

# The Irish "Gombeenman": Re-incarnation or Rehabilitation?

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Mr. Kennedy (1977) makes four main criticisms of our paper. These will be discussed in turn. In the process, we will be concerned not only to defend our original position, but, where possible, to correct and clarify it.

Kennedy's arguments are these:

1. By adopting an over-inclusive definition of "Gombeenman", we have exaggerated the historic extent and scale of usury in Ireland.
2. Moneylending and credit-retailing are falsely asserted to retain significance today.
3. The decline we describe in debt-bondage as a source of dependence was earlier and more rapid than we estimated.
4. We have radically misunderstood the true economic role of money-lending and credit-retailing.

Since Kennedy also appears to berate us for allowing the invasion of "values" (presumably the wrong ones) into our work, this question will be touched upon too.

1. What is a "Gombeenman"? The sense in which we use the term (a sense which incidentally corresponds to contemporary customary usage in the west of Ireland) was as a synonym for "patron". This is stated quite clearly on the first page of our article (Gibbon and Higgins, 1974). The term patron is defined in detail on the following page (p. 28). Three distinct areas of patronage are distinguished—economic, political and ideological. Economic patronage is discussed in some detail, and it is made clear that the literal content of "gombeenism", (moneylending) is considered only as a secondary matter.

It is therefore absurd to say that since we use "Gombeenman" in a broad sense, we necessarily imply an equally broad scale of moneylending and usurious credit-dealings, or that we use underhand means to confuse the

moneylender with "the broad band of rural traders". Our point was that this "broad band" have traditionally exercised patronage and brokerage functions of all kinds, including when specified, the economic function of providing credit. Within this context the question of "determining what rate of interest on credit transactions . . . should be considered exorbitant" is of no interest.

We find odd the insistence that we should have discussed this essentially moral-ideological question (reminiscent of the "just strike", etc.) when Kennedy is so eager to take us to task for preparing "Value-charged bed" [*sic*] upon which to discuss other issues.

2. How widespread is credit-retailing today? By taking us to refer to credit provision whenever we use the term "Gombeenman", Kennedy has come to the conclusion that we believe this phenomenon is as current today as always. In arguing, that we "persistently exaggerate" evidence to this effect, Kennedy again distorts our argument.

Kennedy quotes our remark "reliance upon the gombeenman as principal source of personal and agrarian credit, and its correlate of bonded clientage, remain undiminished" to prove his point.

He neglects to inform the reader of its context, however. A glance at the original article will show that this observation

- (a) refers only to the western seaboard, a region of small farms. This is made clear in heading 16 lines above the quotation.
- (b) refers to the *extent* of the practice of credit-retailing, not to degrees of indebtedness. This is directly stated on p. 38—"debt-bondage created by credit-retailing appears to have remained fairly constant in extent . . . however, it is certain that the *degree* of debt-bondage in individual cases has diminished" (emphasis in the original).

Despite what Kennedy says Gilmore's report corroborates this view of the extent of credit-retailing amongst small farmers.

As Kennedy points out, Gilmore does not ever discuss debt-bondage, and our evidence on this point is confined to two paragraphs (pp. 34-5). The reasons for this were limitations of space (since the point did not occupy a particularly important place in our argument) and the fact that ample evidence has been provided by the only two full-length anthropological studies of the area published in the last decade.

We would like to offer too some more recent evidence which indicates a pattern quite similar to that of the two anthropological studies to which reference has been made.

- (A) The Aran island experience recorded by Messenger and quoted by us was referred to in a letter to one of the authors. Beginning his letter "we too have a king" an inhabitant off another island of the West coast detailed how groceries were on average 30 per cent dearer than on the mainland. The majority of islanders changed their "dole cheques" with the sole shopkeeper. And as many engaged in minor infringements they feared being reported. The shopkeeper was Chairman of one of the two main political parties and literally supervised the "delivery" of the island vote at polling times.<sup>1</sup>
- (B) The second instance of the influence of a gombeenman in a more refined political sense comes from another county. A local councillor wishing to seek advancement to national politics commenced his campaigns by bringing as branch members to the constituency organisation, a number of people bound to him by obligation. At first, they voted freely, but after a few meetings, one who at a previous meeting voiced an opinion contrary to the local councillor's ceased attendance. Investigations revealed that he had a debt in the councillor's shop and also relied on the councillor completely for the use of machinery.<sup>2</sup>

These are not isolated instances and are drawn from the recorded notes of one of the authors. The following is drawn from another research worker from his fieldwork in County Galway.

- (C) A local estate had frequently been the subject of local agitation. Its offer for sale was regularly opposed by the local small farmers anxious to have it divided. Suddenly, the estate was sold and while there was general criticism, no open objections were made. Investigation showed that the purchaser was known as somebody who always had the latest and most sophisticated of machinery. Scarcely anybody in the parish had not used his services. Most in fact were indebted to him for its use. This fact was on further investigations offered as the main reason for the non-mobilisation of objection.<sup>3</sup>

We might add that the theoretical assumptions underlying a popular Irish sociology which finds consensus at literally any price in the Irish community forces us to a reliance on new material. It is interesting to reflect that the

1. Ongoing Research on Patronage by Michael D. Higgins (unpublished).  
2. Ongoing Research on Patronage by Michael D. Higgins (unpublished).  
3. Fieldwork Notes of C. Curtin (Publication forthcoming).

model of community relations which emerges from even a cursory review of Irish literature bears out our suggestion of oppressive bondage.

The evidence makes clear the determinative influence of social structure upon the extent of debt-bondage (*of the potential for a "social" basis of opposition to the gombeenman, customary and hereditary practices etc.*).

In these circumstances, Kennedy's introduction of considerations of opportunity-cost merely reflect his slavish adherence to vulgar economics. This is crystallised in his "wonder" that "if substantial profit opportunities exist then ... why (have) outside forces not attempted to penetrate such areas". Probably Kennedy also wonders why the state-sponsored sugar enterprises in Congo-Brazzaville cannot recruit the 12,000 workers which they are able to employ, or coming nearer to the subject, why Chase Manhattan have not taken over usury in rural India, Laos, Hong Kong and so on.

3. When did debt-bondage begin to decline generally? Despite our alleged "failure to appreciate . . . the economic issues involved!" Kennedy, like ourselves, sees competition for clients as an influence on the reduction of the scope for creating debt-bondage.

Kennedy confidently asserts the process to have been completed by about 1901. We put the date, more tentatively, around 1914.

Kennedy's evidence on this point is the increasing number of retail outlets in the period 1881-1901. If a broader time-series is considered, together with other evidence, then both views may be evaluated.

First, the "other evidence", Kennedy makes considerable play of the increasing availability of banking and co-operative credit in the period he mentions. Figures on banking make it clear that despite the extension of provision to rural areas before 1901, facilities could only have been used by a tiny minority of cultivators before the period 1910-20.

Table 1: *Deposits and cash in Irish banks (£'000)*

<i>At 31 December</i>	<i>Other Stock Banks</i>	<i>TSBs</i>	<i>PO Bank</i>
1850	8269	1292	—
1870	24366	2055	583
1890	33325	1973	3723
1910	54936	2515	11931
1920	182949	3502	14074

Source: Meenan, 1970, p. 215.

Table 2: *Bills and advances from Irish banks (£'000)*

<i>At 31 December</i>	
1890	28.8
1900	37.5
1910	44.2
1920	120.1

*Source:* Meenan, 1970, p. 215.

Likewise, the literature on the co-operative movement generally acknowledges a loss of efficacy, particularly on the distributive side, after Sir Horace Plunkett was replaced by T. W. Russell as head of the Department of Agricultural and Technical instruction in 1907. After this time, apparently at the insistence of the gombeen interest, the activities of the Irish Agricultural Organisation Society were curtailed (Byrne 1970). Next some more direct indicators, in his calculation on shopkeepers and dealers, Kennedy ignores those listed as grocers; the combined total of grocers, general shopkeepers and dealers reads:

Table 3

	<i>Pop. 26 Counties</i>	<i>General shopkeepers, dealers and grocers</i>	<i>Total per 1,000</i>
1901	3,219,594	35,004	10.87
1911	3,139,688	29,069	9.25
1926	2,972,802	35,629	11.9

*Source:* Census of Ireland 1901, 1911, 1926.

Thus the combined total was 10.87 per 1,000 in 1901, fell slightly to 9.25 in 1911, and rose again to 11.9 in 1926.

4. What is the true economic role of the gombeenman? On the basis of some "general economic propositions", Kennedy argues "the creation of a financial infrastructure—money, credit, financial institutions—is vital to economic development, specifically in promoting efficiency in exchange and encouraging further specialisation and production for the market. . . . In the absence of . . . specialised institutions, part-time financial intermediaries . . . perform some of these vital economic functions . . . thus the development of trader credit in nineteenth century Ireland represented an on the whole desirable expansion of credit arrangements, and one which in the absence of more formal provisions in some areas of the country and the credit market, gave an impulse to economic activity."

Kennedy on this basis rehabilitates the gombeenman, vindicating him in the face of our "abuse" and "demonology". While the world of gombeenmen may be grateful for this service, the world of social science would have been better served had Kennedy's argument contained a shred of logic.

Kennedy's general propositions presuppose:

- (a) that financial institutions are vital to economic development,
- (b) that "formal" and "informal" financial institutions can be regarded as a continuous group performing equivalent functions, and
- (c) that "rises in economic acitivity" are synonymous with rises in economic development.

None of these points have been demonstrated, either by Kennedy or any other proponent of vulgar economics. On the contrary, more convincing counter-arguments can be advanced, namely:

- (a) Financial institutions only provide the basis of economic development in a context in which other elements, e.g., general commodity production and a propertyless workforce, are present. History can provide plenty of examples of "financial institutions" which, on their own, had no developmental effects. As Marx observed of usury in the ancient world

as soon as the usury of the Roman patricians ruined the Roman plebians, the small peasants, this form of exploitation came to an end and a pure slave economy replaced the small peasant economy . . . (Marx, 1962, Vol. III, p. 582).

- (b) Similarly, it is far from unproblematical to see "formal" and "informal" financial institutions as homogeneous. This is particularly empirically clear in the Third World, where there is a radical discontinuity between the social relations associated with money-lending and credit-retailing, on the one hand, and capitalist banking, on the other; the argument is traditionally advanced<sup>4</sup> that the prevalence of usurious relations leads to the diversion of capital from productive investment, the obstruction of the development of a free labour market, the obstruction of the penetration of modern financial institutions and the futility of investment/planning. The protagonists of this argument are able to present a large

4. See, for example, Darling (1928), Thorner and Thorner (1962) and Bettelheim, (1968).

body of evidence in their favour. There is every reason to believe that such a discontinuity existed in Ireland, too.

- (c) Finally, while the existence of "informal" financial activity may indeed promote economic activity, this is not to say it promotes development, however it is measured. In India, economic activity has indeed increased since independence, if we are to use measures of inter-state movement of crops, etc. Yet, in this country dominated by "informal" financial institutions, agricultural output grows barely more than population, the proportion of wages paid in cash is falling and the proportion of "attached" labourers is on the increase (Chattopadhyah, 1973).

The fact is that it is teleological to assume that since "financial institutions" constitute an integral part of the capitalist mode of production, similar institutions *either* play a similar role in other modes of production, or are instrumental in their transition to capitalism.

Kennedy's critique of our position is part of a general revisionist trend in Irish historical studies. While this trend has some positive aspects, such as its subversive relation to the traditional nationalist emphasis on Ireland's legal subordination, it has also been associated with the reactionary rehabilitation of a number of historical enemies of the Irish masses. Specifically, we are now invited to commiserate with the landlord, a victim traduced as an exploiter.<sup>5</sup> This tendency, which is clearly related to the abandonment of independent economic policies in official Irish circles, has—to paraphrase Kennedy—found it a "most extreme" and a most unlikely form in the rehabilitation of the gombeenman. Synge has written eloquently of the "groggy patriot—publican—general—shopman, who is married to the priest's half sister and is second cousin once removed of the dispensary doctor." We can hardly be accused of innovating a perjorative usage.

Irish intellectuals have come far since Liam O Flaherty's description of this figure as a "fat faced sweaty-headed swine".

5. See, for example, Vaughan, (1974).

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