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Chuma Ulete as a Popularized Witchcraft Discourse in Small Businesses

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Abstract

This article investigates a particular discourse of witchcraft in Tanzania famously known as Chuma Ulete. Perceived as a practice that involves leaking or stealing wealth mysteriously, it has increasingly become popularized in both mainstream and social media within the context of a post-socialist neo-liberal economy. In this article it is conceptualized as the witchcraft of the poor as, purportedly, it is generally used to magically steal money from small businesses. Although the concept has received little attention in the sociological and anthropological literature, it could provide an explanation for some instances of marginal gains in the market economy, and how people make sense of it. The article argues that they do so through invoking, simultaneously or sequentially, religious, traditional, business, and poverty discourses. The concept has also been extended to express exploitation in the market economy, where issues of services and romantic relationships are concerned. As such, the article brings to light its definition, characteristics, and how people deal with it.

Keywords: witchcraft, business, youth, money, entrepreneurship

Introduction

My doctoral dissertation, which was on the impact of entrepreneurship training on business start-ups among young people in Tanzania, contains a chapter that explores the impact of witchcraft beliefs and practices on young entrepreneurs in Tanzania (Mgumia, 2017)[i]. When presenting its findings, I was asked, why did I dedicate a whole chapter on 'Young Entrepreneurs and Tales of Witchcraft', instead of focusing on business practices and their impacts on business outcomes. I did this because all the 52 youth who participated in my study believed that there were practices of witchcraft in small business in Tanzania. They affirmed to have heard of such practices from their communities, mainstream media, and social media, as well as from their own personal experiences in running businesses. Additionally,

stories and experiences on witchcraft offered an alternative explanation, among young entrepreneurs, for making sense of marginal gains in the market; on the other hand, such narratives and anecdotes, structure the ways in which they did business.

A recurring question during my presentations concerned the perceived link between business and witchcraft. The link was not immediately obvious, especially to those with a background in neoclassical economics, or unfamiliar with African contexts. However, it is increasingly becoming visible in the public sphere within the context of the neoliberal economy and digital revolution. This is not to say that witchcraft is new, as the existence of beliefs and practices associated with it predate the emergence of market relations in Africa (Mesaki, 1993). Discussions of magic in relation to wealth creation or destruction are also not new in the African public domain. Traditionally, they have mostly centred on the exploitation of invisible labour or theft of agricultural products commonly known in Kiswahili as *uchawi wa mashamba* (Mesaki, 1993:112). However, what is interesting is that witchcraft is invoked in modern business activities, a sector that is conventionally viewed as the realm of economic rationality rather than seemingly irrational beliefs.

The purpose of this article is to bring to the fore on going conversations in the social media in regard to witchcraft and business in the Tanzanian public sphere. As hinted above, during my fieldwork in 2012/2013, the youth constantly shared stories and issues they encountered in the social media regarding witchcraft and *business.* In one of our conversations, one of them had this advice to me, "If you think witchcraft does not exist, you should just google, and you will find out on the social media about all sorts of things regarding witchcraft that is happening in business". Yet, another participant was opposed to the idea, and has this to say, "I don't believed witchcraft can bring success in business, but I have received texts, which say if I want success in my job or business, I should call a certain number. I didn't call, but I believe some people do". Since then, I have been following up on various discussions on the social media regarding the purported use and efficacy of witchcraft in businesses.

However, my aim in this article is not to debate whether witchcraft in business exists or not. Rather, it is to show how small businesses operate in the context of witchcraft beliefs. I take a belief to be the state both of feeling and thinking that something, which may not necessarily be tangible or visible physically, exists regardless of whether one has empirical evidence on such existence. However, beliefs should not only be understood in

abstraction, rather they frame actions and relations between people and things. As Ashforth (2011:235) puts it, we should take "seriously relations between persons and invisible entities, and treat them as relations rather than mere 'beliefs'". To that end, Smith (2008:5) suggests looking for expressions, activities, and actions that attempt to control or promote witchcraft.

It is against this background that this article argues that witchcraft in business is sustained by its interactions with a constellation of other discourses that are generally shared by the public in attempting to make sense of everyday life. These include discourses of religion in Abrahamic faiths and those of education in business (Galemba, 2008). The discourse has also been associated with the manifestation of social, political, and economic anxieties of the neoliberal economy that is hidden in the mystery of capital relations. To explore these issues, I make use of popular social media platforms that have discussed *Chuma Ulete*, a famous song on the subject, and advertisements posted in public spaces by those who claim they can provide or prevent it.

Divided into five main sections, this paper therefore, conceptualizes the interactions of these discourses in the context of the neoliberal economic system which, according to Galemba (2008:5), "is not a deterministic or amorphous entity, but rather, a set of ideas and practices created in daily interactions that often cross the formal/informal and legal/illegal divides." It starts by highlighting the four discourses, followed by a discussion on the popularity of *Chuma Ulete* in terms of the concept of discourse. Then it defines the practice in terms of discourse analysis. A discussion on its dynamics in terms of three aspects follows under their own subsections, that is, who does it, how it occurs, and how one should deal with it.

Discursive Discourses on *Chuma Ulete*

A quick glance at both the print and electronic media reveals the presence of regular reports and discussions on various forms of witchcraft. These forms include, among others, witchcraft in relation to business, health and politics. Of particular interest in this article is a form of witchcraft in business, known as *Chuma Ulete* that focuses on leaking or stealing wealth, especially in the form of incremental money. It is thus perceived as the witchcraft of the poor rather than the wealthy, as it is generally used to steal small amounts of money through magic from and/or for small businesses. The existence of this form of witchcraft in actual business practices is debatable. As such, it is a bone of contention in on-going conversations in various public spaces, including social media. For example, a recent post on social

media asked, "Are there techniques of dealing with *Chuma Ulete* in business?" (Jamii Forums, 2019)[ii]. This question generated 420 responses, which, in line with the Foucauldian notion of a discourse as a set of practices, can be divided into four sets of discourses.[iii]

For Foucault, a discourse has an order, materiality, and power. In "every society," he hypothesized, "the production of discourse is at once controlled, selected, organized and redistributed by a certain number of procedures whose role is to ward off its powers and dangers, to gain mastery over its chance events, to evade its ponderous, formidable materiality" (Foucault, 1970/1981:52). Since it is a set of practices that informs or structures meanings in a given society, a discourse interacts with other related or even conflicting sets of practices (i.e. discourses) in meaning making. As such, instead of looking at one set in isolation, one needs to observe or capture these discursive interactions to make sense of a given discourse, in this case the discourse of witchcraft.

As an example of discourse analysis, Foucault proposed a study of taboos that affect the discourse of sexuality. "It would be difficult, and in any case abstract, to carry out this study," he argued, "without analysing at the same time the sets of discourses – literary, religious or ethical, biological or medical, juridical too-where sexuality is discussed, and where it is named, described, metaphorised, explained, judged" (Foucault, 1970/1981: 72). Similarly, I contend, to study and make sense of *Chuma Ulete,* one has to analyse at the same time at least four sets of discourses – religious, educational, developmental, and supernatural – that interact continuously in Tanzania.

The first discourse is centred on religious faith. In the case of Christianity, it acknowledges the existence of magical theft as an act of evil spirits or punishment for not giving back tithe. According to this discourse derived from the Bible, a tithe is defined as the tenth of the increase in what you have invested in through your labour and it belongs to God.[iv] Therefore, one is supposed to return it to God through those chosen to receive it. By doing so, one is promised to receive blessings from God, which includes the protection of the fruits of his/her labour. Due to this promise, some Christians believe *Chuma Ulete* cannot affect those who are devoted believers. The second discourse, which is generally shaped by business education and entrepreneurship training, is centred on formal business knowledge and its actual practices. It argues that the loss of money in business is associated with poor knowledge of modern business principles, especially the separation of business and personal accountings. Therefore,

the solution is to educate those who do small-scale businesses so that they can also acquire accounting, banking, and managements skills.[v]

The third discourse is centred on the level of economic status and development. It questions the existence of such an act, by wondering why it does not occur in banks or happens to those who do large-scale business or developed countries. However, this discourse ironically reinforces belief in the existence of *Chuma Ulete* by engaging with the discussion through its own terms i.e. when those who invoke it argues that those who believe in it or claim to have lost money tend to be 'poor' and 'backward'. It also interacts with the second discourse above to argue that *Chuma Ulete* has been socially constructed as an explanation of loss for those who do business but are not conversant with business knowledge and its practices. The last discourse is witchcraft itself, where there is a belief in the existence of magical power that may enable such an act, but also provides various solutions of how to deal with it.

The Manifestation of Popular Discourses in Public Space on *Chuma Ulete*

One of the posts that invoke *Chuma Ulete* in details was posted on February 5, 2012 on Jamii Forums.[vi] Interestingly, the person who posted it uses the nickname "Mtego wa Noti," which is not only a name of one of the localities in the country, but also a phrase that means "The Trapping of Banknotes." The post captures the dimensions of locality, agents, and victims of *Chuma Ulete*, as it describes it as a new trend in a neighbourhood:

> *Nowadays, it is very shocking in our areas in Uswazi [i.e. poor African suburbs] … You will especially find a lot of banknotes cut on the edges… When you ask, why they slightly cut them, they say they are protecting their money from being taken by Chuma Ulete. It is said Chuma Ulete are people who use highly sophisticated methods of Kimazingara [i.e. witchcraft or superstition] to take money from various areas. If Chuma Ulete gives money to someone, then all the money mixed with it will disappear in mysterious circumstances. Others say there are those who do not have any job yet they [manage to] live [well] in the city, it is said some of them use Chuma Ulete. When a person opens a small business stall in Uswazi, then you will hear local people, especially those who also do business, say, 'Watch out, that elderly man is Chuma Ulete' (Jamii Forums, 2012–2019, #1).*

This first part of the Jamii Forums' post concludes with the following question: "Is there anyone who believes these words?" Then an attachment entitled "Courtesy of those who knows" and attributed to "Doctor Mungwa Kabili, an expert who has specialized in the Unseen World" is added with a detailed description of "the Djinn of *Chuma Ulete*," "How *Chuma Ulete* is Made," and "How to Control *Chuma Ulete*." The post received 399 comments with the discussions thread running into 20 pages. At the bottom of the thread, the Jamii Forums' administrator refers to similar threads such as one on "*Chuma Ulete* is True" and "Is *Chuma Ulete* Witchcraft or a Gimmick?"[vii] that I unpack further below. What is particularly interesting is the similarity and difference between Mtego wa Noti's description and that of Mesaki (1993) and Chamshama (2011) below. *Chuma Ulete* is described in terms of the people, yet it is also presented as a practice done by a person.

To make sense of *Chuma Ulete* as presented in popular discourses in the context of public space, I spoke with different people and reread different sources of daily conversations, such as newspapers and posts on social media. When there was an issue needing clarification, I communicated with various contributors to get more information. This included talking to those who call themselves – and are also called – *watalaam* (experts) i.e. who assert that they have the expertise to help one get *Chuma Ulete* or protect one from it. I also watched witchcraft movies and listened to songs on issues related to witchcraft. Moreover, I have walked in various neighbourhoods and observed traditional healing advertisements, especially those on *dawa za biashara* (i.e. business charms).

What I observed is that *Chuma Ulete* has become popular, featuring in daily conversations, social media platforms, and artistic productions. However, these conversations are divided between those who believe that *Chuma Ulete* exists, and those who do not believe in its existence. Despite these differences, there is a shared belief that people lose money mysteriously out of their income, and the question is how and why.

In the subsections below, I make use of three sources of information to discuss the definition, characteristic, and diagnosis in public discourses. Respectively, these sources are: a famous song known as *Chuma Ulete* produced in 2017; traditional healers' advertisements; and conversations from Jamii Forums on *Chuma Ulete* from 2011 to 2019. Three important sets of questions emerge out of these discussions: Who or what is *Chuma Ulete*? Where does it take place? How does one deal with *it*? These questions as well as their answers are discussed in these three subsections

below, respectively, in relation to the questions on what kind of people are involved in *Chuma Ulete* and how much money can actually be stolen.

Chuma Ulete and Witchcraft Money

What is the definition of *Chuma Ulete*? Its direct English translation is "Pick, then bring." In its local invocation, however, it refers to a purported act of using magical power to steal the income of businesspeople through money that has been bewitched. It thus falls within the Comaroffs' conception of the occult in a neoliberal economy:

> *'Occult economy' may be taken, at its most general, to connote the deployment of magical means for material ends or, more expansively, the conjuring of wealth by resort to inherently mysterious techniques, techniques whose principles of operation are neither transparent nor explicable in conventional terms and whereby they often involve the destruction of others and their capacity to create value (Comaroff & Comaroff, 1999, p. 297).*

Although there are references to *Chuma Ulete* in the social science literature, they are scant, and only a few ethnographic accounts of witchcraft in Tanzania engage with its existence. Mesaki (1993) appears to be the earliest anthropologist to mention it in connection with coastal areas, but he conflates it with the concept of zombies known as *ndondocha* used for various things, including accumulating wealth. "On the coast," Mesaki (1993:100) notes, "these zombies are also believed to attract business and are kept for self-protection against other witches". He also points out that similar "cases are believed to occur in other places with minor variations depending on locality and the purposes for which such creatures are used" (Mesaki 1993:100). Chamshama (2011) also mentions *Chuma Ulete*, albeit as traditional medicine, which those experts on *dawa* commonly provide to men and women in search for wealth. She notes

> In Chalinze, traditional doctors are believed to have ability of helping a person to become rich by giving him *juju* called '*Chuma Ulete*.' It is said that by using this *juju*, a person miraculously become rich. Rulenga, an administrator in the local government, narrated stories in which a person became rich at the expense of another person's properties [sic] (Chamshama, 2011:44).

Such invocations imply that its meaning varies across time and space. In both cases cited above, however, *Chuma Ulete* departs from the current use, whereby it is generally defined as an act of making money disappear mysteriously. However, in its earlier use it generally meant acquiring wealth either through the exploitation of invisible labourers to produce wealth or steal properties from others. This use could be explained in relation to the time and location of Mesaki and Chamshama's studies, respectively. Mesaki studied witchcraft in the early 1990s in rural areas where the wealth to be accumulated predominantly consisted of agricultural products. In contrast, Chamshama focused on a peri-urban area in the early 2010s in which purported cases of mysterious disappearances of people's properties to make witches wealthy were on the increase. Both forms of witchcraft have been discussed in Sanders's (1999) studies on witchcraft in Ihanzu villages, where witches are said to use medicine to attract rural wealth by using zombies as wealth producers.

The use of *Chuma Ulete* in terms of its connection to labour in the agricultural production process seems connected to its etymology. In the rural context, farmers use the words *"Chuma"* (Pick) and *"Ulete"* (Bring) when asking someone to pick vegetables that are ripe on their behalf. It is thus associated with the work of harvesting crops. The term *"Chuma"* has also been used with the word *"mali". In Kiswahili "Chuma mali"* means to acquire wealth. Interestingly, *mali* is also connected to the Swahili word for entrepreneurs, i.e. *mjasiriamali*, which is in particular used to refer to those with small businesses. Wealth in the predominantly peasant economy of Tanzania, however, has traditionally been made through farming. This is indicated in a popular poetic song in Tanzania's primary schools that teaches children that, if they need wealth, they will get it from farms. Resani (2017) also captures such meaning when discussing the origin of the word *"Bena,"* which is an ethnic group found in Iringa, Tanzania. He argues that the original meaning of the word *"Bena"* is harvest, or harvesting wealth or anything that is valuable.

In contemporary use, as the country is increasingly diversifying from agriculture, the meaning of such concepts shifts, and the producer in the site of production is no longer at the centre stage; rather, it is the buyer and the seller in the site of exchange at the marketplace. The witch in the urban context is therefore not stealing wealth in terms of harvesting crops or stealing rural properties such as farms but is rather stealing actual money from business owners and/or customers by using magical money.

As anthropological literature reveals, the presence of magical money and the disappearance of money in magical ways are not new. For instance, in discussing traditional *dormaa* medicine in healing and the act of *abye* (witchcraft), Fink (1989) notes the utility of banknotes as a charm used by a witch to destroy a successful entrepreneur. Lindhardt (2015) shows how the new gospel movement underscores the use of its divine powers to block witchcraft that extracts money from people's pockets or purses in Tanzania. Meyer (1995) discusses stories about devils and money in Ghana and how Pentecostal churches engage with it. Parish (2000) reports of attempts of young entrepreneurs in Accra, Ghana who, knowing of the presence of money theft through witchcraft, use anti-witchcraft shrines to prevent witches from tapping money from international bank accounts. In East Africa, a "powerful witch-hunter" known as Maji Marefu (Deep Waters) was known as an expert in dealing with matters pertaining to witchcraft money (Smith, 2008:218).[viii]

Connecting the accounts of money disappearance and the stealing of harvest through magical means thus enables one to start making sense of the evolution of *Chuma Ulete*, both as a concept and a practice. As Sanders (2001) notes, stealing harvests from other farmers and thus accumulating rural wealth was identified to be dangerous to a witch if he or she over-accumulates because the community will immediately identify the witch. Hence, the stealing of grain was to be done in part and not in sum. As such, witches used magic to share in the harvest of others, which makes it impossible for the farmer to accumulate wealth. Such witchcraft is named as backward witchcraft as it makes people work without progress. However, as Lindhardt (2009:45) notes, this type of witchcraft "is associated mostly with poor people who envy and resent the wellbeing of others". Or it could be associated with people who worked for few hours or on a small piece of land, yet their harvests were more than those who worked for long hours or on a big piece of land.

When these arguments on rural settings are extended to the urban settings of neoliberal Tanzania, one can see how and why *Chuma Ulete* can become increasingly popularized. This is because the relationship between labour and wealth creation is relatively obscured and romanticized. The market claims to be open to all and, if one work hard, he/she can accumulate wealth. However, the story of success is uneven, making it difficult to understand the ways in which the capitalist system works. It is these skewed neoliberal economic relations between inputs and outputs that generate popular discourses and/or rumours regarding *Chuma Ulete* in urban areas.

The market economy thus impresses, on those who are uninitiated in the ways in which capitalist forces of supply and demand operate, that one can be a winner or a loser in the marketplace. One outcome of this impression is a hazy understanding of why some factors of production, such as one's labour and the returns one gets from it, are priced higher than others. Such haziness tends to make some people in urban areas attribute business success or failure to magic. *Chuma Ulete* thrives as a popularized discourse, as it offers alternative explanation in making sense of marginal gains, failures or uneven success in business, experiences which are shared and are reinforced in public spaces conversations.

Who or What is **Chuma Ulete*?***

Chuma Ulete can be used to refer to various things, but the referential meaning is attached to a mysterious way of losing money, through physical beings or things as well as invisible forces. In Jamii Forums' discussions, *Chuma Ulete* is generally referred to as a witch. In line with gendered stereotypes on witchcraft, it is often allegedly an elderly woman who steals actual money by using magic money. Ostensibly, she normally does so by going to shops and buying commodities with it. Once the purchase has been made and the money has been put in a drawer, the businessperson will mysteriously loose the money. Here people reported various accounts of losing money in business or wallets through magical means. One of those testimonies involves the loss of TSh 400,000 at a business in 2011.

The story starts with an elderly woman who entered a shop to buy medicine. The woman gives a TSh 10,000 banknote to a businessman to buy medicine that is only worth TSh 2,000 and he returned TSh 8,000 as change. Then the businessman took the TSh 10,000 and added to TSh 2,000,000 in a drawer that he uses to put cash for his mobile banking customers. When a new customer came 5 minutes later to withdraw TSh 500,000 from him, the businessman noticed the TSh 400,000 missing (Jamii Forums, 2011–2016, #1).

Another stereotypical characterisation of *Chuma Ulete* from Jamii Forums' conversations is that of the purported link between old age and poverty. In this case, elderly people dressed in torn attires and who do not seem to have any visible sources of income yet manage to afford the cost of living in the city are suspects of being or practicing *Chuma Ulete*. This elderly person will normally have a note of TSh 5,000 or TSh 10,000 yet wants to purchase something that is not worth more than TSh 1,000. If such an elderly person has money, it will be in form of coins or other denomination that are less than TSh 5,000. This is because in Tanzania

possession of notes worth more than TSh 2,000 is seen as an indicator of a good source of income or affluence.

As noted earlier, such witchcraft accusations tend to be made against elderly women. Sadly, such profiling has led to witch-killings among the Wasukuma ethnic group in the Lake Zone of Tanzania, where those who are primarily targeted are elderly women (Mesaki, 1993; Green, 2015; Green & Mesaki, 2005; Oestigaard, 2015). Some of them are accused on the pretext of having red eyes that are common if one has spent one's lifetime cooking with smoky firewood. However, such accusations mask underlying issues of access to land and wealth that are central to discourses on age and inheritance.

Another constructed identity of *Chuma Ulete* is that of a jobless elderly man. There are elderly men who live in the city but do not have a visible source of income or help from extended families, and yet they can afford life in the city. In responding to people who do not believe that *Chuma Ulete* exists, one contributor had this to say: "A person who denies the existence of *Chuma Ulete* is a hypocrite… someone plays checkers for the whole day, yet he eats and affords the education of his children! How does one explain that?" (Jamii Forums, 2012–2019, #353). In a similar vein, another contributor said:

> "For some of us who have lived in the Zaramo areas, it is believed that *Chuma Ulete* is like *dawa* or *djinn* or whatever but steals in your shop and send it to an elderly person who owns that *Chuma Ulete*…. There are those elderly people who play checkers or spend all the time drinking coffee from morning until evening, then in the evening they have money and go to buy flour, sugar, and oil though it is not known where they got the money …." (Jamii Forums, 2012, #8).

The Kiswahili word used to refer to elderly people, i.e. *Wazee*, is not gendered. However, the context of playing checkers among the Swahili and Zaramo in coastal areas during working hours is gendered with men doing so. In the context of neoliberal Tanzania there those who also appear passing time by sitting around during working hours while running deals in the background. It is interesting to note why a popular discourse of *Chuma Ulete* in this case trumps that of doing deals.

Chuma Ulete can also be constructed, metaphorically, as someone who does not make money but spends carelessly the money from his/her

partner or lover. The song entitled *Chuma Ulete* is a song in which a boyfriend warns his girlfriend to change her ways of spending his money before he starts calling her *Chuma Ulete*. In the first verse, the singer laments that perhaps he has bad luck because even though he works hard, he still does not have any money in his pockets. As such, he cannot provide for his girlfriend or save money. At the same time, he is complaining about the costs of basic food that his girlfriend exaggerates and their consumption, which is out of the ordinary.

In the second verse, a man complains about the extravagant lifestyle of his girlfriend as she tries to keep up with fashion and the highlife. In the chorus, the man says, "Don't be *Chuma Ulete*; I don't want to change your name to *Chuma Ulete.*" In the video, a man is depicted as a hard worker in a food stall, selling potato fries the whole day, while living in a poor single room. A woman, on the other hand, expresses her dissatisfaction with the little money that her lover offers when they wake up in the morning. She then takes all the money that was left on his hand, without even leaving him transport money to go to work. Later on, the woman is shown plundering his money by using it on beauty products, clothing, and food. She also spends this money in expensive hotels, saloons, and boutiques. The song thus draws from both the gendered discourse of a man as a breadwinner and the discourse on witchcraft that views witches as women.

Metaphorically, *Chuma Ulete* is also used to refer to modern services or products that cost more than the general cost for basic consumption. In this aspect, it is used with a sense of humour to deal with the high rising costs of commodities. In 2006, for instance, one contributor on Jamii Forums asserted that "Vodacom MB run out in mysterious circumstances (*Chuma Ulete*)" (Jamii Forums, 2016a, #1). To affirm his story, he also shared a question from a drunk man. Even though this man seemed very drunk, the writer noted he was conscious enough to understand how quickly his Internet time from Vodacom was vanishing from his phone. So, the drunk man asked the writer, "Do you know if MB's are different?" Then he concluded by a request: "Men of Dar kindly enlighten me as I am not a specialist of these matters as I have failed to be patient with Voda."

The conversation had 25 responses, all confirming the challenges they have when they use their data bundles from Internet service providers. Such comments can also be understood in the context of Geschiere's (1997) observation that "nowadays modern techniques and commodities, often of Western provenance, are central in rumours on the occult" (p. 2). However, it is important to note that the discussions also draw from discourses of

rumour and humour as a way for the community to deal with the precariousness of its economy for, as Bongmba et al. (2017) aptly note, witchcraft is also a tool for social diagnosis.

Where Does Chuma Ulete *Take Place?*

Chuma Ulete is generally occurs at the point of transaction where money is used as a medium of exchange in the marketplace. It is usually reported as happening in small businesses or in public services that are located in poor geographical settings, or commonly known as *Uswazi* or *Uswahili* in reference to suburbs in which poor working-class Africans reside. As Mesaki (1993) points out, it has generally been associated with coastal areas and, as the example on *Zaramo* in the Jamii Forums' discussions cited above illustrates, it is stereotypically perceived as a common practice among people residing on the Swahili coast. The common denominator, however, is the context of poverty. For instance, the image depicted in the video of the *Chuma Ulete* song is that of a young couple, with the woman dressed in Swahili clothing and both portrayed as living in a single bedroom that looks poorly maintained. The young man sells his fried potato chips on a street that is poorly kept.[ix]

Since the discourse of *Chuma Ulete* is popularized within the context of poverty, one of the critics of its existence in the Jamii Forums' discussions asked, rhetorically, why *Chuma Ulete* does not steal money from banks. Similarly, another critic queried why *Chuma Ulete* does not steal money from big businesses. Yet another critic wondered, "If *Chuma Ulete* really exists, why can't they go to the bank to make a fortunate? Why should they steal change from fish sellers?" Such questions also draw from the discourse on the binary between tradition and modernity whereby *Chuma Ulete* is perceived among the critics as the domain of those who are outside of modern business. However, as the case of mobile banking cited in the previous section indicates, *Chuma Ulete* is also purported to occur in the context of electronic money transfers.

In my conversation with a contributor who calls himself *Chuma Ulete* Doctor, he argued that each variety of witchcraft has its own conditions. He noted further that, for those who wish to get more money, the conditions entail engaging in ritual killings. However, for small amounts of money one could simply use *Chuma Ulete*. The self-proclaimed *Chuma Ulete* Doctor also argued that witchcraft is personal and contextual. By this, he meant that a witch would steal from areas that they know, and have access to through personal relations. As such, if someone does not have a bank account, he cannot go to a bank and steal. He also stressed, "The witch only steals from

people he can reach by conversation or touching." The conditions for *Chuma Ulete*, he further stressed, is to steal some portion of money and not all money to allow a business to sustain itself so as to support the continuation of the witchcraft, which is not temporal but more permanent. This, he pointed out, includes feeding the *djinn* responsible for *Chuma Ulete* with blood from animals once per week or month. That is why, he then noted, people who use *Chuma Ulete* usually slaughter animals despite the fact that they might look poor.

He then advised me that if I am really interested in the witchcraft of *Chuma Ulete*, I should talk to bus drivers, mobile money providers, and small business owners, as they experience it on a daily basis. I talked to six conductors who argued that they lost money magically and, as a result, they have learned to be careful about when not to take money from their passengers. For instance, one conductor shared this experience: "On the first day, I lost TSh 3,000, on the second day about TSh 5,000, and on the third day it was about TSh 10,000. At that point, I decided to quit my job." However, when he told the driver about why he was quitting, the driver promised to take him to a *mtaalam* (i.e. expert) who taught him how to identify and deal with *Chuma Ulete*. His account on how they dealt with *Chuma Ulete* is similar to the popular narrations presented in the Jamii Forums' discussions. For instance, one contributor gave this account:

> One day, a conductor decided to allow an elderly man who looked poor to ride on the bus for free after he handed him a note of TSh 5,000 for his fare. When the elderly man got off the bus, the conductor said to remaining passengers, 'Some of these elderly people are *Kamati ya Ufundi [*Technical Committee]. Let him be. What is TSh 350?' (Jamii Forums, 2012–2019, #34).

This term *Kamati ya Ufundi* is used metaphorically in Tanzania to refer to supernatural machinations. By invoking it, the conductor meant that it was worth losing a collection of TSh 350, rather than allowing *Chuma Ulete* to steal money from him. What these examples underscore is the centrality of financial transactions in defining spaces where *Chuma Ulete* is invoked and popularized.

How Does One Deal with **Chuma Ulete*?***

Jamii Forums' discussions generated an interest on how people can protect themselves from Chuma *Ulete.* The first form of protection presented calls for business people to develop a common sense of who or what is *Chuma Ulete,* and use preventive

strategies when encountering it. Such protection is based on how to engage or disengage with *Chuma Ulete*. On disengagement, businesspeople are advised not to sell to a customer who they are suspecting to be *Chuma Ulete*. Since a suspected customer would come with a large note to buy something cheap, it becomes easy for businesspeople to protect themselves by claiming that they do not have change.

On engagement, a businessperson who must sell something to a suspected customer should use protective measures to break the power of magic money to steal from the business. In this regard, on contributor offered this advice: "If someone pays, especially if with a banknote and you suspect it is *Chuma Ulete*, receive it, but before you mix it with other money, tear it a bit on the corner and throw the piece away, right there you have tricked *Chuma Ulete* as a note has to be whole and that piece is money, so it cannot take anything" (Jamii Forums, 2012–2019, #53). Another contributor added: "Don't receive the money directly with your hand. Tell the customer to put the money on the table or anywhere; then you pick it up from there. At that point, the *Chuma Ulete* is dead" (Jamii Forums, 2012–2019, #26).[x]

The second form of protection is a religious approach centred on Abrahamic faiths. It is believed that godly power is stronger than satanic power, and businesspeople are advised to become believers of either Christianity or Islam. For Christians, they are advised to be born again. One contributor stated: "Receive Jesus! With the blood of Jesus within a second, the sales will increase as in the case of the fisherman who was surprised to get a lot of fish or those five loaves of bread and two fish that fed 5,000 men plus women and children!" (Jamii Forums, 2012–2019, #44). For Muslims, the advice mainly focused on Islamic understanding of *djinns* and how to appease them.[xi]

The third form of protection is centred on using various business principles in business. Advocates of this approach argue that, a lot of businesses lose money due to the nature of their accounting and spending. For instance, in online discussions one contributor shared this experience and sought advice: "I won't forget this thing. One day, I sold for the whole day; at the end of the day, my sales were only TSh 2,400 (US dollar 1). In fact, I had sold a whole sack of wheat flour. I sold a lot of beans. But there was no money" (Jamii Forums, 2012–2019, #28). This was one of the advice given in return, "Do like this. For any money you receive or give away, write it down in the book. Then you will see the money that comes and that goes out. *Chuma Ulete* does not take money that has been accounted for." (Jamii

Forums, 2012–2019, #356). Another advice included separating private spending and business spending, and for small businesses to create daily, weekly, or monthly wage sheets to track payment. Elsewhere, Makirita Amani who describes himself as a "Success Coach, Author, and Entrepreneur" embodies such an approach when he argues:

> The sages said, wealth without a ledger is lost without noticing. This is the only remedy for *Chuma Ulete* in your business…. You are the one who is the *Chuma Ulete* of your business for accepting to run your business carelessly without proper business records. To remove this situation of *Chuma Ulete* in business, ensure that you have correct records of your business. Don't take things easily, that is what causes losses every day …. (Amani, 2016).

The fourth form of protection is traditional rituals. This includes using objects that are believed to have the power to block or chase occult forces away. Such objects include charcoal, lime, red, or black fabrics and ashes, which have been subjected to traditional rituals. These are to be put where the businessperson's money is stored. This is how Mungwa Kabila, the self-proclaimed doctor of the supernatural, described the process:

> Slaughter a white chicken and take its gizzard. Spilt the gizzard and put a note of TSh 1,000 inside. After that, go and bury the gizzard with the note under the soil for 6 days. On the seventh day, go get the gizzard and take away your TSh 1,000. Then go put the TSh 1,000 in your business draw together with *ututukanga*" (Jamii Forums, 2016b, #1).

Elsewhere, Mungwa Kabili elaborates that *Ututukanga* is a type of tree that can be found in the forest or the ocean and of which one can only see the stem and branches but not its roots (Mpekuzi, 2017). An ethnographic study thus describes a ritual for women in the coastal area that uses this tree in the 1990s: "They tie lianas of a creeping plant called *ututukanga* around their heads and bodies on top of the *khangas*, and they wear skirts … This is done in respect for the tribal elders who wore such skirts and whose favour can, in this way, be secured" (Swantz, Mjema, & Wild, 1995, p. 42). What is particularly striking is that the tree is also employed in the context of securing favours, albeit from the elders.

Connected to the fifth form of protection above is the question of *waganga wa kienyeji* (traditional healers). One of their contemporary

features in the urban space of Tanzania is their prominence in the public space through advertisements. Whether fake or authentic, they are no longer confined to rural areas or mysterious places. They are on the streets, mobile phones, and social and print media, promising to cure anything and everything from social and biological to economic conditions. Social media conversations, particularly on the Jamii Forums, indicate that traditional healers started advertising their services publicly at the end of the first decade of the 2000s. As a result, their messages generated public debates online in the early 2010s. In 2011, for instance, both the social and printed media reported an increase of such advertisements in various cities. Numerous images of posters were circulated, discussing the authenticity of the practitioners and treatments offered. These discussions were polarized. Some individuals affirmed that there was an impact of witchcraft on health, security, and finances. Others argued that such services are only popular because Tanzanians are strong believers in witchcraft, therefore *waganga* seem to offer alternative treatments or solutions to their problems.

However, on June 3, 2014, the Minister of Health and Social Welfare announced a ban on unregulated traditional healers' advertisements. Traditional healers' associations supported this, calling upon healers to acquire permission from local authorities for advertisements. However, when the East African Television attempted to follow up on the implementation of the ban, it reported, on July 24, 2014, about the presence of such posters at bus stops, power poles, and walls because the government did not have a strategy for clearing the posters from the streets. When walking in Dar es Salaam, one is likely to find advertisements posted or pasted on walls, trees, or power poles. One such poster was pasted on a power pole in front of newly built student hostels at the University of Dar es Salaam (UDSM), bordering the biggest mall in the country, known as Mlimani City. The poster and similar posters close to the UDSM have raised debates on various social media groups.[xii]

Why are such advertisements located in institutions of higher learning in highly urbanized spaces and circulated on social media? The answer lies in the content and context of the text. The posters are typically designed on black and white A4 papers, small piece plywood, or written on stones. Usually the message has three parts: information about the healer, types of services offered, and contact information. Information about the healer normally contains his/her reputation and/or the geographic area he/she originates from. It is important to note that most healers identify their places of origin as those that are respected for witchcraft or witch-hunting. These include Sumbawanga, Tanga, and Kigoma. In regard to types of services,

the healers tend to include a mix of social, economic, legal, and health conditions. Such services are in the areas of love matters, business issues, legal charges, homestead protection, and health conditions such as tuberculosis, epilepsy, impotence, and mental illnesses.

What is particularly striking is that they focus on matters that have become highly commodified in the neoliberal contexts. Three issues are most popular, both in the advertisements and discussions: love, health, and finance. On matters of love, the posters tend to focus on increasing sexuality or helping one to get lovers. In regard to health matters, they tend to offer cures for chronic diseases. When it comes to finance, the focus is on both access to and protection from magic money in relation to business, work, or family. As such, services offered include, but are not limited to, business charms to increase riches, business boosting by providing magic rings for wealth, connections to Freemasonry believed to help one become rich, promotions at workplaces, cleansing of stars, and *dawa* for successful businesses through charms. It is in such posters that one finds *Waganga* claiming that they can deal with *Chuma Ulete*.

Conclusion

This article has attempted to show how the popular discourses of *Chuma Ulete*, as a form of witchcraft, centred on stealing money through magic, circulates and informs choices that people make in relation to business and money. By using the case of discussions in various platforms in the public space, it has also shown how such choices are mediated through beliefs on the existence or inexistence of witchcraft. As such, two diametrically opposed sets of approaches in dealing with *Chuma Ulete* emerge; one centred on seeking traditional healing and religious means to curb *Chuma Ulete,* and the other based on using rational business principles of accounting and record keeping.

The concluding point is that, there is an urgent need for further research into the interface between discourses on witchcraft in business and personal narratives of success and failure by business entrepreneurs to determine how training programs offered may be better able to prepare them psychologically for what they invariably have to encounter in the neo-liberal capitalist market place. Second, there is also a need to conduct further research on the gendered appreciation as to why the *Chuma Ulete* song narrative tends to present female partners in intimate relationships who are assumed to be inclined to enter into such intimate relationships solely for material gain, in stark contrast to how male partners are being portrayed. This will shine light on conceptions of motives for entering into intimate

relationships by both male and female partners in a neo-liberal economic order, and in the context of a dependent capitalist economy and polity.

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NOTES

[i] In Tanzania the Swahili term for entrepreneur is *mjasiriamali*, and it is generally used to refer to small-scale businesspeople although sometimes it used in a Schumpeterian sense (1934) to refer to large-scale businesspeople, for the purpose of this article I use the former meaning.

[ii] Jamii Forums (i.e. Society/Social Forums), with over 400,000 thousand members, is arguably the most popular social media platform in Tanzania. It was founded in 2006 and its verified members include, among others, famous Members of Parliament, academicians, activists, and journalists. It has been a rich archival source for scholarly research publications, see: Rutechura (2019), William (2018), Kamugisha (2016).

[iii] In the Foucauldian sense of objectification is informed by discourses, which are governed by "practices that systematically form objects of which they speak" (Foucault, 1970/1981, p. 49). This reference is from his Inaugural Lecture at the Collège de France, given on 2 December 1970 that was republished in 1981.

[iv] One of the Bible texts that deal in detail with the discourse of tithe is Malachi 3: 6-12, King James Version.

[v] This is in line with the business discourse on accounting and auditing as means of verifying the flows of money in terms of incomes and expenditures (Power, 1997).

[vi] The first conversation on *Chuma Ulete* was posted on December 5, 2011 under the title, "Witchcraft (*Chuma Ulete*) Fails Business." Since then, various conversations have continued until now under various titles, such as "What is *Chuma Ulete*?", "*Chuma Ulete* Did Not Exist in Bank," and "Know the *Jinn* of *Chuma Ulete*."

[vii] In online communication, a thread is defined as a sequence of linked posts or messages, see: https://www.lexico.com/definition/thread

[viii] Maji Marefu (Stephen Hilary Ngonyani) was a Member of Parliament (MP) in Tanzania until his death in July 2018.

[ix]The Swahili civilizations in precolonial East Africa were highly advanced and celebrated, however, in colonial and even postcolonial Tanzania, the terms *"Uswahili"* (Being Swahili) and *"Mswahili"* (Swahili) are used stereotypically to refer to a culture or person being lazy, idle and backwards. For a detailed analysis of the Swahili in relation to religion and witchcraft, see the volume edited by Larsen (2009).

[x] By invoking death, this contributor seems to perceive *Chuma Ulete* as a living entity that can also die.

[xi]For a detailed analysis of the conceptions of *djinns* among East African Muslims, see Topan (2009).

xii[xii] These are generally carried out in WhatsApp groups and feed into Twitter, Facebook, and online forums.