

Review

Pawnship labour and mediation in colonial Osun division of southwestern Nigeria

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Pawnship was both a credit system and an important source of labour in Yoruba land. It was highly utilised in the first half of the twentieth century Osun Division, sequel to its easy adaptation to the colonial monetised economy. This study examined pawnship as a labour system that was deeply rooted in the Yoruba culture, and accounts for the reasons for its easy adaptability to the changes epitomized by the colonial economy itself with particular reference to Osun Division in Southwestern Nigeria. The restriction here is to focus on areas that were not adequately covered by the various existing literature on pawnship system in Yoruba land with a view to examining their peculiarities that distinguished them from the general norms that existed in the urban centres that were covered by earlier studies. The study adopted the historical approach which depends on oral data gathered through interviews, archival materials and relevant literature. It is hoped that the local peculiarities that the study intends to examine on pawnship here, will make a reasonable addition to the stock of the existing knowledge on Yoruba economic and social histories.

Keywords: Pawnship, adaptability, Osun division, colonial economy, monetisation.

INTRODUCTION

Osun division of the defunct Western region of Nigeria could be described as the area occupied by the old Osun administrative division. It laid between latitude 7° and 8°21' North and longitude 4° and 5° east. The area was formerly known as the Northern District of Ibadan Division before its actual creation in 1951 after HLM Butler' commission had reported in favour of its independence. It was bounded on the South by river Sasa at Ode-Omu, on the North by the Igbomina of Ila, Ora, and Oke-Ila. It was demarcated on the North-West by Ejigbo and on the North-East by Okuku. River Oba in Iwo demarcated it from the old Oyo division in the West, while it was bounded in the East by the Ijesa (Adegbola, 1972: 14). It

comprised Ayedaade, Ede, Egbedore, Ejigbo, Ifelodun, Ikirun, Odo-Otin, Osogbo, Iwo and Ogbomoso districts (Ajayi, 2014:2).

The date of actual independence notwithstanding, the area has long been recognised as a political entity. various archival documents used in this work also lend credence to this, such that the date of independence only effected a change in nomenclature and rid the people of the dual overlordship of Oyo and Ibadan, a challenge they have been coping with since the beginning of the century. The advantageous location of Osun Division on an arable land (Figure 1) made it easy for the indigenous pattern of production to be steadily modified to pave

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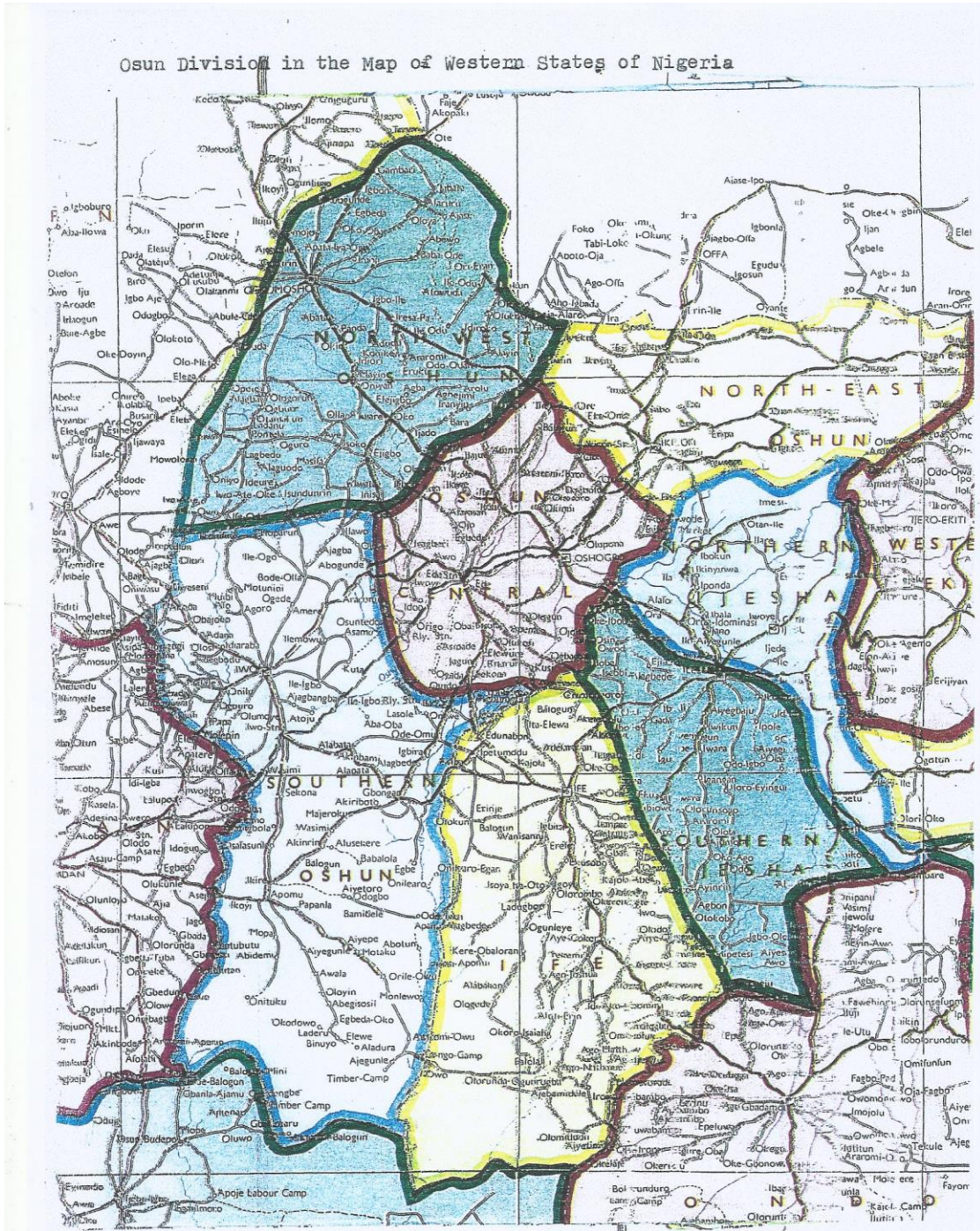


Figure 1. Map of Osun division of western states of Nigeria.
 Source : map Deort office of the surveyor general, Oyo state Nigeria.

way for a predominantly export economy in agricultural products.

However, in the process of production, labour remained the most important factor. It is the most active factor of production without which other factors will remain unproductive. Various forms of labour that characterized

the indigenous economy of Osun division as in other parts of Yorubaland, survived till the colonial period except slave labour that was outlawed by the colonial authority in the first decade of the 20th century (Fadipe, 1970:189). This outlaw enhanced the importance and popularity of family labour, peonage labour and the two

cooperative work groups of *Owe* (the process of enlisting the assistance of the able bodied people in a community- usually the whole village and friends in the neighbouring villages in carrying out highly demanding tasks) and *Aaro* (a reciprocal labour arrangement among friendly neighbours- common among farmers) in the colonial Osun Division (Lawore, 2004:38). After all, clientage labour system of the war period had faded away in the closing years of the nineteenth century with the end of wars in Yorubaland.

Of all the above, peonage labour was unique, being a system that cut across the classes of the society. In other words, it connected the poor with the rich and benefited the two classes in a symbiotic relationship. Also, the outlawing of slave labour made pawnship more widespread, since slave owners whose production depended on slaves labour had to resort to the use of pawns instead of slaves who were fast gaining their freedom sequel to the colonial government's legislation against slavery (Atanda, 1979).

Thus, pawnship developed in response to monetisation and was stimulated by an unequal distribution of wealth. According to Oroge, pawnship was marginal before the nineteenth century, but expanded dramatically during the Yoruba civil wars (Oroge, 1985:75). Parents pawn their children to raise money to redeem kin who had been taken prisoners. They also offered their children to patrons in a clientelistic style, usually military leaders, who protected and provided for their pawns while training them (Jalloh, 2003:91).

This study makes a general analysis of pawnship in Yorubaland through the review of various earlier studies on pawnship in Yorubaland. This is in a view to providing a base for the local peculiarities that have not been given due attention, sequel to the characteristic over generalisation of the various earlier studies on pawnship in Yorubaland. However, the Divisional Government sanction and the people's reactions were peculiar analysis that makes the study unique.

IWOFA SYSTEM IN YORUBALAND

Iwofa, otherwise known as pawnship or peonage System is a debt-slavery (Fadipe, 1970:189). The word got derived from the two Yoruba words, *iwofa* (the entering into) and *efa* (six), meaning a person's voluntary entry into 'a recurrent sixth day service' agreement (Adebayo, 1992:167). The fact that an *iwofa* is borrowed (*ya*), differentiates him from a slave (*eru*) that is bought (*ra*) (Adeayo, 1992:167). Pawnship involved a transaction between a have (creditor) and a have-not (debtor). In this transaction, whatever is pawned (in the case of a property) is pledged as a collateral security for a loan received while the lender on the other hand had to keep it until the loan was repaid with interest. In the case of a

human being, a pawn is a person who offered his service to the person who has lent money to him or his relatives.

In other words, a person could be pawned as a result of his personal indebtedness or that of his relatives. This is a situation where a person is being held as a collateral security against a loan offered by the moneylender. The latter however has the right to put the pawn into productive use for the period that the loan is yet to be paid. The use into which the pawn is being put here constitutes an interest on the loan since the service is utilized in lieu of interest (Ajayi, 2014:193). While examining Samuel Johnson's description of the role of *iwofa* as a person whose service goes for interest on a loan borrowed, and that the principal is paid back whenever payment could be made, after a few days, months or several years as the case may be, he simply defined it as a mechanism for paying interest on borrowed money (Adebayo, 1992:167).

A pawn was often a minor – son or daughter, nephew or niece, brother or sister, male or female cousin of the beneficiary of the loan and may not necessarily benefit from the loan (Klein and Robert, 1987:23). Out of the three pre-colonial credit systems (*ajo*, *esusu* and *iwofa*), *iwofa*, which was a costliest arrangement was the only mechanism for raising large sums which could be needed to pay off debts earlier contracted in order to meet some projected expenditures. Commonest in this regard were funeral expenses and payment of bride price. The burden of serving as a pawn usually fell on the younger members of the family (Ajayi, 2014:159). Cases of subjecting oneself to pawnship (as mentioned earlier) was not a common place, hence it happened in a situation where the borrower had no one to serve as pawn on his behalf. In this case, he entered into pawnship the very day he collected the loan (Rachael Ajayi, interview, 2016).

In the Yoruba week of four days, the *iwofa* (in the case of self-pawning) was expected to work for two days on his creditor's farm while he spent the remaining two days on his own farm. If the amount of the loan is high, he could be required to give three days to his master while he had only one day to himself (Akirun in Council, interview, 2015). Generally, the work demand was determined as a minimum of one hundred and sixty yam heaps to a day work to be carried out between 6, a.m. and 11, a.m. With this arrangement, an *iwofa* could work every day both on his own farm and that of the creditor because he lived with his family and his service was usually needed in the farm. In a situation where an unmarried pawned girl lived in the creditor's house, she could be made to assist the creditor's wife in household works. She could be utilized for petty trading and she might help on the farm. Married female *iwofa* did not live in the creditors' households, instead, they returned to their houses after each day's work. In some cases, they agreed to pay the creditors specific amount every week out of the proceeds of their own work in their bid to

negotiate for more levels of freedom (Olunisa in Council, interview, 2015).

In almost all the cases was a guarantor, an *onigbowo*, who is familiar with both parties, capable of speaking for the borrower and assuming the responsibility for the repayment if the borrower defaulted. The person whom the borrower has to find and on whose responsibility the lender would part with his money, has to be a friend or an acquaintance of the borrower who could be a man or a woman (Adebayo, 1992:165). He should be acceptable and trusted enough by the lender to accept whatever condition he suggested for the transaction. The importance of guarantor in pawnship system also laid in the fact that, he could be held responsible, if the *iwofa* failed to carry out his obligation. Guarantor's service has no reward initially, but hardship condition in which they found themselves after the contract had been formalised, earned them some monetary rewards. For example, a guarantor would collect *egbaa* (2000 cowries) from the lender the same day the borrower received his loan. This made them to be known as *elegbaa*. Their condition was captioned by the Yoruba adage below:

Ara koni wofa bi elegbaa, eni a kowo fun lara n ni (Olufi in Council, interview, 2015) (A pawn is not as troubled as the guarantor; the person we gave the money is the one being trouble).

A guarantor is in a more difficult position in the case of a child *iwofa*. For instance, if the child should for any reason, run away from the creditor, it was the duty of the guarantor to find him, console him and persuade him to return or provide an able substitute of the child, otherwise he would be held responsible for the repayment of the loan (Bello Ajani, interview, 2015). In some cases, the *onigbowo* was not familiar with the borrower, but was only doing the duty for a fee which was deducted up front from the principal received by the borrower (Adebayo, 1992:165). Most moneylenders were men, although the business was not close to women. Also, no conscious division existed among borrowers along gender lines (Adebayo, 1992:165).

Children *iwofa* served their masters until their parents or relatives redeemed their debt. Also, children *iwofa*, who were in the same category with unmarried girl *iwofa* were in more unfavourable conditions than adult *iwofa*. Usually the adult suffered only partial loss of freedom while the children *iwofa* had to live with the creditors (Adult *iwofa* gave only a previously agreed amount of service to his creditor every Yoruba week with the remaining time being his own). It was therefore their creditor's duty to feed them and they often ate with the creditor's children. However, they depended on their parents or relatives for clothing (Klein and Robert, 1987:24).

It was generally believed that pawned children usually have excellent training, because of the belief that wisdom

could better be acquired through hardship and suffering. This belief also made the well-to-do people to pawn their children. Thus some rich men placed their children under discipline which they thought such children needed but could not get under their direct control. Both the unmarried female and child *iwofa* were liable to ill-treatments such as underfeeding or physical assault. However, they were not left altogether without redress. Apart from the interference of the neighbour, a child who could not put up with the continued ill-treatment of the creditor could ask to have the 'debt on his head' transferred to some other master. The loan could also be repaid at a short notice. The older the child, the greater the chance of rebelling, in this way, if the parents or relatives refused to heed his complaints, the child could always refuse to go on serving, in which case someone else would have to be substituted for him (Bello Ajani, interview:2015).

The practice was not without some customary safeguards against the abuse of women and girls by the creditors. A creditor who committed a sexual assault upon a girl forfeited the debt on the 'girl's head'. If the abuse resulted into a child, it belonged to the girl's parents. Should such a creditor still desire to marry the girl, he would have to pay the bride price in addition to the forfeiture of the debt for which the girl was serving. A creditor who committed a sexual assault upon a girl *iwofa* who had been formally betrothed not only forfeited his money, but had to pay damages on the customary scale to the fiancé of the girl. In addition, he would be fined by the family or town authority (Klein and Robert, 1987:24).

"To be forgotten in the creditor's farm" was a term used to describe abandonment, which was often the cause of boys and girls running away. A boy or a girl who was in pawn as a result of the funeral custom of his father might be forgotten by his brothers and sisters whose job it was to repay the loan. A man may pawn his younger brother in order to pay the bride price of his wife and forget his obligation to redeem the child. Lastly girls often got neglected in peonage. Such a girl often waited until a young man came along and paid the amount owed in lieu of bride price and other incidental payments that have to be made before marriage. Girls who were already betrothed were also often pawned by their impecunious fathers, their fiancé were always called upon to redeem them in discharge of all obligations in respect of their bride price (Fadipe, 1970:189). All these instances conform with Paul Marty's observation that uncles and heads of families who were quick to pawn their nieces and nephews were usually not the ones to redeem them.

Iwofa system has certain advantages over slave-holding as a form of investment. Unlike a slave, *iwofa* was self-supporting. He fed, clothed and housed himself. In term of investment potential, the death of an *iwofa* did not release his next of kin from the obligation to repay the loan for which he (*iwofa*) pawned himself. This was not

the case in slave-holding. However, unlike an iwofa, the child of a slave became his master's property (Bello Ajani, interview, 2015).

From the foregoing, it becomes glaring that all classes of people were involved in peonage system, although at different levels. While the rich were lenders, the poor were borrowers. This is because, as observed by Howard on the coastal northwest Sierra Leone, pawnship resulted from poverty and misfortune, and the well to do had to come to the aid of the poor (Wilks, 1998:204). M.A. Howard's description of pawnship conforms to Klein and Roberts' opinion, that "pawnship was an institution that transferred labour from the poor to the rich as effectively as sales did" (Wilks, 1998:204). However as opposed to their observation, such as condition of upsurge in pawnship in the 1930s in French West Africa that they studied, colonial government legislation against it in Yorubaland made it to witness decline during the period in their reference (Ajayi, 2014:158).

However, mediating in the system were, the debtor who was the chief beneficiaries of the loans and who made their dependents worked for their creditors as a form of interest on the loans taken, the guarantor whose work was to formalize the peonage contract, neighbours who watched the operation of the contract and made reports of any anomaly available to the parties concerned and the constituted authorities like family heads and village or town heads as the case may be for necessary redress if need be (Ajayi, 2014:159). All these saw to the effective control and workability of pawnship system in Osun Division as in other parts of Africa. For instance, this form of control that made pawnship a social norm had been observed by Giblings in the Handani districts of the northeastern Tanzania and Austin among the Akan people of the Gold Coast (Wilks, 1998: 204). Thus, pawnship regulated relationship between groups and facilitated the accumulation of power as it reflected an increase importance of control over people and a progressive erosion of lineage based forms of subsistence security through increase marketing activities (Klein and Robert, 1987:24).

THE PAWNSHIP SYSTEM IN THE COLONIAL OSUN DIVISION

Peonage system operated in Osun Division as a form of indigenous banking system, and it thrived in the colonial period for three reasons: formal banking facility was totally non-existent in the remote parts of Osun Division. In the urban centre where it existed, it was late in coming and when it came, it was grossly inadequate. For instance, it was in 1924 that the division's first experience in banking, a branch of the Bank of British West Africa came to Osogbo. Thirdly, the level of indigenous commercial enterprise in the division at this period did not require modern banking (Atanda, 1979:49). Pawnship

was therefore an informal credit system provided outside the formal financial institutions such as western banks (Jalloh, 2003:91).

The branch of the BBWA in Osun Division was only concerned with assisting the European trading firms and the government in discouraging the use of cowries. It refused to have anything to do with the money and it further assisted in imposing the British currency (Osun Div, 1/2 OS. 64) (Falola, 1989:77). Osogbo branch of the BBWA provided banking services for the expatriate trading enterprises and the British colonial administrations. Indigenous traders experienced great difficulties in obtaining financial assistance, due to lack of confidence by the bank in their credit worthiness (Atanda, 1979:49). Hence, they were denied banking facilities such as loans and overdrafts on the ground that, they could not provide the needed collateral. It was reasoned that, since they could not provide security, the possibility of repayment was slim.

These conditions abound even in spite of the fact that, African businessmen gave the bank a backing through their deposits. For instance, it was estimated that, the saving of Africans constituted over 95% of the bank's total deposits pool in its early years. In addition, after its first ten months of operation, the balance sheet showed deposits of £87,665 and almost the whole of the sum was deposited by Africans (Fry, 1976:67). This condition made informal credit existed alongside the formal credit in colonial Osun Division as it did in other parts of Yorubaland. A similar observation was made by Allusine Jalloh in Sierra Leone where indigenous entrepreneurship was made to depend on informal credit system in like manner as it happened in Yorubaland (Jalloh, 2003:92). This was a condition that represents a formidable obstacle to the development of indigenous entrepreneurship in most African societies (Jalloh, 2003:93).

It should be pointed out here that, banking services were not totally absent in Osun Division before the advent of the Europeans. These were being rendered by individuals and groups who were money lenders whose interest rates were usurious in their different villages (Adesina, 1994:119). Chief Ogunniyi of Okua in Odo-Otin District was a professional lender who had many pawns at his disposal. However, he used these pawns for agricultural purpose through which he had more money to lend out as a means of acquiring more pawns. Mr. Idowu (popularly known as *Pakoyi onisowo*- professional trader) was another well-known lender who utilized peonage system for agricultural production in Okuku, several other examples abound in the division in the period under study as will be mentioned in the latter part of this work.

However, colonial government outlaw of slavery made the people of Osun Division to be left with no alternative than peonage system. Thus, contrary to the claim of

Toyin Falola that money lending (sogundogoji), a hybrid of *Iwofa* and colonial credit systems, replaced *iwofa* credit system, *iwofa* debt-labour system became more widespread in Osun Division. Although, *sogundogoji* also existed in Osun Division, it did not replace *iwofa* system as it did in Lagos and Remo areas where money lending became the last resort for those who were in need of large sum for project. Rather, peonage system continued unabated in Osun Division until the eve of the third decade of the twentieth century when colonial government began to sanction against it (Osun Div, 1/1, 192:16). Cases of pawnship of one person by another pervaded the division in the period under concern and records of some of these cases would be a part of the discussions here after.

THE COLONIAL GOVERNMENT'S SANCTION AND THE PEOPLE'S REACTIONS

When the notice of sanction against peonage system was sent to the crown heads in the division in 1927, many of them were not happy about it. However, colonial government was asked to make provisions for an alternative before the system could be abolished. *Oba* Kusamotu Oyewole II, the Akirun of Ikirun, wrote a letter to the District Officer in Osogbo in 1933 to express his dissatisfaction with the government's sanction against the pawnship system which the people considered indispensable. According to the king, abolishing the system was equivalent to mortgaging cocoa and palm trees, which were recoverable after the redemption of a debt. There was therefore, the fear that things will get worse, since lenders will not be willing to give out money without a pawn (Osun Div 1/1, 192:2).

The notice specifically stated that, no boy or girl under the age of 16 years should be pawned after 28th February, 1927. And with effect from 15th June, 1927, the labour of a pawn (*Iwofa*) should be paid for at a fixed rate of 100 heaps per day. Also, the value of their labour shall be calculated towards the extinction both of the debt and the interest thereon. In addition, all debts were revocable in the native courts or personal courts and the rate of pay will be as follows: In Oyo Division, 2d per 100 heaps; In Ibadan Division, 3d per 100 heaps; In Ife Division 3d per 100 heaps (Osun Div 1/1, 192:16).

Rather than stopping the system, subsequent judicial intervention in various pawnship cases only provided ways of escape for some pawns and cases of pawnship became more rampant in the division. This is because there was no other alternative for people to exploit especially when the need of large sum of money arose. For instance, it took the interventions of the District Officer in Osogbo and the *Olokuku* of Okuku for chief Eshuja of Oyan to release his pawn, Shittu who had worked for five years upon a loan of £12-10-0 (Osun Div 1/1, 192: 10). Mr. Ogunleye of Ogbagba near Iwo

pawned six small boys, who were sons of Ibiloye, an aspirant to the *Timi* stool for a loan of £36. It took the help of Sijuade of the district office in Osogbo before the boys could be freed (Osun Div 1/1, 192:337).

Salawu, a boy of 15 years was pawned by his father to one Adegunle in Ibadan for eight years, Awobimpe, a small girl of eight years was pawned to Abeni Ojo in Masifa village near Ejigbo for £3 borrowed to treat her grandmother with whom she had lived for some years before the woman became ill (Osun Div 1/1, 192:369). Oyetayo of Ojuabere's compound in Masifa area of Ogbomoso also pawned Oke, the eldest brother of Ezekiel Adeniran for £15 taken by their father Abolarin. Oke absconded after serving for twenty years. Adeniran his brother was taken as a replacement for another fifteen years, but he also absconded and petitioned the District Officer in Osogbo after which he was released (Osun Div 1/1, 192:376).

Chief Bello Ajani of Elemoso compound Okuku also narrated his ordeal about this practice. His father took a loan of £13 from Idowu, the *Pakoyi Onisowo* of Okuku to marry his second wife. However, he was forgotten and left to fend for himself as his father left for Gold Coast with the new wife. Bello had to engage in basket making and contracted jobs as a hired labour during his free time before he could repay the debt after five years. Idowu refused to collect the money because it came after Ajani had just finished yam planting and his master wanted him to hoe the farm till harvesting. It took intervention of the wife of the then Olokuku before the lender could collect the money (Bello Ajani, interview: 2015). This was a typical case of "being forgotten in the creditor's farm" as his father who benefited from the money never concerned himself with whatever happened to him after his departure to Gold Coast with the new wife.

Several other people who were at one time or another pawns also narrated their experiences. These included the two chief Sobaloju of Iragbiji, chiefs Alimi Alolade and Igbayilola Sobaloju among other endless cases that the limited space of this study would not be enough to take care of (Alimi Alolade, interview:2015). The fact that all these took place between 1920s and 1950s during which economic depression last, corroborated the claim of Klein and Robert that, pawnship was an important way for people in poor areas to cope with economic distress. Thus, it was an institution that could be shaped to meet the needs of different situations (Klein and Robert, 1987:25). E.A. Oroge's, description of pawnship as a system that thrived largely in calamity further lend credence to its popularity in the depression year (Oroge, 1985:25).

CONCLUSION

Although pawnship system was regarded as an indispensable credit system in the pre-colonial and

colonial era, nevertheless it constituted a source of labour that was much exploited by the people to whom it became the last resort, sequel to the outlaw of slave labour at the beginning of the twentieth century. Cases cited here generally indicated frivolities in people's involvement in pawnship system. Also, the restriction of this study to a part of the Yorubaland has revealed some of the uneconomic reasons that have not been mentioned in the existing studies on pawnship system. For instance, while funeral was a common reason, chieftaincy, as in the case of Mr. Ogunleye mentioned above, was a rarely mentioned in the existing literature. The study also revealed that, other minors of a debtor could also be provided as a replacement in case a pawn ran away. Under normal circumstances, a pawn is a person who accepted to go into a form of compulsory labour service as a way of helping his or her superior to solve an urgent problem. Other conditions as taking up a wife, chieftaincy and many others in this category are abnormal, since they are frivolous and involved some form of cruelties.

Professional lenders as some wealthy men became known considered it as a form of profitable investment through which their money easily became multiplied. However, with reference to the various instances cited in the study, peonage system no doubt played a prominent role in the production system of Osun Division in the colonial period. Colonial government sanction against peonage system was not unconnected with certain similarities it shared with slave labour. In the final analysis, it ended with colonial era while the two other credit systems (*Ajo* and *Esusu*) continued to thrive till date.

CONFLICT OF INTERESTS

The author has not declared any conflict of interests.

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