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Morality and economic growth in rural West Africa: Indigenous accumulation in Hausaland, by Clough Paul. New York, Berghahn, 2014. Xxv + 442 pp. \$120.00 (hardback). ISBN 978 1 78238 270 6.

In the aftermath of the financial crash of the late 2000s, and in the face of routine economic fraud and political corruption around the globe, there is a rising scientific and public interest in matters of economy and morality, i.e. moral economy. A significant share of these debates, however, are not informed by empirical data on actually existing moralities in past or present economies. Instead, they are largely desk-based analyses, employing abstract moral philosophy and references to assumed-universal moral principles. The crude quality of many morality debates is an outcome of this near-absence (and low-use) of morality data related to economic activities. Any extensive and nuanced study that has tried to find out about on-ground moralities of economic actors is thus to be highly welcomed. Against this background, Paul Clough has made an invaluable contribution to a data-based debate on the moral underpinnings of economic relations and practices across time and space, i.e. comparative moral economy studies. His case study, draws on years of fieldwork in a village in Hausaland, northern Nigeria. His focus is on the land, labour, credit and trading institutions there as they operated in the petroleum-boom times in the late 1970s and the macro-economic years of decline from the mid-1980s to the mid to late 1990s. This study of the 'collective mentality' of a local economic system (and community/society), and the tissue of interpersonal relationships (p. 260), reveals the social and moral grammar of a local economy.

What are some of the key messages coming out of the book? Economic actors that are the focus of this study are not motivated by maximisation of individual material gain (or profit as such) - as per the core assumption of economics. Instead, they are driven by a desire to expand social ties and social wealth, such as the enlargement of polygynous families (wives and children), clientelist networks, and circles of trading friends, what Clough terms 'non-capitalist accumulation' (p. 326). The objectives and determinates of social accumulation advance and limit the dynamics of material accumulation, i.e. social context shapes the forms of wealth accumulation. 'Different, discernible processes of accumulation', Clough argues, 'were united through a local hierarchy of desires into an interrelated moving whole' (p. 358). One of Clough's key points is that in this non-capitalist trajectory of accumulation, the acquisition of capital, and the influence of capital in the locality in general, is subordinated to (and integrated with) polygynous and cliental accumulation. This takes place in a local context characterised by an absence of significant investment by the traditional ruling class and foreign or local capital in land/agriculture, which created an opening for actors such as local farmer-traders to accumulate in their own complex way (pp. 358-9, 370-1).

Further, the study reveals why and how a plethora of issues such as character, probity, respect, mutuality, dependability, friendship, patronage, trust, mutual dependency, help, reciprocity, generosity, long-term outlooks, interest-free credit, matter in this highly socially complex and diverse interpersonal, face-to-face trade system. To highlight and explain the prevalence of these phenomena in an economic context and carve out their importance for economic growth and development, as Clough does, is at times dismissed in certain critical and mainstream circles as naïve, romantic, unimportant, or time-wasting. This is because such social practices are regarded to be on the way out, making way for individualism and instrumentalism. However, Clough convincingly demonstrates the local grounding, plausibility, and durability of these practices.

Next, Clough insists that to understand local economic activity and systems one needs to study the inter-personal relationships upon which, for example, a local produce marketing system depends. To make respective case studies viable, 'the need is for a density of evidence of relationships through which the activities being studied occur' (p. 260). The study of particular economic actors, such as traders, is thus motivated by the analytical aim to get data on typical relationship patterns, and the social, political, and economic mentalities that drive them. This includes particular understandings of what constitutes wealth (e.g. investment in social relations, kin, household expansion etc.) and a desirable life and social order. The graphic illustration of the relationship pattern of one actor's trading and farming enterprise (p. 273) is very useful and provides inspiring material for moral economy studies. It makes the desk-based arguments proffered by mainstream economists (ala Jeffrey Sachs) that refer to greed, selfishness, and profit maximisation to explain some of the current trends in economic behaviour look over-simplified and un-scientific. Clough's book further reminds us that moral economies in a locality are period specific and changing (hence his revisit to the research site to check whether previously identified patterns still held, p. 330) and not timeless social formations ruled by one (material or non-material) force or the other forever. Finally, Clough identifies and explains economic actions - such as giving loans - that are carried out without a financial gain motive (p. 281).

Clough's engagement with some of the major existing positions in the literature show how powerful the data is in generating insightful theoretical positions. For example, Clough argues, contra Bourdieu, that the cultivation of personal ties does not (necessarily) serve material accumulation imperatives. Clough notes that: 'This would entail that 'social values' exist mainly as verbal generalizations concerning strategic interest, incorporated in observable behaviour. On the contrary, I argue that the social value which gives priority to personal relationships is a moral belief. It is an inner mental state. Farmer-traders reflect about their moral beliefs, although I can only infer their inner states from verbal discourse and public action. This social value has a degree of causal efficacy; it places limits on the range of actions which are realistically possible in society. Moral beliefs constrain and even deflect the achievement of purely material self-interests. Farmers were very conscious of this.' (p. 326).

That said, I would have liked to see more analysis on some issues. Clough mentions that manipulation/deception and coercion also play a role in this economy (e.g. when a produce bag is sold with less than the stated amount of items, or someone is arrested and forced to sell a house to recover a loan, p. 264, 278, 285). However, the analysis of what these practices tell us about social values, i.e. the prevailing moral economy, is rather short. Relatedly, the issue of power asymmetries could have been analysed more extensively, for instance in relation to the soft and hard side of this moral economy. It would also be intriguing to hear a little more about (i) how the data relates to other moral economic dynamics in Nigeria generally, especially the evolving culture of capitalism/corruption, (ii) what the study tells us about the relationship between local economic moralities and global capitalism/North-South relations. That said, I regard Clough's book as a highly useful reading for anyone who wants to do applied moral economy research, in any country. The many significant achievements of the study signals to research funders that significant support for longer empirical research projects is needed to advance the study of moral economy.

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