out interest rates from the figures given in cases where only a few weeks or months had elapsed. They were already aware that interest rates were calculated on a *fotnait*-by-*fotnait* basis and were commonly set at 10 percent, 20 percent, or 30 percent. Experience sharpened their mental arithmetic. This particular loan was recognized to have been made at an interest rate of 30 percent, with three *fotnait* having passed.[8] The debtor told the court he intended to pay but was waiting for a monthly commission payment from his employer. The magistrates made an order that he pay the existing debt in one month, effectively freezing the accumulation of interest.

In a second case, the moneylender had lent K120. After five weeks, the debtor had repaid only K50 and owed K70 plus interest of K30 (i.e., 10 percent interest per *fotnait*). The debtor told the court he was tangled up in the debt of another man who had died at his place of work. He produced a letter from his place of work confirming he was carrying someone else's debts and was due to receive recompense from his employers. He informed the court that when he received this money, he would be able to pay the moneylender. This satisfied the magistrates, who froze the interest, and the moneylender agreed to wait for the employer's payout before claiming the K100 thus owing. In a third case the moneylender had lent K20 and was now owed K28 (i.e., 10 percent interest, four *fotnait*). The debtor told the court

he was simply unable to pay at that time. The court gave him one week to pay a total of K28.

In a fourth case, a woman had lent K50, and K30 interest had now accrued over three months (i.e. 10 percent interest per *fotnait*). The debtor had paid only K40 back on the loan. As in the previous case, the debtor pleaded a current lack of funds, and was given one week to pay K40. In a fifth case, a woman had lent K20 at 20 percent interest per *fotnait*, and was now owed a total of K32. She believed that the debtor could have paid the debt off without difficulty as he was working, and she had already given him two *fotnait*'s grace (the inference is that the original arrangement had been that this loan was to be paid back within a month). The debtor for his part apologized to the court and gave a guarantee that he would pay the woman K32 on the coming payday.

As the variations in the above cases imply, there is no institutionalized procedure for the conduct of the loan relationship, since beyond the recording of the original loan in a book, the interaction between creditor and debtor is informal. Correspondingly, village court decisions are not determined by the calculation of how much is actually owed but display some accommodation of the informality of the debt relation. For example, a man who had borrowed K40 and was now being taken to court by the moneylender over an accumulated interest of K20 claimed that he had already paid part of the money in the form of beer. The magistrates considered this a contention worth discussing but decided that a beer-drinking session paid for by the debtor could not be counted as repayment. As money was lent, money had to be repaid. This invited the inference that the court would order the payment of K60. However the magistrates ordered the payment of only K40, a decision effectively canceling the owed interest of K20 (which may or may not have been the equivalent of what the man spent on beer). In another case, a woman had lent K10 to a man and was now demanding K50 *profit*. The man said he had been away from the city for a period after getting the loan, so he had not been able to pay it back. Meanwhile, he said, the *profit* had become so great that he could not afford to pay. Unusually, the magistrates had difficulty working out what the agreed interest rate had been and asked the woman directly. She said it was K6 per *fotnait*. The debtor claimed in contrast that the rate was K2 (the woman's claim is equivalent to 60 percent, which is unusually high — the man's 20 percent is a more common rate). The chairing magistrate admonished both parties, saying the rate should have been made clear from the beginning. The court finally ordered the man to pay a total of K24.

While most moneylenders take unpaid debts to the village court within a few *fotnait*, there are occasionally cases involving debts of longer duration.

The inconsistencies in the presentation of these by disputants indicate that loans outstanding for more than a few months generate confusion for both debtor and creditor. For the majority of settlement dwellers, living day-to-day, the longest practical measure of the passage of time is a *fotnait*, as it represents the cycle of urban wages (a legacy of Australian colonialism) around which their economic activities are planned. As noted above, despite *profit* loans being recorded in a book, no written calendric record of the accumulation of interest is kept. For a few *fotnait*, a moneylender can rely on his or her memory to keep track of the accumulating interest on a loan. In the longer term, however, inaccuracies in calculations are inevitable. Notably in the cases I saw, if the time alleged to have elapsed since a loan was more than four or five months (usually counted in *fotnait*), it was likely to be claimed to have been a matter of years. Moreover, the amount of interest claimed given the alleged time passed failed to accord with calculations made on the basis of the rates given above.

For example, a woman told the court she had lent a man (to whom she was affinally related) K530 a "year" previously. She was claiming the original amount back plus interest of K600, giving a total of K1,130. The debtor told the court there was a misunderstanding over the interest. He would pay, he said, but was experiencing some financial difficulties. He did not think he should be paying that much interest. The magistrates cut the amount of interest payable to K30, and gave the debtor three weeks to pay a total of K560. I commented earlier that magistrates frequently knew the social background to the cases they heard. They told me after this case that the man had rashly informed the woman when asking for the loan in the first place that if she gave him K500 he would give her K1,000 back, which may have accounted for the woman's claim. No attempt to calculate a rate of interest was made by the magistrates, who later told me that too much time had passed for the court to consider a *profit*.

In another case, a woman claimed *profit* of K150, on an original loan that she told the court she made to a man (affinally related) "three years" previously. He was, she said, arrogantly refusing to admit he owed her anything. The debtor for his part told the court he had not actually asked for the money (i.e., it was not solicited and therefore could not be considered "book" money); she had simply given it to him when they met at a bus stop, and he did not see why he should repay. The woman responded to his testimony by rhetorically asking the court why she would have given him unrequested money. It had been a loan, she insisted — he had asked her for K20. The court decided the man was to pay K50 within two weeks. This appeared to be a compromise between a simple repayment of K20 and the woman's demanded *profit*. The woman seemed satisfied with this, but the man ex-

pressed his unhappiness with the decision, still claiming that the original K20 had not been a solicited loan (this argument plays on the fact that he was affinally related to the woman, and thus the loan could be interpreted as a kind of "gift"— an important consideration revisited later in this essay).

A final example is revealing not only of the mechanics of moneylending and the relatively tolerant attitude of the village court toward it, but also of the problem of grassroots *profit*, which I mentioned earlier: the moneylender who lends more than a few kina risks not being able to collect the interest on the loan. As the cases cited above indicate, the loans are intended to be short-term only (hence the fortnightly rather than yearly interest arrangement) and, if not repaid in a very few weeks are likely to be beyond the capabilities of the borrower. Successful moneylenders take small profits in a period of a fortnight or two. The dangers of larger loans are shown in the following case, which began as a claim about an unpaid debt of K308. Questioning by the magistrates elicited details from the moneylender indicating that the original loan had been K120. Some of this had been repaid, but K80 was still owed, and in addition *profit* of K228 had accumulated (20 percent per *fotnait* over more than four months), so the moneylender was currently owed K308. The moneylender said he had now lost patience since the debtor had been given plenty of opportunity to pay the money.

The debtor, for his part, challenged the assertion he had paid only K40. He had paid K304 so far, he said, and he produced for the magistrates a handwritten list of monthly payments he claimed to have made. The moneylender accused him of falsifying the list, precipitating a shouting match between the two men. The debtor threw his *bilum* (stringbag) to the ground in a fury and brandished his fists at the usurer. An eruption of physical violence (not uncommon in Erima village court) seemed imminent, prompting "peace officers" — executive assistants to the magistrates — to step between them, and the magistrates calmly fined each man K10 for "disturbing the court." This ended the confrontation, and having heard both sides of the debate, the magistrates conferred briefly before giving a decision. The claim for *profit* was ignored completely. The debtor was ordered to pay the K80 owing on the original loan and given two weeks to pay. It was clear the magistrates (who were no fools) did not believe the debtor's claim that he had already paid K304, and he accepted their decision complacently. The chairing magistrate then made a formal request of the creditor that he stop his moneylending activities and find another *bisnis* (i.e., income-generating activity), because there had been several court cases now in which he had charged people with not paying up, and his moneylending always led to complications with repayments and *profit*.

The active discouragement of usury was not common in the village court, but this moneylender was lending relatively large amounts, which was poor

strategy because it created too large a debt too quickly. The risk attached to *profit* as an enterprise is shown in the extreme here. In this case, the village court had recognized that the repayments were beyond the capabilities of the debtor and had simply cancelled the interest. This type of action by magistrates partly explains the lack of explicit statements of interest rates in court noted above. In going to the village court, the moneylender is effectively cutting his or her losses, and the interest rate loses its relevance, since the court's decision involves a practical assessment of how much the debtor is capable of paying. When more than a few kina is involved, the best a creditor can expect is a recovery of the original loan and perhaps a little extra if the court can be persuaded to penalize the debtor slightly for tardiness.

We have seen in these examples the relatively small amounts involved in usury in grassroots communities, the intended short-term nature of the loans, the relative informality of the loan relationship (beyond the entry of the initial loan in a book), and the tolerance shown toward usury by village courts. Certainly usury in grassroots communities does not fit the sinister image given in the above-cited newspaper article cataloging the iniquities brought about by poverty in Papua New Guinea. Before attempting to contextualize usury in local socioeconomic processes, I will reinforce some comparative aspects of the usury I have outlined with a brief review of relevant aspects of Western economic history.

Usury in the History of Western Economy

In discussions of economic history in Western societies, usury is sometimes traced back to lending practices in ancient agriculture-based societies (e.g., Finley 1985; Hyde 1983). Mandel, with reference to Hesiod's reportage that needy peasants of ancient Greece repaid borrowed wheat with something added, finds "the origin of usurer's capital in loans in kind" (Mandel 1977:100). Embedded in the definition of usury in antiquity was a moral judgment that has survived to the present, though its focus has shifted over time. Aristotle drew on the imagery of reproduction (both "interest" and "offspring" are glossed by the Greek *tokos*) and growth in the natural world in his representation of moneylending as unnatural, commenting that disapproval of charging interest "is fully justified, for interest is a yield arising out of money itself, not a product of that for which money was provided" (Aristotle [c. 350 B.C.] 1969: 46). Cicero, in the first century B.C., displayed an ambiguous attitude toward the profession of moneylending, which was "as indispensable in his world [and for him personally] as shopkeepers, craftsmen, perfumers and doctors" (Finley 1985:54). Usury was not uncommon among the nobility of his time, and Cicero himself borrowed from profes-

sional moneylenders "cheerfully and heavily" (Cowell 1963:53). Yet at the same time he commented that moneylending, along with the collection of harbor taxes, was condemnable as it incurred ill-will (Finley 1985:53).

With the advent of Christianity, the focus of censorious attitudes completed a shift from the unnatural fecundity of money (qua Aristotle) and the less-than-savory necessity of usury (qua Cicero) to the usurers themselves, who were increasingly viewed as economic parasites. This attitude reached its extreme in fulminations like those of the young Martin Luther, who regarded moneylenders as starvers of their fellow men, worse than thieves and murderers,[9] and declared, "Therefore is there, on this earth, no greater enemy of man (after the devil) than a gripe-money, and usurer, for he wants to be God over all men" (cited in Marx 1988:740n). The condemnation of usurers lessened somewhat with the ensuing separation of church and state and the emergence of a secular, systematized approach to economics under which matters of usury were increasingly legislatively subsumed (Tawney 1990:205–227; Hyde 1983:133–134, Gregory 1997:227). Yet a moral judgment remained integral to terms like "moneylender."[10] In modern times, while Aristotelian imagery is no longer applied in discussions of economics, the process of unmediated surplus extraction itself has continued to be seen as immoral, as evidenced even in economic phraseology like that of Mandel, who comments that, from its first appearance in antiquity, the usurer's capital has retreated, in the light of the development of a money economy dominated by trade, to "the dark corners of society, where it survives for centuries at the expense of the small man" (1977:102). And Braudel, discussing the economy of twelfth- to fourteenth-century Venice—where valuable city sites were sometimes acquired by usurers via possession of the pledges of defaulting borrowers—commented that "usury was perhaps a necessary evil everywhere before the coming of modern banking" (1984:129). In modern usage of the word "usury," extortion is always implied, whereas in Roman times the term from which it derives, *usura* (use, interest: thus *usurarius*, "usurer"), was morally neutral.

Marx called the usurer "that old-fashioned but ever-renewed specimen of the capitalist" (1988:740n). Marx in fact saw usurers and merchants as two types of "capitalists" predating the development of capitalism as a mode of production (ibid.: 914). This categorization brings to the foreground the specific economic feature of usury that (from a Marxian perspective) has ensured its practical survival through a number of epochs. Usury exploited the productivity of individuals independently of normal relations of production (such as those between master and slave, or landlord and peasant, in which a surplus was systemically extracted from the subordinate class in a relationship of interdependency). Insofar as whatever was borrowed (whether wheat or

money) had to be returned with more added, the interest manifested unpaid productivity on the part of the borrower. In other words, usury transformed money into capital by extorting unpaid labor (surplus labor) from the producer in a traditional (i.e., precapitalist) mode of production (ibid.:1023).

Since usury in precapitalist times was independent of particular social relations of production, it was able to survive transitions from one mode of production to the next, while other forms of surplus extraction withered away with the relations of production to which they belonged. In the case of the capitalist mode of production, where he saw human labor—now capable of being bought and sold—as having been reduced to a commodity among all others, Marx offered the formula M-C-M^1 (M = money, C = commodity) to represent the process of buying in order to sell dearer, a form that he considered was "at its purest in genuine merchants' capital" (1988:266). Against this, usurer's capital was represented by the formula M-M^1. The disappearance of the mediating commodity in this exchange process gives the transaction a particularly attenuated character within capitalism, which Marx pointed out with neo-Aristotelian phraseology: "money...is exchanged for more money, a form incompatible with the nature of money and therefore inexplicable from the standpoint of the exchange of commodities" (ibid.:267). The continued pejorative social attitude toward moneylenders as people, regardless of whether their rates are in fact higher than those of other lending agencies, is probably sustained in part by this characteristic. Consumer loans from banks have a similar form, but it is less apparent to the moral gaze by virtue of the impersonal nature and systematic quality of the transactions.

In this brief account of usury in the history of Western economy, two aspects are important in comparison to the advent of usury in Papua New Guinea: the existence of usury long before the advent of capitalism and the development of a moral condemnation of usurers. Despite the condemnatory tone of the newspaper article cited at the beginning of this essay, my own findings do not reveal any stigmatization of usury at the community level in Papua New Guinea. Nor do Melanesians appear to subscribe to an Aristotelian judgment of the fecundity of money of the kind, for example, that Taussig (1980) ascribes to South American peasants. In Papua New Guinea, usury is not an ancient practice predating modern banking and finally retreating to Mandel's "dark corners" of society. On the contrary, it emerged not only after the arrival of capitalism but after the introduction of consumer loans by banks internationally and locally in the late twentieth century. Further, it is an urban development, appropriating a rationality of banks' lending practice not only in the formal workplace but, as we have seen, into informal exchange relationships beyond it. Academic literature has customarily rendered the latter relationships as representing a traditional sociality circum-

scribed by the precapitalist rationality of kinship. We need, then, to examine the advent of usury in this local historical context.

Kinship and Urban Living

It has become more or less axiomatic in academic discussions of urban living in Papua New Guinea that migrants to towns bring the rationale of kin-ordered society with them, including the sense of obligation and reciprocity that obtains among people who regard themselves as kin-related. In urban situations, this rationale often embraces networks beyond the immediate clan or affinal relations experienced by an individual in a rural community. Comparatively lacking familial or clan relatives in town, migrants are obliged to seek socioeconomic support from more distantly related migrants from their home region. This can even include people with whom uneasy or occasionally hostile relations may have been experienced traditionally. The expanded support network is reinforced by the attitudes of other townspeople, who define strangers according to linguistic or even regional criteria. Under these criteria people who would not otherwise consider themselves especially related now find themselves thrown into coalition regardless of their own preferences, as they compete with other established groups for housing and jobs. The most common way of referring to this support network among Papua New Guineans in towns is "the *wantok* system." *Wantok* is a Tok Pisin term, transliterated into English as "one talk" (implying shared language), sometimes thought to have originated from solidary groupings of indentured plantation workers in early colonial times (Monsell-Davis 1993:48). According to the popular stereotype, an individual can call on people he or she classifies as *wantok* for socioeconomic support without fear of rejection, or conversely a person with resources in town is obliged to share them with *wantok*.

Popular generalizations about the *wantok* system oversimplify its nature and facility since, for example, obligations in fact vary between different types of urban "kin," and reciprocal understandings are not as clear in town as they are among small-scale rural communities (see, for example, Chao 1985; Monsell-Davis 1993; Rew 1974; Strathern 1975). Nevertheless, *wantok*ism has been important to the economic survival of Papua New Guineans in towns since at least the end of the Second World War, when significant urban migration began. The *wantok* system is supplemented by various types of informal associations that have been observed by social scientists since at least the 1960s (eg Rew 1974) including what are commonly called rotating credit associations (e.g., Ardener 1964). The latter are referred to in Tok Pisin as *kampani* or *sande*,[11] and involve small groups of kin or quasi-kin who pool a proportion of their fortnightly earnings to be used by each member

in turn. As the migrant workers of the late colonial period were employed in low-paying jobs and were enmeshed in reciprocal relationships with both kin and workmates, the recipient of the pool each fortnight used the money largely to pay off debts rather than on self-indulgence (Rew 1974:121–122; Strathern 1975:329–330; Skeldon 1980:252).

While "rotating credit system" is an accurate enough term for *kampani* and *sande* groups, observers have pointed out that they are important socially inasmuch as they reinforce existing ties between *wantok* (Strathern 1975:329) and establish quasi-*wantok* ties among regionally unrelated people (Rew 1974:121–122, Skeldon 1980:252–253), particularly among coworkers. This was certainly true in the late colonial period, when *sande* and *kampani* groups developed among workers who found themselves thrown together in situations structured by non-Melanesian workplace logics and administratively controlled by Europeans. In the early 1970s, a group of highlanders of my acquaintance working as domestic servants and gardeners cooperated in a *kampani* that was as concerned with discussing and negotiating the problems of working for unpredictable Europeans as it was with distributing credit. The *sande* system has continued to the present day to be a means of social coalescence and not only among workers in low-status employment. For example, in the late 1990s a small group of staff at the University of Papua New Guinea began to *sande* and included a European coworker in their arrangements. The European tried to demur on the ground that he earned more than they (Europeans are on a different pay scale and get extra benefits) and therefore was not really entitled to the support of their credit system (personal communication).[12] His coworkers insisted, however, and it was clear that he was being included in a quasi-*wantok* group for other than purely financial reasons.

As Skeldon pointed out in one of the first studies of Papua New Guinean regional associations, the distinction between "traditional" groups, in which membership is largely ascribed, and *sande* groups, where a large degree of choice is exercised in recruitment, is blurred (1980:248). Sharing and mutual support are central characteristics of *sande* groups, and beyond an initial agreement on roughly how much people should contribute, there is no explicit policing of the size of each person's fortnightly contribution, recognizing that people might give more or less each fortnight depending on personal fortunes. Nevertheless, as is characteristic of the gift economy of kin-ordered societies in Papua New Guinea, members have some sense of what each person should give, and animosity can develop if a member is suspected of deliberately giving less than he or she is able.

Kinship sensibilities and the gift economy are linked themes used in analyzing rural and urban responses to the cash economy in Papua New Guinea. Indeed the complex articulation of gift exchange and commodity exchange

has been a topical focus of anthropologists in recent decades. In comparative discussions, it has been common to represent gifts as remaining unalienated from their producers in the process of exchange and therefore particularly congruent with kin-ordered sociality. Commodities, in contrast, are represented as becoming alienated from their producers in the process of exchange and therefore particularly congruent with the sociality of capitalist societies (Gregory 1982:12, 41–42). The contrast is easier to discern when talking about ideal types and more difficult to clarify at the historical and social conjunctures of capitalist and noncapitalist modes of production, but few anthropologists have been moved to suggest it does not exist in Melanesia. In fact assertions—driven by the impact of "globalization" discourse—that gifts are just a type of commodity (e.g., Appadurai 1988:11–13) have met significant resistance, implicitly and explicitly, from anthropologists working in Melanesian societies (e.g., Carrier 1992; 1998; Weiner 1992; Goddard 2000a; Godelier 1999; Strathern 1990).

The latter prefer to problematize the relationship between gifts and commodities and to examine the way Melanesians have appropriated commodity exchange into their own sociality. The articulation of the gift and commodity economies in Melanesia was examined at length in Gregory's (1982) critique of neoclassical economic development theory. His discussion explicitly addressed the relationship between kinship and capitalist economy, and argued that the gift economy had actually "effloresced" in the face of colonialism (1982:166). Gregory detailed how commodities are transformed into gifts in various ways, all of them underscored by the resilience of attitudes grounded in kin-ordered sociality, which is itself reinforced by the fact that land in Papua New Guinea continues to be owned mostly by descent groups (ibid.:162–165). The latter point is an important constituent in arguments that Melanesians, by virtue of their membership in extended kin groups with access to land and its resources, have not been individualized—and thus alienated from each other—by capitalist production to the degree Westerners have. This argument fits handily with the previous observations about the prevalence of *wantok*ism in towns.

In Port Moresby and other urban centers in Papua New Guinea, however, the unqualified assumption that all "migrant" communities are dominated by *wantok* sensibilities can no longer be made. Where researchers such as Hitchcock and Oram (1967), Rew (1974), Ryan (1970), and Strathern (1975) in the late colonial period found relatively homologous associations between regional groups and particular settlements, sections of low-covenant estates, or company compounds, more recent research in conditions of continuing migration and population growth indicates a complex variety in the population of so-called settlements. For example, there is a notable contrast be-

tween Erima and another settlement with which I am familiar, the downtown self-help housing area known as Ranuguri. Ranuguri, established at the end of the Second World War, is dominated by people of Eastern Gulf District origin. First-generation migrants arranged themselves on the available land in groups corresponding to village clusters in their home place. The settlement thus fits the "regional" model of settlements—which is still found in some more recently established settlements where space permits it (see, for example, Barber 2003).

Hidden behind old colonial administration buildings at Konedobu (near the downtown area) and with steep hills at the rear, Ranuguri was a spatially restricted environment (Forbes and Jackson 1975), encouraging the development of a tight-knit community as successive urban-born generations improved their habitat with the help of town authorities (see Norwood 1984:99–101). This relative exclusivity persisted through more than four decades until major earthworks in the mid-1990s connected with a new major road in the vicinity exposed a flank of the settlement to public view. It also created additional space into which people of other regional origins moved. Time will tell whether the Eastern Gulf people will find themselves enclaved in a larger, sprawling, self-help housing area. Until recently, then, Ranuguri has conformed to the image of settlement communities developed in the academic literature of the colonial period and is pervaded by the ideation of extended kin group relations and obligations. This is reflected in the disputes brought to its local village court at Konedobu, generated almost exclusively by complaints of insults, malicious gossip, and occasional sorcery threats (Goddard 1998, 2000b:244–246), which arise from incidental lapses, or accusations of lapses, in the obligations and decorum customary among people related, closely or distantly, by kinship.

Erima settlement, in comparison, is a postcolonial development, a fast-growing habitat on the edge of town into which people of many regional backgrounds have filtered. The development of regional enclaves within Erima has remained minimal compared to Ranuguri, as settlers' entrepreneurial subdivision of leased plots of land is common, and urban marriages among migrants of diverse regionality creates a heterogeneity that would have been unthinkable in a Port Moresby settlement half a century ago. Erima and other settlements in its vicinity are marked by a volatility not found in Ranuguri, as mixed populations compete for housing and jobs, and are forced to share restricted space. Violent confrontations, exacerbated by alcohol consumption, are common, and there is chronic friction among diverse and mutually suspicious microethnic groups. A comparative lack of kinship sensibilities is evident as migrants are cut off from the bulk of their extended kin groups. Single adult migrants are likely to enter into hastily arranged

marriages with people from microethnic groups other than their own. Lacking the customary resources and sanctions on which marriage partners would draw in a habitat typified by extensive kin networks (not only in rural areas but in urban settlements like Ranuguri), these marriages can be comparatively fragile. Discord can develop quickly, manifesting itself in accusations of neglect, adultery, and personal violence between the marriage partners and confrontations and accusations between affines or quasi-affines as the putative alliance turns into hostile estrangement.

When a new marriage breaks down, gifts and small promissory payments that have been substituted for properly negotiated brideprices become the subject of accusations of debts unpaid. Often, cash that served as a nominal brideprice is demanded back by the husband, or material things taken under the aegis of affinal rights become the focus of accusations of theft. As I have written elsewhere, examination of the evidential content of cases brought to the Erima village court revealed that a common thread in the majority of them was marital problems or marital breakdown (Goddard 2000b:249–251). Indeed, what initially seemed to be unrelated cases were revealed on further research to involve sets of individuals whose diverse disputes were actually linked by a problematic or failed marriage. This type of dispute combined with the diversity of regional groups, creates a marked contrast with the close-knit, kinship-driven sociality of Ranuguri. Not surprisingly, Erima village court has a very large caseload, covering a wide range of disputes and complaints, including insults, malicious gossip, and sorcery acusations, but also personal and property violence, debts and financial defaults, adultery, and petty theft. Compared with the atmosphere of Konedobu village court (serving Ranuguri), I noted overall a relative estrangement of disputants from each other in Erima court, perhaps signifying the lack of an underlying sense of kinship or its accompanying need for the integrity of social relationships to be maintained in the long term (see also, Chao 1985:194–195).

The existence of usury and of village court cases connected to usury in this social climate is significant when compared to the absence of usury cases in two other courts I have monitored in the National Capital District; Konedobu village court, and Pari village court. Pari is a village inhabited by Motu-Koitabu, the traditional people of the area on which Port Moresby is built. It is close-knit and insular, its inhabitants maintain strong "clan" and "subclan" ties, and it contains few people with origins in other regions, apart from an enclave of Gulf people who originally negotiated entry to the village many decades ago through traditional trading ties and are now intermarried with Motu-Koitabu inhabitants. Usury is not practiced there. I saw no evidence of usury in Ranuguri, and inquiries drew the response that there was none in the settlement, although some people who worked in offices in

town reported that usury was practiced at their workplace. The "borrowing" of money in Pari is subsumed under extended kinship relations and in Ranuguri is conducted through *wantok* relationships. In Erima and nearby settlements, however, recourse to small-scale usurers is stimulated by the lack of extensive local kinship networks or *wantok* relationships. Even marriages, often hastily arranged and mostly lacking the support and encouragement of couples' kin groups, do not create the complex affinal relationships of obligation and reciprocation that would ensue in traditional circumstances. It should be noted, for example, that in two of the usury cases cited above, the parties involved were actually relatively close affines,[12] whereas it would be very unusual for someone to borrow under a *profit* arrangement from an affine by customary marriage where full brideprice (along with ritual pre- and postmarital payments of various kinds) had been paid.

Conclusions

When people in grassroots communities in Port Moresby are entering into usurius transactions with people to whom they may even be affinally related, we must reexamine the assumptions we have made about the prevalence of *wantok*ism. With respect to conventional forms of lending and borrowing in urban grassroots communities such as Erima, usury is a significant development because it is not driven by the same rationale as the *wantok* system or "rotating credit associations." In fact, it appears to be used by borrowers when these supportive and reciprocal institutions either are not available or are so limited that their resources are quickly exhausted. It seems, therefore, that we can no longer apply the generalization that Papua New Guinea's urban grassroots support systems are based on the rationale of kin-ordered societies. They now include a practice that is informed by local experience of the introduced bank-loan system, which is itself a product of a capitalist economy in that commodity relationships between people are structured by a rationale which construes participants as unrelated individuals rather than as related according to principles of kinship.

At the same time, we cannot place usury comfortably in the category of petty capitalism because usurers themselves are not usually "professional" moneylenders, nor do they systematically transform their gains into capital. Rather, they are people engaged in flexible informal money-earning activities as described above. Most of them turn to usury only occasionally and briefly, among other enterprises in which they selectively engage as opportunity (or imagined opportunity) presents itself. These sorts of activities are popularly called the "informal economy" by economists and academics, implying a dualism of formal and informal sectors within a capitalist economy. Critics

of this dualism (on the ground that it does not exist in practice[13]) prefer the term "petty commodity production" and accentuate the interaction of differing types of social relations in commodity production (Moser 1978; Littlefield and Gates 1991). The term "petty commodity production" is applied particularly when commodities are produced using noncapitalist relations of production such as family, kin group, or other networks (Binford and Cook 1991:70; Barber 1993:5). Income-earning activities outside of wage labor in PNG towns are largely of this type, involving household-based units creatively shifting among a variety of activities to earn a small living.[14] In recent years, usury has become part of this flexible response to a lack of wage-earning opportunities in town. Along with many other informal income-generating activities, it is in fact innovative in that it appropriates elements of the introduced economy creatively to serve indigenous ends. Like the shoe repairers and polishers who suddenly appeared on Port Moresby's footpaths a decade ago, usurers cannily respond to a perceived need by offering a localized and informal alternative to a service that would otherwise necessitate engagement with an impersonal agency some distance from home. In the case of financial services, usury is also serving a demand for loans that are so small that it would be difficult to persuade formal financial services to make.

The sinister portrayal of moneylenders in the newspaper article cited at the beginning of this essay borrows its stereotypes from the West, collapsing together poverty and moral decline, and parading some of the usual suspects, including prostitution, child exploitation (both concepts in need of qualification at the local level) and usury. But we have seen that there is in fact no stigma attached to usury or usurers in the communities I have researched, and usury in Papua New Guinea does not have the precapitalist history that fuels its reputation as a parasitic practice in the West. Cataloging usury, as Fernando (1991) does, among informal savings and loans activities reflecting indigenous alternatives to a formal financial system is reasonably accurate, then. But as we have seen here, usury represents a different sentiment from that which is implied in the *wantok* system, *kampani* and *sande* groups, and their like, which also operate at the conjuncture of the gift and capitalist economies, where the distinction between the sentiment of kinship relations and capitalist relations can be equivocal. Perhaps this equivocation was at the root of the dispute cited earlier in which the creditor argued that the money involved was *profit*, and her affinal debtor argued that it was not. The inference is invited here that where the *wantok* system and its adjuncts appropriate an aspect of the capitalist economy (wages) into the gift economy, *profit* necessarily positions even classificatory kin as unrelated individuals. This relatively innocuous informal occupation, then, may be portentous. Contextualized not in a moral decline connected to poverty but, instead, analytically

in the complex articulation of gift and capitalist economies in Papua New Guinea, it suggests that we can no longer take as axiomatic the impermeability of kin-ordered sociality in contemporary grassroots communities.

NOTES

The fieldwork informing this article was carried out in part when I was employed by the University of Papua New Guinea and in part after I had left that employment. With respect to the latter fieldwork, I am grateful to the National Research Institute of Papua New Guinea for facilitating my research visa and to the Department of Anthropology at the University of Papua New Guinea for granting me affiliation status. I thank the PNG village court secretary, Mr. Peni Keris, for authorizing my continuing access to village courts over several years, and I thank the magistrates particularly of Erima village court for their tolerance of my presence and endless questions. I benefited from comments on an early draft of this essay by Keith Barber and Michael Monsell-Davis, and from the suggestions of anonymous reviewers for *Pacific Studies*.

1. Contrary to popular stereotypes, urban "settlement" dwellers in Papua New Guinea are not uniformly penurious or criminally inclined. Informal housing areas in PNG towns are historically a response to inadequate town planning and a lack of available formal housing. A wide socioeconomic spectrum is represented among their inhabitants (see Barber 2003; Connell and Lea 1993; Goddard 2001; Jackson 1976; Kaitilla 1994; King 1992; and Levine and Levine 1979).

2. I began research on urban village courts in 1991, while living in Port Moresby and lecturing at the University of Papua New Guinea. I began a program of intensive monitoring in 1994, attending all court sittings for five months in that year. Since moving to Australia in 1995, I have made brief visits every year or two and one long visit in 1999 during which I was able to repeat the five month intensive monitoring exercise.

3. This generalization is true at least for the purposes of the present discussion. In such a situation, the physical result of violence would not go beyond physical injury requiring medical attention.

4. The manipulation of official categories when recording cases is one reason why official statistics of the kinds of cases heard in village courts are not to be trusted. While monitoring cases, I commonly noted significant differences between the substance of disputes (on which my own categorization of them was based) and the headings under which they were recorded by court clerks (see Goddard 1996, 1998).

5. Terms such as "summons," "complainant," and "defendant" have been pidginized in Papua New Guinea and are commony used in village courts.

6. I refer here to conventional anthropological distinctions applied to gifting in Melanesia. I concur with the summary of the forms of gifting provided by C. A. Gregory (1982:53–55).

7. For a handy catalog and discussion of informal occupations in Port Moresby, see Barber 1993.

8. I lacked the magistrates' acuity in instantly estimating interest rates and elapsed time from the amounts claimed in tortuous responses to their interrogations of claimants. At an early stage in my research, I had to ask them for this information after cases were dealt with since they never made it explicit during the course of the case. After they realized that I wanted these details, they adopted the practice of telling me in asides during the hearings.

9. Luther's views became more ambivalent later in life, negotiating the relationship between civil law (approving usury) and moral law (See Tawney 1990:84–103, c. f. Hyde 1983:120–130).

10. The extensive discussion of the condemnation of usury in the religious climate of sixteenth century Europe in Tawney's classic text *Religion and the Rise of Capitalism* (Tawney [1926] 1990) remains a touchstone (albeit sometimes unacknowledged) for most accounts of the subject. In relation to doctrinal attitudes to economic activity, it should be noted that there have been challenges to Weber's argument that Christian attitudes to thrift, interest, and profit immediately related to the rise of capitalism were Protestant rather than Catholic (see, for example, Samuelsson 1993).

11. *Kompani* from the English "company," and *sande* from "Sunday." The latter is thought by some to refer to a payday (eg Strathern 1975:329n), though Thursday was the common payday in Port Moresby in late colonial times. I am inclined to see *sande* as connoting the leisure and relief from work associated with Sunday during colonial rule.

12. Close enough, in both cases, to be considered *tambu* (i.e., one party would classify the other as a sibling of his or her own sibling's spouse and therefore be obliged not to address the other by personal name).

13. That is to say, there is no clear distinction in a capitalist economy between a group of people whose economic life is contextualized exclusively in waged and salaried work, and another, socially discrete, group whose work is neither waged nor salaried. Individuals move between, or even work simultaneously in, the two putative "sectors."

14. With respect to this household-based unit, Barber has proposed a more specific analytic procedure for use in urban PNG research based on the concept of "household reproduction" (1993:24–33).

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