

colonies was variegated. Such an impact was also, she suggests, invariably negative, especially as it pertained to Indigenous peoples. The roots of such a critical view go back, of course, a long way, at least to J. H. Hobson's radical journalism at the turn of the twentieth century, especially to his *Imperialism: A Study* (1902), which set the stage for the growth of the ferocious anti-imperial critiques of the twentieth century.

Over the course of five brisk chapters, Morgan engages much historiography on the topic, although the omission of David Cannadine's *Ornamentalism: How the British Saw Their Empire* (2002) is glaring, as is the failure to engage properly (although it is listed in the bibliography) with Carl Berger's long-standing and highly influential work on the topic of (English-) Canadian imperial identity, *The Sense of Power: Studies in the Ideas of Canadian Imperialism, 1867–1914* (2013). That said, Morgan has used the work of a number of other trailblazers who, in the 1970s and '80s, began to probe the empire's history in nontraditional ways—names such as Shula Marks and Stanley Trapido prominent among them—and in this way goes some distance in covering the philosophical spectrum evident in British imperial historiography as it pertains to her topic.

The singular strength of the book, however, is Morgan's clear ability as a synthesizer, for she draws together an immense amount of historiography on the topic, distilling it into a coherent and digestible whole. She skillfully weaves together the various examples of what it meant to be "British" (though inexplicably ignoring Linda Colley's illuminating work on this question, *Britons: Forging the Nation 1707–1837* [1992]) that cut across the widespread geographical locations and other indices of Britain's settler colonies. Whether it was the early commercial encounters between traders and the Indigenous peoples of Canada's west coast, or those of Christian missionaries and the Zulu and Xhosa of South Africa, Morgan explains what was both structural and nuanced about these relationships and their aftermath.

This book is emblematic of the British imperial field as it stands today, most especially as the subject is researched and taught in colleges and universities. In this respect, Morgan has made a valuable contribution to the cyclical revivification of imperial history generally. Her style makes for compelling reading, and the volume shows evidence of perspicacious editing and appealing production values. In short, this is a recommended text, especially for students and general readers looking for a synthetic introduction to the rich area of how the British Empire peopled itself during the long nineteenth century.

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R. S. O'FAHEY. *Darfur and the British: A Sourcebook*. London: Hurst & Company, 2016.
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A recurrent obstacle faced by most historians at some point is the paucity of accessible primary sources. For historians of the Global South, and especially Africa, this is a particularly acute problem. A number of factors, including neglect by state bureaucracies (colonial and postcolonial), the effects of climate and animals (such as ants) on papers, and turmoil through conflict have frequently combined to destroy vast swathes of records. This loss of archival material has been keenly felt among Sudanese studies scholars, notwithstanding the efforts of the National Records Office in Khartoum and the recent attempts to bring together and save the remaining

archival records of South Sudan in Juba. In Darfur, there has been a similar story of lost sources, which is why this sourcebook by Sean O’Fahey is highly welcome. As the world’s leading authority on the history of Darfur, O’Fahey has left his papers to the universities of Bergen and Durham; they will eventually be made available online (<http://www.uib.no/en/rg/smi/90567/r-sean-ofahey-collection>).

This sourcebook is a reproduction of documents, and O’Fahey’s notes on documents, from the brief period of British rule in Darfur from 1916 to 1956. It therefore makes available materials that are either highly inaccessible to most researchers or, for the most part, materials that have been lost or destroyed.

The first chapter is a report on the Arabs of Darfur, 1915, by H. A. Macmichael, who played a leading role in the British invasion of Darfur in 1916. The report is a fascinating administrative ethnography of the Sultanate. The second chapter is a report on the Fur heartlands from the Zalingei District Notebook, 1935–36. This is a set of “handing over” notes from one official to another, common in many imperial territories. There is much useful information here on topics as varied as markets, customs, agriculture, tribes, justice, communications, and the genealogies of local leaders. The third chapter is on the Nyala Maqḍumate, an excerpt from the Nyala District Handbook, c. 1940. This has valuable material on ethnic groups and boundaries that retain their relevance to the situation on the ground in Darfur today. The fourth chapter, notes from various files related to Al Fashir, central and eastern Darfur, lays out the complexity of the interactions between land, land settlement, and ethnicity. The fifth, very interesting, chapter consists of notes on Northern Arabs, the Zaghawa, and other groups. These notes indirectly provide the background to many of the internal and interethnic conflicts that are fundamental to the on-going crisis in Darfur (215). The final chapter, consisting of Western Darfur District handing-over notes 1948–1954, is significant in that the notes’ author is a Sudanese civil servant. In this set of notes, certain Northern Sudanese perspectives replaced British ones. This evidence is valuable for its snapshot of a world between imperial and independent rule and its focus on development policy. The book has a very useful glossary and substantive index.

This work has many strengths, not least the level of scholarship on display in the detailed annotations written by O’Fahey. These help clarify terms, provide further references for those who wish to delve further, and offer uniformly insightful commentaries. The preface or introduction to each document is equally valuable, explaining the provenance and, crucially, the context of each source. What comes out very clearly here is that despite the brief and in many ways fleeting presence of the British in Darfur, their impact was in fact long-lasting. This is most clearly shown by how, instead of sweeping away Sultan Ali Dinar’s supposedly barbarous administration (which the British did not have the capacity to do), British officials in fact consolidated it, thus inadvertently demonstrating how effective Ali Dinar had been in reorganizing the Sultanate during his short reign. In this way, O’Fahey’s sourcebook also serves as a compelling interpretation of British rule in Darfur.

Although a sourcebook on Darfur during British rule may seem appealing to only a narrow readership, all Sudanic and Sahelian studies scholars will find this essential reading. Delving into the book will also reward scholars of imperial history, especially its administrative element. Those with an interest in peasant, nomadic, and medical histories can also find material here. More widely, historians of development and current international development practitioners would profit from consulting this book.

Why publish such a book when the material could be placed online and be freely accessible? Here we return to the vagaries of primary sources, their preservation and their access. I do think this material would benefit from being made available online. But not everyone has internet access—Google’s Project Loon balloons, Facebook’s solar-powered planes, and Elon Musk’s satellite system, all designed to blanket the globe in internet coverage, are still in development. Even with such systems up and running, the cost of internet-enabled devices is still prohibitive for many. Consequently, a book like this has a value to scholarship and knowledge

far beyond its cover price, if it finds a home in university libraries across the world, but especially university libraries in the Global South.

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ANTONINUS SAMY. *The Building Society Promise: Access, Risk, and Efficiency 1880–1939*. Oxford Historical Monographs. Oxford: Oxford University Press, 2016. Pp. 296. \$100.00 (hardback).

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In *The Building Society Promise: Access, Risk, and Efficiency 1880–1939*, Antoninus Samy charts the role of building societies (mutualized, not-for-profit, savings and mortgage loan institutions) from the mid-nineteenth century to 1939 and examines their success in fulfilling the “promise” of “bringing about a social revolution through the encouragement of thrift and by the spreading of home ownership amongst the masses” (53). Originating as cooperative “building clubs” that terminated after their members had all built homes, from the 1840s building societies were rapidly transformed into permanent financial institutions for savings and mortgage lending. Samy argues that their mutual structure and organization was essential to their success, as it met the needs of, typically, risk-averse savers and borrowers, in line with Eric Rasmusen’s theory of the mutual bank (see *Mutual Banks and Stock Banks*, 1988).

Under mutualization, members had less control over managers than would be the case for a profit-making company, a feature that, Samy argues, acted to increase the trust of lenders and borrowers and reduce risks of opportunism by removing any incentive to invest in high-yielding, high-risk assets in order to placate demands for higher dividends. Thus, these institutions offered low-yielding but safe investments and could thereby provide low-interest mortgages. Meanwhile, their reputation for fostering cooperative self-help enabled them to obtain important tax concessions and legal protections from government that further boosted their attractions to savers and borrowers.

Samy convincingly argues that most previous historical accounts, which claim that pre-1914 building societies essentially served a middle-class customer base, are incorrect. He shows that, despite working-class incomes’ being both low and volatile (in the absence of any significant welfare state), a number of building societies were able to develop a successful formula for providing mortgages to working-class households. The outstanding example was the Co-operative Permanent, which controlled risk by developing a unique agency network to efficiently screen, monitor, and incentivize borrowers to repay their loans. This was achieved by using the managers of local cooperative retail stores as their agents. Cooperative stores constituted “information machines” regarding their members’ credit worthiness, as they required information about customers’ incomes, habits, and trustworthiness in order to prudently extend them credit. Moreover, this system offered a stronger sanction for defaulters, as they would lose the support not only of their mortgage lender, but of their local retailer, who provided the “tick” that was integral to tiding working-class families over during periods of reduced income. Building societies thus constituted a near-ideal institutional device for working-class cooperative self-help, both for house purchase and savings.

However, in the book’s third section, Samy explains that after the First World War there was a major shift in the behavior of, at least, the large and rapidly expanding building societies. The 1920s, and particularly the 1930s, witnessed rapid growth of the major building societies, driven by a competitive scramble for territory and a liberalization of mortgage terms (loan