The Rif Revolt is one of the more astonishing bids for self-determination by a people bearing the yoke of colonialism. That it failed to achieve its primary aim, is a matter of history that passes over numerous achievements of the leaders of the revolt. However, despite the importance of the Revolt in its own time, this slice of history probably appears in few modern history texts.

The Rif Revolt occurred between 1921 and 1926 in northern Morocco. The colonial power involved in the war was Spain and the people seeking self-determination were the Rifi and Jibala tribes of northern Morocco. Of interest to banknote enthusiasts are two notes that were prepared for issue by the ‘State Bank of the Rif’. As it transpires, the notes were not actually issued by the Government of the Rif, but were prepared for issue by Captain C. A. P. Gardiner, a British adventurer and gunrunner.

In the modern history of Morocco, the year 1904 was a watershed. In that year Great Britain and France signed the Anglo-French agreement, which gave France control of Morocco. For many years Great Britain had supported the Moorish Empire of Morocco, but since the death of Sultan Mulai Hassan in 1894, the empire of the Moors had crumbled to the point where it could no longer be recognized as a single entity. Britain had no pretensions to the area formerly controlled by the Moors, but the French had designs on this region between Algeria, which was already under their control, and the Atlantic.

For some time the French had made life difficult for Britain in Egypt. Having just finished the war in South Africa and looking for a period of peace, Britain proposed to France that the British would withdraw their support for the Sultan of Morocco and support France’s bid to control Morocco, if France allowed Britain a free hand in Egypt. France agreed and in 1904 the Anglo-French agreement was signed.

For hundreds of years Spain had controlled areas of northern Morocco, most notably the ‘Presidios’, or enclaves, of Ceuta, Peñon de la Gomera, Alhucemas and Melilla. In recognition of this presence, Clause 8 of the Anglo-French Agreement stipulated that the accord take into account this presence. This clause was as much a recognition by both parties of Spain’s lengthy presence in this area, as a desire by Britain to ensure that France had no control over the Straits of Gibraltar.

As a result of Clause 8, France and Spain negotiated a frontier in northern Morocco, giving Spain control of the very north of Morocco, while France controlled the majority of the country. With Spain having established its own zone, Spain then ratified the Anglo-French agreement on 3 October 1904.

French control over Morocco was recognized by Germany in 1911 and in March 1912 Sultan Mulai Hafid signed a treaty in which he recognized a French Protectorate over Morocco. The Spanish Zone was never questioned in these agreements. In effect, France controlled the Spanish Zone, but allowed Spain to administer the Zone under the agreement signed between France and Spain in 1904. Once Protectorate status had been attained in 1912, France and Spain negotiated, and then signed, the Franco-Spanish Treaty of 1912. Under this Treaty France passed full responsibility of the Spanish Zone to Spain.

The Spanish Zone consisted of two major areas, the Rif in the East and the Jibala in the West. Separated from the French protectorate by the Rif Mountains, the northern people had developed, to a certain extent, separately to the people of the south. This was particularly true of the people of the Rif.

There have been a number of ethnological studies into the people of the Rif. This Berber people is a pale-skinned race more akin to the inhabitants of Europe than North Africa. There are many ‘Celtic’ aspects to their physiognomy, with many individuals having red hair and light eyes. Alongside these inhabitants are dark-skinned people. Speculation as to the mix of blood has suggested that the fair-skinned Berbers are descendants of the Vandals, while the dark-skinned elements are contributed by a people from the west of North Africa, possibly of Semitic origin.

As well as being of a different ethnic mix to their brothers in southern Morocco, there were other differences. Vincent Sheean, an American journalist who visited the Rif during the Revolt, noted that the people of the Rif were much cleaner and more orderly in their personal habits than the people of the South – noting particularly their clothes and their habitats.

When Spain had taken control of their zone in Morocco, they had given limited thought to subduing the people of the interior, who had long since given only nominal acknowledgement to the Sultans of Morocco and who remained largely independent in their own country. The first efforts of the Spanish to enforce their influence outside the Presidios was in 1909, when mining interests required support to develop iron mines. During these efforts to establish its influence, Spain suffered several military defeats, which delayed the successful outcome of the venture. The uneasy relationship between the native population of the Spanish Zone and their Spanish rulers continued in the ensuing years.

During World War I Germany exploited the absence of control in the Spanish Zone by trying to raise the local tribes against the French in the south. While the Germans largely had a free hand in their activities, they had negligible success. After the Great War, Spain slowly began to spread her influence in the territory. An army of approximately 63,000 troops was established in the Spanish Zone, of whom roughly 12,000 were native soldiers. A programme of expansion was conducted by building a series of small forts and blockhouses, all supported from garrisons in the Presidios and other coastal towns that had come under Spanish control. These fortifications were regarded with some, but not total, indifference by the local tribes. On occasions the local tribesmen engaged the Spanish, but the disturbances were minor.

The Rif was populated by many tribes who generally acted only in their own interests. There were rarely any agreements binding the tribes, apart from occasional alliances, while intertribal disturbances continued at irregular intervals. Without a unified front, the fragmented opposition to the Spanish caused little threat to the colonial power; although the dislike for the Spanish fermented amongst all tribes. One of the larger tribes in the Rif was the Aith Waryagher, located in the east of the Spanish Zone. It was from this tribe that significant opposition to the Spanish finally arose with dramatic consequences. The man who led the opposition was Si Muhammad n-Si ‘Abd al-Krim al-Khatabi or, as he is more commonly known, Abdel Krim (which is actually his father’s name).

Abdel Krim was of the son of a qadi (a Judge of Islamic law) of the Aith Waryagher. His father had developed relationships with the mining companies seeking to exploit the iron deposits in the Rif and he had managed to obtain a good education for his son. A better education was obtained for his second son, M’hommad, who became the first Rifi to study at University, undertaking a course in Madrid with the object of becoming a mining engineer.

Abdel Krim learnt Spanish and obtained work in the Spanish settlements, holding a number of positions, through promotion, at the Central Office of Native Affairs. After studying law he
ultimately became Chief Qadi of the Melilla zone in 1914. He also became editor of the Arabic supplement to El Telegrama del Rif. In 1915 he is reported to have made political announcements in El Telegrama del Rif, in which he proposed that Spain should not seek to extend her influence beyond the Presidios and that he would organize a government of the Rif to be treated on an equal footing with Spain.

For these, and similar claims, he was imprisoned. An attempted escape, in which he broke his leg, did not stop him from eventually being re-institated in the Office of Native Affairs in 1917. At the end of World War I he was alarmed at the repatriation, to French territory, of tribesman who had been critical of the French during the War. Fearing for his own safety, due to his criticism of the Spanish, he returned to his homelands. Once there, he convinced his father to recall his brother from his studies in Madrid.

During the next two years Abdel Krim and his brother worked amongst the tribes to establish a united front against the Spanish. Following his father’s death in 1920, Abdel Krim became the leading figure of his tribe. While Abdel Krim was an able politician, leader and policy maker, it was his brother M’hommad who became the charismatic military leader who established the army of the Rif. Working with the local tribes, and drawing on his experience and knowledge of the Spanish, M’hommad created an armed force that adopted a uniform, drilled regularly and fought to a planned strategy.

The Spanish were well aware of the discontent amongst the native population and the efforts of the Aith Waryagher to organize resistance against them. As well as continuing to assert their authority over the population, the Spanish attempted to divert the feelings aroused in the local tribes against the French in southern Morocco. In 1921 the Spanish, through the representations of a Spaniard named Señor Echevarieta, attempted to take possession of strategic points around Alhucemas Bay by offering to pay Abdel Krim 20 million pesetas. As well as offering money, the Spanish proposed to supply modern armaments for the native population to prosecute a military campaign against the French. This approach was rejected, as Abdel Krim saw the Spanish as the greater enemy of the Rif and he refused to be drawn into a conflict with the French.

After suffering the domination of the Spanish for many years, due to insufficient strength to oppose them, Abdel Krim decided that by May 1921 he had developed enough power to test the Spanish. The chosen point to attack the Spanish was the strategic post of Dar Abara (or Abaran) in Tensamane country. With three hundred warriors, Abdel Krim attacked the fortified Spanish position and after a tough battle the Spanish were defeated. The Spanish lost three to four hundred men, while the Rifians lost only eight or nine men. Although the victory was in itself stunning, the weapons, munitions and supplies captured by Abdel Krim allowed the Rif to seriously consider widening their campaign.

With the victory at Dar Abara, support immediately came to Abdel Krim from the surrounding tribes, who rallied to the cause. However, Abdel Krim proved to be a masterful tactician and stopped his troops from immediately pursuing further battles. He insisted that they consolidate and defend their position. They achieved this by fortifying a line from Sidi-Driss on the coast to the inland railhead at Tizi-Aza.

General Sylvestre, who was in charge of the Spanish forces in and around Melilla, then asked Abdel Krim to return the bodies of the Spanish soldiers killed at the battle of Dar Abara, but Abdel Krim refused. In order to re-establish his authority and in an effort to weaken the defences of the natives, General Sylvestre attacked Sidi-Bouyane near Anoual. However, the Spanish were once again defeated, losing three hundred and fourteen men, while the local tribes lost only seventeen men.

The Spanish then consolidated their forces at Ygueriben, just south of Anoual. However, Abdel Krim learnt that the Spanish were running short of supplies and decided to cut their communications with Tizi Aza, the railhead used to supply the Spanish forces. The successful manoeuvre forced General Sylvestre to commit his entire 10,000 men, cavalry and artillery to an immediate attack. Abdel Krim prepared his 1,000 trained warriors in the first line of attack, with reserves of men from the surrounding country in the second line.

The ensuing battle lasted from 21 to 26 July.

By the morning of 26 July the defeat of the Spanish was apparent. Having already lost Ygueriben during the preceding days, General Sylvestre gave the order to evacuate Anoual and all other positions in the region. During the withdrawal to Melilla, the retreating forces panicked and fell into disarray. Throughout the region the Spanish were pursued and cut down by natives who revenged years of repression and domination. Estimates of the Spanish dead from the battles in and around Anoual, and in the flight to the coast, range from fifteen to nineteen thousand men. General Sylvestre was amongst the dead.

In the years following the defeat of the Spanish at Anoual, many Europeans, particularly the French, believed that the victories won by the Rif were due to their forces being led by skilled Europeans, possibly Germans. When the revolt was over, the same Europeans were surprised to discover that while some Europeans were fighting with the Rif, the army was led by the Rif and Jibala tribesmen. Abdel Krim himself was in command at the battles of Dar Abara and Anoual.

After their victories over the Spanish, the Rif took control of the Jibala with the assistance of the local tribesmen of that area. Apart from Tangier, which was an international enclave, and the Spanish Presidios, Abdel Krim and his warriors held all of the Spanish Zone. The main attempt by Spain to re-establish her position in the areas lost to the Rif, was in recapturing Sheshuan in the Jibala region. Although initially successful, the Spanish were later driven out, resulting in another terrible and costly defeat of the Spanish army. The Rif remained dominant against the Spanish and it was not until the tribesmen of the Rif turned their attention to the French-controlled areas of their allied tribes that fortune turned against them.

Ultimately, France and Spain aligned their forces and, attacking on two fronts, brought about the defeat of the Rif. Although the Jibala held out for a while longer, it too finally succumbed to the united forces of the French and Spanish. Following his surrender to the French in May 1926, Abdel Krim and his close associates were exiled to the island of Reunion in the Indian Ocean. In 1947 he was granted permission to live in France but, while en route to France, he was offered asylum in Egypt, which he accepted. After Morocco achieved its independence Muhammad V asked Abdel Krim to return to Morocco. The former leader of the Rif refused to do so while French troops remained in the country. He died in Cairo in February 1963.

The defeat of the Rif occurred in 1926, but for roughly five years the Rifi controlled the Spanish Zone. During this period Abdel Krim boasted to his numerous visitors that they could walk with safety from the East to the West, as his forces controlled the entire region. It was no empty boast.
Abdel Krim was declared the Emir of the Rif on 1 February 1922, although a declaration of independence had been made in 1921. A government was established, with ministers of state, and Ajdir was declared the capital of the Rif Republic. Within the Rif the authority of Abdel Krim brought a number of changes which altered aspects of local culture forever. For example, he outlawed blood feuds, which had debilitated the region for years. Justice was now meted out by the authority of the Government. His reforms of the justice system included the implementation of Shari’a law and the abandoning of a peculiarly Berber form of justice that included the use of ‘collective oaths’. Tribal allegiances were also reformed, so that allegiances were made directly to the Government.

In an effort to establish a government that would be recognised internationally, Abdel Krim sent emissaries to France and Britain. In 1922 Abdel Krim visited London with several associates. His objective was to enter into talks with Mr. Austen Chamberlain, the British Foreign Secretary, but he was not received by Mr. Chamberlain or by any members of the British Government. While the Rifians found many people sympathetic to their cause in London, the visit did not achieve the diplomatic assistance they were seeking.

In March 1923 Abdel Krim’s brother, Si M’hammed, and an associate by the name of Ben Hadj Hitmi visited Paris in an effort to gain French support for their cause. Under assumed names they travelled from Algeria and arrived in Paris. Staying at the Hotel Terminus, near the train station Saint-Lazare, they sought an interview with M. Poincaré, but received no audience. Although they spoke with many people who supported their struggle, the only member of the French Government who gave them an audience was M. Painlevé. Although the audience with M. Painlevé elicited a sympathetic response, the visit to Paris was a failure.

Abdel Krim received many visitors to the Rif, including sympathizers, supporters and journalists. A number of the visitors represented mining interests, who were interested in exploiting the iron deposits of the region. However, the support of these companies for the Rif Republic was tentative, as they found it difficult to commit themselves to the Rif cause when international law still recognized Spain’s rights in the region. Those opposed to the Rif Republic claimed that Abdel Krim was making a personal fortune from the mining companies. However, after the war Abdel Krim declared that he had taken no personal interest in negotiations for mineral rights and that any negotiations with the mining companies had been undertaken with the various tribes in possession of the land.

Apart from the mining companies, there were two other categories of supporters. There were the French communists and socialists, who opposed their own government’s activities in Morocco and private British interests who supported the Rif for idealistic and commercial reasons. It was the interests of this last group that brought about the preparation of the banknotes that are associated with the Rif.

One of the men closely associated with the Rif Revolt in its early years was Captain Charles Alfred Paroy Gardiner, sometimes known as ‘Percy’ Gardiner. Little is known of Captain Gardiner before his involvement with Abdel Krim and the Rif tribesmen. He had been Managing Director of the ‘Gardiner Shipbuilding and Engineering Company of Poole’, which had failed around 1921 due to insufficient finance. (Prior to its failure, Gardiner had sought a line of credit from the British Government, but the Ministry of Finance had rejected the request.)

Gardiner first comes to notice in the drama of the Rif revolt in March 1923. At that time the Spanish embassy in London wrote to the British authorities, noting that ‘the brother of the Rifian rebel chief, Abd-el-Krim, has arrived in Paris, where he poses as an Algerian’. Accompanying Abdel Krim’s brother M’hammed was ‘a Mr. Percy Gardiner’. The communique from the Spanish embassy requested details about Captain Gardiner, whom they suspected was smuggling arms to the Rif.

That Gardiner was involved in smuggling arms to the Rif is certain. His activities, suspected by both the Spanish and British, were confirmed by Abdel Krim after the war. Gardiner was also known by the British authorities to have purchased arms for Greece some time before his focus shifted to northern Morocco. During his involvement with the Rif Revolt, Gardiner was reported to be associated with a ‘Herr Hacklander’ who was connected to the German mining company Mannesmann. Hacklander in turn was a known arms dealer, having supplied arms for Serbian forces fighting against the Bulgarians.

How Gardiner made contact with Abdel Krim is unknown, although Gardiner’s meeting with Si M’hammed in Paris is his first known contact with the Rif. Si M’hammed later reported that, while in Paris, Gardiner concluded a deal to supply weapons at a price that Si M’hammed considered rather high. However, Gardiner appears to have established a relationship that was beneficial to both parties, with Gardiner becoming a confidant of Abdel Krim.

In May 1923 Gardiner successfully acquired concessions from the Rifis on behalf of a syndicate, of which he was a co-director, in consideration of a loan to the Rif. The negotiations appear to have been completed with Si M’hammed during his sojourn in Paris, as the Rifian signatory to the contract for the concessions was the ‘Hereditary Vice-President of the Riffian Republic’. According to a later report in the New York Times, for £300,000 Gardiner acquired ‘the rights to establish a bank of emission at Adjdir, all rights for the development of the oil, coal, gold, silver and copper resources of the country, besides concessions with regard to telegraph, postal, railroad and seaport exploitations.’ He also secured the rights for ‘organizing schools, technical colleges, theatres, moving-picture palaces, operas and tramway and omnibus lines’. Considering there were no trams in the Spanish Zone and no opera houses, the concessions ring a little hollow. Perhaps the scope of the concessions indicate the ambitions of the Rif or, alternatively, the pretensions of Gardiner.

The report in the New York Times was a little short of the mark when it came to the amount of the loan tendered for the concessions, although the description of the concessions appears to be accurately reported. At the end of May 1923 Captain Gardiner approached the British Embassy in Paris, seeking recognition and support for his acquisition of the concessions. This appeal was followed by an approach to the British Government by Lord Teynham, who was Gardiner’s partner and co-director in the syndicate undertaking the enterprise. In a letter to the Government, dated 29 May 1923, Lord Teynham states that the concessions were granted ‘in consideration of a loan of £1,000,000’. He also sought support for the enterprise, stating:

‘I should be glad to be informed whether His Majesty’s Government would be prepared to recognise the validity of these Concessions, or at any rate see its way to according its acquiescence in the agreement being proceeded with.’

The reply to Lord Teynham gave him no succour, stating that he undertakes his enterprise entirely at his own risk. A subsequent appeal by Captain Gardiner to the Foreign Office received the
In early August 1923 Captain Gardiner was representing himself as ‘Agent General for the Riff Government’. By late August he had adopted the title ‘Minister Pleni Potentiary for the Government of the Riff’ and his letter-head used in correspondence read ‘The Agent-General for the Government of the Riff (Morocco)’. In his new-found capacity he invited the British Government to establish a ‘Diplomatic and Consular service’ at Ajdir, the capital of the Rif. Similar invitations were sent to numerous governments of the world, but it would seem that all invitations were treated with the same disregard.

Throughout late 1923 Gardiner continued to press for recognition of the Republic of the Rif, but his efforts were constantly rebuffed. In 1924 the Spanish authorities began a series of complaints to the British, concerning the activities of Gardiner in the Rif, Tangier and Gibraltar. The Spanish claimed that a motor yacht owned by Captain Gardiner, named ‘Sylvia’, had smuggled 600 tons of contraband from Gibraltar to the Rif and requested that the British take action against Gardiner. (Gardiner was later reported to have acquired a steam trawler named ‘Star of the Orient’ in July 1924 and smuggled arms from Liege to the Rif.) The British Government treated the Spanish request with some disdain. Firstly, they questioned how 600 tons of contraband could be shipped on a yacht of 47 tons. (The ‘600 tons’ was later admitted to being a ‘typing error’ by the Spanish.) Secondly, they questioned how the boat could have travelled to the Rif when Spain claimed to control the seas around northern Morocco. The second point was accompanied by private reports within the British Government which asserted that the Spanish could not control the waters they claimed to police. The British also received intelligence that Spanish soldiers and their wives were selling arms and ammunition to the rebels and that a Spanish millionaire, Don Juan March, was providing arms to the Rifi, but against whom the Spanish authorities took no action. It is apparent that while the British did not support Captain Gardiner or the rebels, they had little time for the Spanish due to that government’s inefficiencies.

While Captain Gardiner and Lord Teynham continued to break no British laws (as none of the smuggled arms and munitions left from a British port), there was nothing the British could do to curb their activities. A report on the ‘Activities of Captain Gardiner in the Rif’, written in December 1924 by the British Foreign Office, describes Gardiner, Lord Teynham and their associates as ‘undesirable people’ and while they may have caused some embarrassment to the British Government by their ‘nefarious operations’, they were left to their own devices and to suffer the consequences of their own actions. (These ‘consequences’ were regarded with some optimism by the British, as the Foreign Office report concludes: ‘Obviously it is up to the Spaniards to catch him; but he need not fear much from that quarter.’)

By the time the Foreign Office report was written, Gardiner seems to have ceased his activities in northern Morocco. The concessions granted to Gardiner in June 1923 may have been wide and far-reaching, but they also had to be paid for. It appears that Gardiner and Lord Teynham could not finance their enterprise, despite efforts in approaching several financiers. By July 1924 the relationship between Gardiner and the Rif had all but ended. The New York Times reported on 20 July 1924 that the Rifis had lodged papers in French courts suing Gardiner for breach of contract. Gardiner had evidently failed to lodge the first installment of £10,000 with the Rifis and, seeing little other option, they had commenced legal proceedings against the Englishman.

It is probable that the legal proceedings went no further. However, by this time the association between Gardiner and Hacklander had ended, leaving Hacklander owed a sum of money by Abdel Krim, while Gardiner disappeared from the scene. In 1926 Hacklander was identified as a sponsor of another Englishman, Captain Robert Gordon-Canning. Gordon-Canning had supported the Rif by organizing an advocate group in Britain and by making numerous visits to the Rif. At various stages he attempted to represent Abdel Krim in France, for the purpose of negotiating independence for the Rif. (It is probable that Gordon-Canning was the direct successor to Captain Gardiner, in the role of official representative of the Government of the Rif in Great Britain, following the latter’s fall from grace.)

It also appears that, although the agreement with Captain Gardiner failed, the quest to obtain concessions in the Rif continued for many years. One of the strongest competitors for the concessions was Señor Echevarieta, who had previously negotiated with Abdel Krim on behalf of the Spanish Government and who represented Spanish interests in negotiations for the concessions. Other approaches for concessions in the Rif came from French interests. However, it seems that all further attempts to acquire concessions by various parties came to nothing.

In recollecting the various foreigners who assisted him in his endeavours to establish the Rif Republic, Abdel Krim speaks favourably of Gordon-Canning and Hacklander. He believed that each of these gentlemen had no ulterior motives to their support of his cause, although evidence may occasionally suggest otherwise. Of Gardiner, he recalled only that the Englishman offered him the ‘world’ in consideration for a foreign loan, as well as all manner of modern armaments and munitions for him to prosecute the war. Whether Abdel Krim ever believed that Gardiner was going to deliver the ‘world’ he offered through the purchase of the
concessions is difficult to know, as this subject seems to be passed over in his Mémoires.

In negotiating the concessions from the Rifi in 1923, Gardiner and his syndicate’s principal aim was probably to obtain mineral concessions in the Rif. However, they evidently saw an opportunity to raise money in the first instance by establishing a central bank in the Rif. To this end, they prepared a banknote issue. Within the British Public Record Office there is reference, in one of the indices to the Foreign Office political correspondence, to a document titled: ‘1923 Attempts of Capt CAP Gardiner to place orders in the UK for the manufacture of Rif bank notes: HMG’s attitude: evidence of Riff funds at disposal’. Unfortunately the document has not survived. However, this reference suggests that Gardiner approached British security printers with the aim of securing the production of the banknotes. If he did approach the numerous security printers in Great Britain, his approaches were evidently unsuccessful, as the notes finally produced are certainly not the work of a security printer.

The two uniface banknotes illustrated here are the only two denominations known to have been prepared by Gardiner for issue in the Rif. (These notes are listed in the Standard Catalog of World Paper Money under ‘Morocco’ as Nos. R1 and R2.) The ‘One Riffan’ note is printed in pale green on white paper and the ‘Five Riffans’ is printed in red. The issuing authority of the ‘State Bank of the Riff’ appears across the top of the notes in English and Arabic. At the bottom of the 1-Riffan note appear the phrases ‘Equal to Ten English Pence’ and ‘Bon pour un Franc d’Or’ (equal to one gold franc. These values are increased accordingly for the 5-Riffan note.) It is curious that these values are attested on the note. Perhaps the French value can be explained by an expectation of trade with French Morocco and Algeria. The use of the English phrase is more obscure. There is no reason why the Rifi would be expected to trade with the English, unless it was anticipated that the concessions bought by Gardiner might create trade.

That the notes are printed with English, French and Arabic texts shows a lack of understanding by Gardiner and his syndicate of the people with whom they were dealing. English was a completely foreign language in the Rif and the use of French was marginal. The failure to attest a Spanish equivalent is surprising. It would appear sensible to apprise the prospective users of the notes the value of the ‘Riffan’ in Spanish currency, for the purpose of exchange, as Spanish currency was then in circulation. The use of Spanish text would also have seemed appropriate, as it was a language that many in the Rif understood. However, although many Riffians would have been familiar with Spanish and Arabic (which does appear on the notes), most would have spoken only their native Berber dialects.

The design of the banknotes includes a crescent moon and star, which is repeated twice. This device was used on the flag of the ‘Republic of the Rif’, where the crescent moon and star appeared within a white diamond placed in the centre of a red background. The use of a star similar to the Star of David is unusual in the representation of the Islamic symbol of the crescent moon and star, and it has been reported that the star was drawn by Abdel Krim when he created the flag. The significance of the date ‘10.10.23’, which appears on the banknotes, is unknown. As the date is roughly five months after Gardiner negotiated the concessions, it is likely that this is the date on which he expected to introduce the notes into circulation. It is also possible the date has no relevance to any event.

The banknotes prepared by Gardiner seem never to have been placed into circulation, although they were delivered to the Rif. The use of the bank notes within the Rif is the most difficult aspect of the notes to determine. David Woolman writes in Rebels in the Rif:

‘The Rifian leader, in discussing the matter with Gordon-Canning, said he had actually received a bundle of paper franc notes from Gardiner during World War I, but that the notes turned out to be non-negotiable.’

This description of events, with respect to ‘World War I’ and ‘paper franc notes’, does not ring true if read literally, but there may be a simple explanation of the comment. There is no evidence of Abdel Krim being active during World War I and, even if he was, certainly not in the capacity of a leader who would deal with a man such as Gardiner. (While his father definitely colluded with the Germans during the War, Abdel Krim spent the whole period of World War I in Melilla. However, it is probable that Abdel Krim knew of, and possibly participated in, his father’s collusion.) If, during the discussion with Gordon-Canning, reference was made to the Rif Revolt as ‘the War’, it is possible that later writers interpreted ‘the War’ as World War I rather than the Rif Revolt. The reference to ‘paper franc notes’ is probably in reference to Gardiner’s notes, but the use of ‘franc’ to identify the notes (rather than ‘Riffans’) may have been due to the generic use of the word ‘franc’ to identify currency, rather than specifically identifying currency denominated in ‘Francs’. Woolman’s comment on the inability of Abdel Krim to negotiate Gardiner’s notes indicates that Abdel Krim was either naïve in matters of currency, and what Gardiner intended to do with the notes, or that he was misled by Gardiner.

Rupert Furneaux, in Abdel Krim, Emir of the Rif, states: ‘Gardiner seems to have believed that he was dealing with a very primitive people, for he offered to sell Abdel Krim a machine for printing bank notes, in exchange for
all the Rifi’s hard currency.’

This comment on the deal between Gardiner and the Rifi probably reflects the proposed arrangement for establishing the ‘State Bank of the Rif’. It is not known how Gardiner expected to back his issue of notes by the ‘State Bank’, but an obvious method would have been for the notes to be exchanged for the Spanish currency then circulating in the Rif. Gardiner would then have been able to back his ‘Riffans’ by Spanish money, or by Pounds Sterling if he converted the Spanish currency. The backing would then rely on the hard currency being available if the notes were ever presented for payment.

Gardiner may also have expected to exchange notes of his ‘State Bank’ with some French currency, which was circulating in the Rif. During an early phase of the conflict, the Spanish accused the French of supporting the Rifi, because French currency circulated in the region. In reply to this accusation the French stated:

‘It was said that the paper money issued by the Chamber of Commerce in Oran [in western Algeria] was being circulated in abnormal quantities in the Rif and it was deduced that the French authorities were subsidizing the tribes fighting Spain. This is simple calumny. Ever since the installation of the French at Oran, Riffians have been coming to work in large numbers in the western part of Algeria. Saving part of their pay, they return to the Riffian country with Oran paper money.’ New York Times 12 August 1923.

Whether Gardiner would have exchanged the Spanish and French currency to use as backing for his own banknotes, or simply taken the hard currency for his own purposes, is debatable. Furneaux’s comment (above) suggests that the Rifi saw through his proposal and would not agree to exchange their Spanish and French currency when the notes were delivered.

However, it is to be wondered whether Gardiner had any idea of the amount of currency circulating in the Rif. Vincent Sheean, in analysing the manner in which the Rifi were financing their struggle, states (in An American Among the Riffi):

‘The money cannot come from the Rif, because it is not there. There is so little Spanish money in circulation in that scantly populated country that even confiscatory taxes would not supply enough to maintain the Riffi Army and Government.’

There certainly was Spanish money in circulation and Sheean later received a parting gift of ‘five hundred pesetas in crisp notes of the Bank of Spain’ from the Rifi, as he had earlier been robbed. The Rifi had been given a huge amount of money as a ransom payment for the soldiers captured following the rout at Anoual, but it is understood that most of this money had been spent on weapons to arm the Rifi. Gardiner, as a supplier of some weapons and therefore a probable recipient of some of this money, may have believed that there was more money to exploit than was actually in circulation or available to Abdel Krim.

On the other hand, in his Mémoires, Abdel Krim claims that he had no problem financing the war and balancing his budget. He claims to have raised sufficient revenue through direct taxes of the tribes in the Rif, through penalties imposed on tribes that rose against him, and through penalties collected from common crimes. To these sources of revenue were added the ransom payments for Spanish prisoners. So, perhaps there was sufficient cash available to make Gardiner’s project worth while!

The fate of the bundles of ‘Riffans’ delivered to the Rif is unknown. While some may have been destroyed, a number of notes were rescued by players in the drama. Examples of the paper notes are known to have been taken as souvenirs by Spanish military personnel following the surrender of the Rifi. David Hart, in The Aith Waryagher of the Moroccan Rif, notes that:

‘Abd al-Krim had paper money printed, presumably in England, as I have seen a photograph of a “Five Riffian Note” in English and Arabic, amongst the personal archives of Col. Emilio Blanco. It was supposedly worth 50 English pence or 5 gold French francs at the time. However, the extent to which this money was actually in circulation seems questionable, for all my informants spoke solely in terms of duros and pesetas.’

In the end, the bank notes of the ‘State Bank of the Rif’ cannot be regarded as an issue of currency by the Republic of the Rif, and can only be associated with Abdel Krim and his government through the grant of the ill-fated concessions. A fine memento of the Rif Revolt, the notes are more a legacy of the ambition of Captain Charles Gardiner and his syndicate, than the ill-fated quest for self-determination by the people of the Rif.

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