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'Upliftment', friends and finance: everyday exchange repertoires and mobile money transfer in Kenya*

SUSAN JOHNSON

Centre for Development Studies, University of Bath, Claverton Down, Bath BA2 7AY, UK

Email: s.z.johnson@bath.ac.uk

and

FROUKJE KRIJTENBURG

African Studies Centre, Leiden University, Leiden, the Netherlands

ABSTRACT

The rapid and massive adoption of mobile money transfer (MMT) services in East Africa, particularly in Kenya, stands in stark contrast to historically low use of formal financial systems on the continent. Its 'fertile grounds' therefore require in-depth analysis to understand the implications for African financial systems. This paper argues for the need to examine the underlying conceptual environment that enables low income and poor people's MMT adoption. It innovatively combines anthropological with ethnolinguistic analytical approaches to distinguish two repertoires around resource exchange. First, is a relational financial repertoire where relationships are developed and consolidated to create support and 'upliftment'. A contrasting resource-focused repertoire is more like that of the formal financial sector. Identifying the conceptual features of relationality, the study offers a new perspective on the adoption and use of

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MMT in Africa and highlights the potential for disjunctures with policy efforts to increase financial inclusion.

Mobile money transfer (MMT)[1] services were introduced in Kenya in 2007, and by 2016 71% of Kenyan adults had registered (FSD Kenya & Central Bank of Kenya 2016). Its origins lie in airtime being used to transfer value (Maurer 2012), and an aid-subsidised initiative by Vodafone to use mobile phones to expand financial services which initially focused on loan repayments to a microfinance agency (Hughes & Lonie 2007). Observing its use for a wide range of purposes and especially for sending remittances, Vodafone employed the marketing hook of 'Send Money Home'. An initial surge of adoption arose from the specific circumstances of Kenya's post-election violence – which created need to move money due to blockages and displacement – and a belief that MMT was less susceptible to political manipulation (Morawczynski 2009; Heyer & Mas 2011). The service was soon provided in other parts of East Africa where adoption rates are now among the highest: 51% in Uganda, 39% in Tanzania (World Bank 2017). Global Findex Data[2] shows that 19 of the 24 countries globally with a 20% or higher adoption rate are in Africa and mobile money adoption across sub-Saharan Africa is now some 21% of the adult population (Demirgüç-Kunt *et al.* 2018).

Explanations for this rapid adoption have focused on the low levels of formal account ownership; the substantial lowering of transaction costs; and increased ease, convenience and reliability which the service offers (Morawczynski 2009; Heyer & Mas 2011), including for women for whom the gender gap in adoption is only 2.5% – lower than for formal services.[3] The economic potential of mobile money has been identified as its ability to offer a basic bank account for keeping funds; the potential to share risk among social networks as well as the benefits of privacy as others are less likely to know when remittances have been received (Aker & Mbiti 2010).

MMT has transformed the ease and efficiency of informal interpersonal financial transactions to such an extent that its use extends far beyond the 'send money home' entry point to now incorporate the vast, varied and complex array of gifts and 'assistance' for weddings, births and deaths, transfers for school fees, medical expenses, investments, businesses, loans and much more (Johnson 2016). The main evidence of impact is from Kenya, where MMT has been shown to increase the number and frequency of remittances received and the distance over which these travel (Jack *et al.* 2013). Analysis of impact suggests that those with access are able to deal with livelihood risks more effectively and to smooth their consumption through receipt of such transfers (Morawczynski 2009; Jack & Suri 2014). Increases in household incomes arising from greater frequency and value of remittances have also been found in Uganda (Munyegera & Matsumoto 2016). For smallholder farmers in Kenya the alleviation of risk and liquidity constraints has led to increased application of farm inputs, increases in marketed produce and greater profitability (Kikulwe *et al.* 2014). Evidence suggests that MMT has raised 2% of households out of poverty over a period of six years through job diversification and improved incomes (Suri & Jack 2016). Moreover, this result was skewed towards female-headed households – who were switching jobs into business or retail – and to the bottom half of the income distribution. On the other hand, male-headed households experienced negative consumption growth. As a result, the policy to give poor and low income individuals access to financial services as a means to enhance growth and reduce poverty now sees digital services as the basis for this financial inclusion (World Bank 2012; GPFI 2016).

Where MMT has 'failed to ignite', for example in Nigeria and South Africa,[4] supply side regulatory barriers have been implicated (Evans & Pirchio 2014: 420) with two factors identified as critical for success: first, the Central Bank takes a light touch regulatory approach so that mobile operators are not faced with requirements such as the need for banking licences; second, the system is led by mobile network operators rather than banks who have very different modes of engaging with customers (Evans & Pirchio 2014).

However, beyond these influences, the development of services is a result of a number of contextual social and economic factors – in particular the nature of the social and technological infrastructures that underpin peer-to-peer exchanges which are its central use case (Rea & Nelms 2017). Ethnographic studies have identified key factors that combine differently between countries, such as population mobility, the social context of inclusion and belonging, and the levels of trust – arising from the social and historical institutional contexts of the state and its citizens with respect to banking, money and finance. These alongside the technological and regulatory aspects of MMT help explain varied adoption patterns between Cameroon, DRC, Senegal and Zambia (de Bruijn & Butter 2017), Somaliland (Iazzolino 2015) and more widely (Rea & Nelms 2017). Indeed, with respect to the deep historical context of money and finance, Guyer (2004: 16) has explained historically low levels of institutionalisation and use of formal services in West Africa as arising from colonial engagement with monetary systems which were 'built up deliberately *to be other*' with their governance lacking the 'systematic and invariant' features of those in Europe, resulting in their instability and the ongoing reliance on informality and a multiplicity of practices. Shipton's (2009) anthropological account from Western Kenya of 'misunderstandings' between local Luo cultures of credit and those promoted by foreign donors similarly points to disjunctures which, he argues, arise from the differing expectations and meanings that they involve. Paradoxically, in view of the unprecedented situation that a formal financial service, MMT, seems to be overcoming such socio-cultural disjunctures in Kenya, it is necessary to explore the culture component in the culture-finance-technology dynamics in much greater depth in a bid to chart inclusive financial systems in Africa. This paper therefore investigates MMT's more profound layers of cultural resonance.

The socio-cultural dynamics of mobile money adoption

Kusimba's anthropological analysis of MMT in family and social networks among the Bukusu of Western Kenya shows MMT's embeddedness within circuits of value among siblings, cousins and mothers, and its use for a wide range of purposes and for the expression of affective ties. This leads her to argue that MMT is an 'amplifier of enduring practices around reciprocity, obligation, belonging and exclusion' (Kusimba *et al.*, 2015: 12; 2016). Both of her studies strongly resonate with Shipton's focus on cultural norms and values as key to understanding Luo practices of interpersonal resource exchange, demonstrating that a culturally defined relationality of finance is its critical feature (Shipton 2007).

Maurer, on the other hand, presents the emerging mobile money payments space as not just the product of these 'on the ground' practices but of 'new socialities (that) are remaking *money*' (Maurer 2012: 591). Using actor-network theory, Maurer draws on his engagement with the mobile money industry, to consider how mobile money is being created and formatted by a range of actors and the networked relations between them. He explains how airtime is at one moment a commodity, at another a technologically mediated relationship as talk or text, and at another an alternative currency means of exchange or store of value such that 'it can continuously pass into and out of each of these moments – it is unstable and reversible' (Maurer 2012: 591). He argues that the 'payments space' is being actively configured by technological and human actors in a way that is neither a solely 'top down affair (emanating from corporate and donor agencies) or a bottom up affair (emanating from people's practices 'on the ground')' but rather that this distinction – along with analytical separations of producer and consumer, and person and commodity – are confounded and 'relationality itself plays a significant role in the creation of this new social space' (Maurer 2012: 591). Maurer's analysis suggests a mode of relationality that overcomes the disjunctures identified by Guyer and which has the potential to usher African monetary and financial systems into a new phase of development, while apparently thriving on a fundamental level of open-endedness and indeterminacy of their operation.

This concern with relationality appears to be central to a deeper understanding of the socio-cultural dynamics of MMT adoption which have been identified as affecting variation in adoption rates across the continent. It offers a route to exploring the ways in which this latest wave of technological change may be provoking forms of market engagement which challenge the disjunctures of previous financial sector development and, in turn, fuel the aspirations and efforts of global policymakers for financial inclusion.

Exploring relationality through repertoires and cultural values

This paper takes as its starting point the financial practices of everyday resource exchange which MMT appears to amplify, and investigates their less conscious – conceptual – 'fertile ground' (Heyer & Mas 2011) as providing the enabling environment for MMT adoption. In doing so, it highlights the role of more enduring elements of financial practices, such as cultural values. This contrasts with Maurer's starting point of the mobile money sector itself and Kusimba's focus on the social networks involved, instead building on the contributions of Guyer and Shipton by examining the implicit socio-cultural concepts that people relate to when they engage in everyday practices of resource exchange.

We use the concept of *repertoires* developed by Guyer (2004) which captures the way that patterns of transactional behaviour are embedded in various social domains and flexibly combined into transaction resolutions. However, while she suggests these repertoires can belong to less conscious levels of cognition so enabling a sense of normality and continuity to be maintained in the face of new circumstances, she says little about how these can be explored. We therefore complement the concept of *repertoires* with the concept of *cultural values*, which are characteristically enduring and normative (and therefore normal) among members of the same ethnic group. Drawn from applied ethnolinguistics, the concept enables the exploration of central cultural values through analysis of everyday language use. Combining these disciplinary approaches offers a sound theoretical perspective on both continuity and change in interpersonal financial practices.[5] Specifically, we explore predominant domains of resource exchange in three ethnic groups through a narrative analysis, and additionally for one through the lens of everyday language use. Together this reveals what meanings and values people consciously and unconsciously attribute to resource exchanges and how relationality is defined through them.

We argue that there are two divergent repertoires: one is relationship-focused; the other resource-focused. The identification of the resource-focused repertoire provides a counterfoil to the relationship-focused repertoire, enabling us to more fully grasp the set of valuations that people implicitly make when prioritising the relational repertoire. Indeed, we find that even the resource-focused transactions of the formal sector are understood within this relational repertoire when they sufficiently conform to its characteristics. We conclude that discontinuities between local and institutionally mediated forms of finance continue to be present. This also indicates potential boundaries to adoption of MMT across socio-cultural contexts. It suggests that where financial repertoires have stronger relational dynamics, they are likely to offer more 'fertile grounds' (Heyer & Mas 2011) for adoption, while also suggesting that attempts to configure the financial services space that are not strongly resonant with these repertoires and which seek to more specifically delineate the transactions involved are likely to continue to face more limited uptake. We recognise, however, that this approach opens up further dimensions of MMT adoption that may be explored through this socio-cognitive lens, such as the identity associated with the mobile network operator (Safaricom) through both its institutional history, branding and marketing; the acceptance of mobile phone technology as communicative devices and of 'virtual' money conversions.

THEORISING AND RESEARCHING EVERYDAY REPERTOIRES

Focusing on everyday language use as a window on informal interpersonal resource exchange takes us into inter-disciplinary ground.

Shipton's (2007) formidable anthropological study of Luo (Kenya) practices of resource exchange excellently demonstrates that cultural norms and values are key to understanding Luo practices of interpersonal resource exchange. However, his study is not geared to explaining the socio-cognitive[6] conditions enabling the widespread adoption of new modes of financial interaction among low-income people and their innovative use of them. To be able to do so, this analysis takes recourse to the two concepts introduced above: *repertoire* and *cultural values* (Guyer 2004; Peeters 2013). Together they enable us to highlight socio-cultural cognition as an open-ended, flexible set of propositions that is relatively stable over time. Moreover, they enable us to draw a new form of interpersonal financial exchange such as MMT into the same analytical ambit as the informal interpersonal resource exchange forms under study here.

First, we draw on Guyer's anthropological analysis of monetary and other resource transactions within Africa, in which she describes the analytical problem as 'profound, because key dynamics originate at the interface' where transactions take place and conventional, systemic approaches fail to grasp these realities (Guyer 2004: 6). Her study of transactions in western Africa proposes a forceful anthropological alternative, which aims to capture the multiplicity of, and changes in, African transactional realities. Ethnographic fieldwork and (historical) accounts of transaction practices are used to grasp the dynamic landscape of transactional forms with *repertoire* as a central theoretical concept.

Guyer argues that '[r]epertoires consist of partially inconsistent financial transaction forms that are ideologically maintained but differentially highlighted in practice' (Guyer 2004: 122). Paraphrasing this, *repertoire* can be perceived as an on-going archive of formats of behaviour with components drawn from various social domains that are more or less explicitly attributed validity, and which over time, combine into multiple viable forms of transaction resolutions. Thus, changes in the repertoire can be, for instance, manifestations of foregrounding and backgrounding of possible transaction forms, but they can equally be re-combinations of behavioural formats or 'opportunistic' (i.e. induced by the momentary socio-economic constellation) linking of hitherto unlinked behavioural components into a new format.

Despite the enormous potential for change (and adaptation), a changed repertoire does not normally induce a sense of alienation among those familiar with the earlier repertoire. To the contrary, Guyer argues, the changed repertoire 'fall[s] within a certain normality' (Guyer: 114). One important explanation lies in the phrase 'ideologically maintained' in Guyer's definition of *repertoire*. It suggests that cultural ideological elements remain part and parcel of the changed repertoire and continue to lend it persuasiveness and a sense of normality (i.e. according to widely accepted norms of behaviour in the specific community). Suggesting that they belong with the less conscious levels of cognition of financial repertoires, Guyer does not elaborate how they can be explored. In this area the second theoretical pillar – the concept of *cultural value* drawn from applied ethnolinguistics – therefore makes an important contribution.

Cultural values in the context of applied ethnolinguistics specifically highlight language use as a window on the less conscious levels of socio-cultural cognition as '… values that underpin the beliefs, convictions, attitudes, and communicative habits generally associated with … [a] languaculture' (Peeters 2013: 237). In other words, *cultural values* are widespread in a specific community and operate from a deeper level of cognition, which is less susceptible to change. Functioning as cultural models or ideals, they lend persuasiveness to ideas and practices in a community that implicitly refers to them. However, *cultural values* are not static: 'Values have some stability about them, but they may change in relative importance depending on changing circumstances. They are not cold cognitions but are linked to the affective system. People feel happy when their important values are fulfilled; angry when these values are frustrated' (Feather 1996 in Peeters 2013: 237).

Feather's description of *cultural values* ties in with Guyer's description of *repertoires* when he argues the changing relevance of cultural values over time and place. Implicit in the argument, however, is the relative stability of cultural values, which can account for the sense of 'normality' despite changes in the repertoire. Moreover, attributing to *cultural values* a non-rational affective component that contributes to their enduring meaningfulness, Feather positions *cultural values* in the more profound layers of cognition.

Hence the major contributions of the concepts of *repertoire* and *cultural values* to the analysis are fourfold. They offer a sound theoretical perspective on both continuity and change in interpersonal financial practices. They leave room for a multiplicity of institutionalised financial forms while highlighting the contribution of conceptual and behavioural elements from different social domains to a repertoire's resilience. They enable different levels of cognition in the repertoire to be distinguished and they recognise that *cultural values or ideologies* underpin the continuity of financial repertoires.

Research methodology and data analysis

The analysis is based on two distinct data sets collected in 2012. The first study used in-depth interviews to investigate the nature, purpose and relationships within which interpersonal resource transactions – whether via MMT or not – are carried out, along with the valuations attributed to these transactions. This opens a potentially vast terrain of transactions extending from dependence on family members for daily survival to occasional interactions with strangers; and from those that are more clearly symbolic to more commercial and instrumental ones. The focus was on how resource exchange – not just financial exchange – was important and meaningful in the context of a variety of relationships, while capturing a variety of types of giving/lending[7] and receiving/borrowing. Interviews in Swahili asked respondents about the support that they had found 'significant or important' to them in the last year, although some responded with older examples. The term *usaidizi* was used, which means 'help' or 'support' and refers to assistance received from others in the broadest sense. This was then probed for the relationships involved and the history of interaction and support exchanged with that person. In this context, significant and important did not necessarily mean the scale of support, but could also refer to that which was most meaningful.

Research sites were three towns and their environs, representing ethnic diversity and terciles of Kenya's district poverty rankings (Kenya National Bureau of Statistics 2007). Mathira (top tercile) on the slopes of Mt Kenya, is ethnically Kikuyu; Nyamira (second tercile) is ethnically Gusii; and Kitui (bottom tercile) is ethnically Kamba. Town-based livelihoods involved business as well as employment, while rural on-farm livelihoods, including tea and coffee production in Mathira and Nyamira, were supported by a range of off-farm income generation activities as well as temporary and more permanent migration. A total of 62 interviews were undertaken with individuals in 40 households purposefully chosen from respondents to a random survey two years earlier and reflecting a variety of household poverty levels and financial service use. The earlier study (Johnson 2016) highlighted the extensive role of interpersonal resource exchange and, along with related research (Zollmann 2014), describes the context and provides in-depth analysis of the variety of financial practices and service use, including banks and informal groups. The interviews were recorded, transcribed, then coded and analysed using an inductive and interpretive approach. This was combined with analysis to highlight the narrative elements that individual respondents bring in to describe their experiences and hence a layer of signification which includes the non-rational – e.g. the normative, affective and less conscious valuations.

The second study focuses specifically on language and ethnographic data. It explores the meanings of words and phrases as well as non-verbal signs in the everyday domain of informal interpersonal resource exchanges among the Kamba of Kitui, to draw out cultural values underpinning these practices (Wierzbicka 1997; Astbury & Leeuw 2010; Peeters 2013). Due to the study being time consuming, it was necessary to restrict it to one geographic area but with people in all three sites speaking a Bantu language, lexical similarities seem likely. Kitui area was chosen out of the three sites of the first study for its social characteristics: poverty, food insecurity and (rurally) minimal access to services. These were expected to be conducive to a particularly variegated network of informal interpersonal exchanges and less affected by terminologies introduced by the presence of formal financial institutions.

First, a list of Kamba words in the everyday domain of 'borrowing'/ 'lending' and 'saving'[8] was produced using a Kamba dictionary (Mũtĩsya & Ndũnda 2003) and complemented and adapted by informants. Sixty informants varying in age, gender and economic status contributed explanations of the words and indicated when, where and how the word is used as well as the valuations attributed to it (e.g. degree of importance, negative or positive associations; emotional echoes). Three assistants translated English questions into Kamba and informants' responses back into English. Since some words appeared to be more relevant in the domains of 'borrowing'/ 'lending' and 'saving' than others, a shortlist of the most salient words and their meanings – plus a description of their use and attributed valuations – resulted. Ethnographic data involved interviews eliciting informants' personal histories in the Kamba domains of 'borrowing'/'lending' and 'saving', complemented by observations of 'resource exchange', role-plays, informal discussions and observations of financial group meetings which were also transcribed and translated. Back translation into Kamba was used to elicit relevant socio-cultural information that was lost in translation. Video recordings were made of all fieldwork activities, thus enabling an analysis of non-verbal in addition to verbal communications. Finally, participation in the everyday lives of three different households enabled observation of local practices of 'lending'/'borrowing' and 'saving' and the values and norms of behaviour embedded in them.

FINDINGS OF THE STUDY: DOMAINS OF INFORMAL INTERPERSONAL RESOURCE EXCHANGE AND THEIR REPRESENTATIONS IN THE KAMBA VOCABULARY

Analysis revealed that financial and resource support given for different purposes frequently had distinct patterns of expectation regarding the nature of the transaction, and how some of these converged with particular sets of social relationships. Five domains of exchange can be distinguished across the three research contexts; each domain is reflected on with the Kamba vocabulary of resource exchange to highlight pertaining values and norms.

Everyday resource exchange

Frequent exchanges among neighbours involved food, essential household items and small amounts of money – most often between women and including between in-laws as a result of patrilocal residence patterns. These everyday exchanges occurred in the more food secure areas as well as in the particularly food insecure area of Kitui. Due to physical proximity, this domain is one in which MMT is rarely used.

To express a request for this type of resource exchange – with the implicit agreement that the borrowed item or its equivalent is returned – a Kamba person from Kitui will say '*Ngovethye*' (lend me) (from the verb *kũkovethya* (lend), which is derived from the verb *kũkova* (borrow)). These verbs generally refer to 'borrowing'/'lending' without interest in relationships of neighbours, in-laws, (business) friends and shopkeepers. However, the lack of interest does not imply a non-committal arrangement. Either there is a tacit shared understanding based on earlier borrowing experiences, or an explicitly expressed agreement. Although a willingness to help starts, and may guide, the resource exchange interaction on the part of the lender, the agreement – which puts the resource at the centre of the interaction – defines the interaction as resource focused. Socio-emotive valuations are not entailed in Kamba understandings of a *kũkova* (borrow)/*kũkovethya* (lend) arrangement, although in practice it may give rise to different emotions in lender and/or borrower.

Resource exchange with expression of need

The second exchange domain involves expression of need. For example, food was requested in the hungry season to feed young children, and respondents reported that they gave some even where they only had a kilo of maize themselves. Where hunger led to requests for money from more distantly located relatives to be sent via MMT and with an offer to repay, there were instances where this repayment was strongly rejected. However, such support from relatives was not taken for granted and appreciation was frequently expressed when it was received, so confirming the relationship.

Kamba vocabulary data shows that this type of exchange is perceived to be a different conceptual category from that above. Here the relationship-focused verbs *kũvoya* (*pray, ask for*) and *kũtetheesya* (assist) are used. The person generally introduces the request by saying: '*Ni thina*' (I have a problem) – used in the case of a not so intimate relationship – or '*Nenge*' (imperative, give) – in the case of friends or relatives. Kamba people indicated this as their most common resource exchange practice. The verbs seem to indicate that there is no expectation of a return of the item or its equivalent. The reality is that *kũvoya* and *kũtetheesya* ('ask for and assist') create an ambiguous situation regarding the expectation of return. In any case, it is never a 'pure' gift, rather it is part of a wider system of exchanges, in which the 'entrustment' of resources produces an obligation on the part of the receiver.[9] With this indeterminacy, it seems likely that the accompanying repertoire includes values that are more widely distributed in Kamba society. One such value is 'upliftment' (*mũkĩlye*). Indeed, uplifting and being uplifted materially or immaterially –for instance in case of illness, shortage of money or food, or emotional hardship – are an integral part of the understanding of being human among the Kamba.[10] Both the noun *mũkĩlye* (the uplifting) and the verb *kũkĩlya* (take across, lift up) seem to resonate with traditional Christian and African images of support (cf. the biblical good Samaritan; the African stronger person taking a weaker person on his back). Indeed, informants explained the term *mũkĩliye* by lifting their arms as if they were raising something in the air. They argued that the one who is being lifted has the experience of lack of burden and hence of 'lightness' or 'happiness'. Moreover, this value was found to be related to other Kamba social values such as interdependence, belonging and concerted action which add persuasiveness to 'upliftment'. This comes out particularly clearly in the context of Kamba informal financial groups discussed below.

With the indeterminacy of the 'ask for and assist' arrangement, adherence to the above values enables two people to maintain their good (i.e. inspired by these values) relations. These will be strengthened or weakened depending on the evolving interaction. While the situation enables the expression of additional moral or affective qualities, such as closeness, generosity and obligation, it may equally put the relationship under strain if the norms of behaviour that go with these values are breached by one or the other's actions.

Resource exchange for education

A third domain is support for children's educational expenses which is frequently received from siblings or cousins (of the parent).[11] This ranged from one-off gifts to ongoing support throughout the child's education, especially where children have lost parents. The reasons given for school fees and related assistance encompassed: need relative to parents' ability to afford it, the academic potential of the child, and the potential for the child to support the giver or others in the future. Notably when a young person is earning and does not have the burden of school fees, rather than saving for their own future, the norm is to support the education of the children of a sibling – frequently through MMT when the older sibling has migrated. Considered from an economic perspective, the potential returns are likely to be much greater than saving in a bank account – especially if that child secures a good job and is then able to reciprocate support or connections in future.

However, reciprocation was not necessarily expected to be to the same person. Support of nephews, nieces or other children with school fees was explained as 'they will help us or somebody else' in future (Z. 2012, Int.). This response again underlines the characteristic lack of specificity of the reciprocity involved. Whether the support will be reciprocated depends on how the child succeeds in education and in developing their livelihood. Nevertheless, respondents who had helped relatives with school fees in the past, reported that they were now able to appeal to those they had helped for support for their own children's education. A woman in Nyamira had supported her nephews who now had good jobs in Nairobi – one a doctor. Needing support for her own son both for school fees and transport, she received it from them via MMT, arguing 'now is the time to … get the benefit' (C. 2012, Int.). Indeed, such a reciprocal dimension of assisting was even used to justify support given to parents by grown-up children, with them referring to the past educational support they had received.

Supporting a child with school fees would be qualified as an act of *kũtetheesya* (assist) in the Kamba language. While entrustment and obligation are implicit associations, the verb does not evoke a sense of reciprocity. If a Kamba person wants to highlight this aspect of a future benefit, she uses the verb *kũsuvia*, which means 'care for', 'keep safe' and in a resource context expresses 'saving'. Apart from 'keeping safe' being understood as an essential element of 'saving', the verb *kũsuvia* typically includes a sense of future benefit. However, it has implicit reference to value maintenance rather than value increase. One informant said that she was very much aware that she had to *kũsuvia* her son. This meant that she ensured she fed him well so that he would stay healthy and strong, and that she raised school fees for him to complete his secondary education. This would benefit her in the end, she argued, because he would be able to get a job that would pay him enough to also care for her.

Resource exchange in case of emergency

In a fourth domain involving cases of emergency – particularly health – patterns of support were less clear: there were cases where immediate family did not respond to needs for medical expenses and a more distant friend did, with an opportunity to respond referred to as an opportunity to confirm the strength of a relationship. The rationale for assisting can recognise an understanding of idiosyncratic shocks: 'you know problems are for everyone, today it's you, tomorrow it's me' (R. 2012, Int.). On the other hand, support was sometimes lent rather than given, even among close family members. In such cases the pressing circumstances can lead to a lack of clarity over the nature of the support as the terms on which it is given may not be explicitly discussed. But if it is agreed as borrowing, then the return date is recognised as needing to respond to the circumstances of the borrower.

This type of situation Kitui Kamba would refer to as one of *kũvoya/kũtetheesya* ('ask for and assist'). In practice, they manifest themselves as *kũkova/kũkovethya* ('borrow and lend') situations, which Kamba informants attributed to the growing lack of solidarity between well-off and not so well-off relatives. Yet, even if the arrangement is understood in terms of 'ask for and assist', rural informants were hesitant to consider these types of need as falling within the interpersonal domain. In cases of prolonged illness and death where the financial commitment generally exceeds the household potential, they consider one or more collectives – such as a community, clan or financial group – as the general response mechanisms in the form of organised fundraising events (*harambee*), door-to-door collections and/or allocation of funds by clan or financial groups. The appropriate Kamba term in this context would be *kũmbanya* (put together; 'save'), which generally refers to members of a group putting (e.g. money, food, ideas) together for a specific purpose.

Resource exchange as business capital

The final domain is where business people – mostly men – appeared to develop lending relationships with their siblings, cousins and friends who were also in business. For some, these transactions are so frequent that they do not even arrange when funds will be returned, trusting that the person will pay when she or he gets paid, usually in the space of days or weeks and using MMT when people are mobile. Even though funds are usually given interest-free, it is more likely that 'something on top' will be given because of the value increase obtained from the business purpose to which they are put. This extra was explained as 'giving back thanks', meaning expressing appreciation (in the emotive sense[12]). The 'something on top' may depend on the scale of the gain and the gratitude of the borrower and is not necessarily small relative to the amount lent. One woman returned a *kanga* and *leso*[13] worth about twice the value of borrowed pigeon pea seedlings which had produced a very good harvest.

While the Kitui Kamba would qualify these interpersonal exchanges for business as a *kũkova/kũkovethya* (borrow/lend) arrangement, entailing a distinct expectation of return of the equivalent, they can refer to 'something on top' in two different ways. The two words are *ũsyao* (produce, interest) and *vaita* (profit, interest); the first word more common in rural and informal contexts and the second in urban and formal ones.

Ũsyao is embedded in general human experiences of production and derived from the verb *kũsyaa*, of which the first meaning is 'to give birth' (Mũtĩsya & Ndũnda 2003). This 'giving birth' applies to an array of products, such as the children of a nuclear family, the chicks of a chicken, the fruits of a mango tree. The verb *kũsyaa* can equally be used in a financial context, referring to any increase of money on top of what is there. This implies that *ũsyao* does not need to refer to a fixed interest rate, but rather an addition of money on top of what has been borrowed. By contrast, the term *vaita* (Kiswahili *faida* (profit)) highlights economic value and is restricted to use in the financial domain.

CONSOLIDATING FRIENDSHIP THROUGH FINANCIAL SUPPORT

This section expands on the dominant mode of relationship-focused exchanges with a narrative analysis of instances from the three research sites which illustrate the relational dynamics at work: fundamentally the exchange of financial support served in every case to develop and consolidate relationships. Respondents did not distinguish exchanges which used MMT from cash exchanges in the way they discussed them, simply seeing it as a means to effect the exchange where distance is involved.

Friends and siblings were the most frequently mentioned relationships in which significant or important support had been given or received. Cases of significant support were reported from immediate family such as spouses, parents and children but the emphasis of reporting on siblings and friends suggested that it is particularly meaningful when it comes from them, because it is less taken for granted. Sibling relationships are often much more varied than those with parents or children, not least because siblings are frequently numerous and geographically scattered. Moreover, these relationships are particularly useful for diversifying sources of support and giving access to a wider resource base; they can also help to manage idiosyncratic risks and shocks.

The open-ended giving and receiving of resources with friends was often explained as being something that was not reckoned, even though it could involve quite significant amounts relative to income. For example, a young man in Mathira had received Kshs10,000 (US$ 125) from a friend – which was not to be refunded – to complete the amount he needed to buy a motorbike. He later paid fees of Kshs24,000 plus transport and other costs for the friend to attend college (over MMT if necessary), stating that:

> Now when he came to a point of need I also did it. Not looking whether he will give it back or not … no I don't even think of it. [Laughing] I have remembered it because you have asked me! … he has eaten a lot of my money, I have also eaten a lot of his money. That is just giving each other …. We help each other. (N. 2012, Int.)

While there was evidence of an expectation that support will be given and received from siblings –for both men and women this mainly meant brothers – again it was not taken for granted:

> He came here to my place and heard me telling my child, who was to go to school 'the money that I have cannot be enough for you'. Then he told me that he would go and sell his cow and add me the money so that my child can go to school. Just as a joke like that, he went, sold it and brought me the money. It was very shocking to me, 10,000 you are given for free? (P. 2012, Int.)

The receipt of support from a brother led to him being described as a friend. On the other hand, support from friends led to the comparison with a brother, a friend being someone with whom you 'share more than even a brother' (D. 2012, Int.). This indicates that siblings cannot be relied on for support and that when they do give, they demonstrate their position as a friend. Similarly, in Nyamira where moneylending was much more common, a respondent described the friend who had offered him funds without interest as a 'real friend' (H. 2012, Int.).

The affective (i.e. emotional) aspect of material support was expressed even more overtly by women who described their happiness at being remembered, for instance by way of a gift received via money transfer, as 'I felt that I am loved' (E. 2012, Int.). The intimacy of assisting or being assisted was explained through a language of adoption: a neighbour who lent to help a daughter to go for police recruitment 'took the daughter as hers' (C.W. 2012, Int.); a woman who wanted to visit a child in school was assisted because 'it was like us having the problem' (H.M. 2012, Int.).

However, developing such relationships is not easy or straightforward; it involves taking risks in trusting others to abide by a mutual agreement and the possibility of disappointment when understandings are not shared. A respondent who had lent a friend funds for which a return date had been agreed, was disappointed when the agreement was not kept: 'if it is requesting without paying back, it's ok because you will forget but if it's lending, it might not work as it can kill our relationship … It's like a promise that is not fulfilled. Even the heart to give help dies' (J. 2012, Int.).

Alternatively, initial disappointment might then adapt the relationship to the obligation that has been generated. A respondent had guaranteed a friend's loan from a bank. The friend's charcoal store had been broken into, the charcoal stolen and since he could not pay the loan, he ran away. Being chased by the bank, the respondent and his friends paid and then went looking for him. The respondent reported:

> We don't see any wrong because he sells us charcoal [at a discount] and we are happy that he is coming up. He brought a whole lorry of charcoal. I thought that he would pay us during the time tea farmers were paid bonus but he hasn't. Anyway, we have not asked him and we saw that … it is better if … you know, when a problem comes is when you go and tell him 'I have a problem now'. (D.B. 2012, Int.)

It was also evident that developing friendships within which financial resources are exchanged can be a very deliberate strategy. For example, a young carpenter in his thirties (Nyamira) explained how he had borrowed Kshs 5,000 each from his mother and his sister (who verbally abused him in the process) to lend to a friend who needed

Kshs10,000 to rent land. He had done this because he had himself had to borrow Kshs10,000 from a moneylender and pay Kshs 2,000 in interest when he urgently needed funds to buy land. He hoped that this friend would assist him in future when he is in need. This instrumental approach to developing the friendship was more evident among young men, and would seem to underline the difficulty they have in accessing other sources of finance from formal institutions or informal groups.

However, the motive of receiving future support was not usually instrumental and the affective dimension of the relationship remained more important. Indeed, the motivation of reciprocal support was overtly rejected in one instance: speaking of receiving contributions via MMT to a church fundraising that she was organising, a woman reported that 'You don't help because you've been helped and you don't ask for help because you helped … I am happy I just asked them and they gave me' (H.M. 2012, Int.).

Nevertheless, given that MMT is now everywhere, it is not surprising that requests for support proliferate and can lead to friction. One respondent explained that if you say that you do not have time to send, people may conclude that you do not want to assist, compared to before when it was harder to do so, but noted that:

> We can't say that it is a problem that fails us because if we look at the other side, it helps us because we receive and people love to receive but to send or give, you see it is very difficult. It makes the sender feel like the recipient is disturbing him or her very much. (M. 2012, Int.)

But some indicate that there is a choice and the situation has to be assessed on its merits:

> Even if you are asked, you send it willingly, you are not forced (laughing) … it is not a must that you should have to send … you send because you have analysed the problem and you know he deserves to be helped. I don't think MPesa was brought to make the life of other people to be hard because of sending, you just send willingly. (H. 2012, Int.)

On the other hand, a young man took a dim view of his sister who called him frequently –knowing he has work – and asking him to send her a few hundred shillings: 'I just send her the money to avoid complications. She knows I have but I can't be able to give the reason why I can't send, I have a phone and she knows I have the money.' And of such requests from others, he says that you first 'judge the person' as to whether they are telling you something that is 'not serious' and you can decline the offer by delaying and saying you do not have the money now but will send it in a few days (N. 2012, Int.).

COLLECTIVE VALUES AND NORMS IN FINANCIAL GROUPS

Forty-one per cent of Kenyan adults use informal financial groups.[14] Among the Kitui Kamba, analysis shows that they are similarly guided by a set of norms and values that belong with the relational repertoire, thus resonating with wider research on their social dimensions (Krijtenburg 2017). While offering varied financial facilities, most include a 'saving' component in the form of a merry-go-round,[15] some additionally have a 'borrowing' component with interest, which is shared out as dividends. Groups are highly valued when they deliver money reliably and repeatedly and are seen as helping with 'something serious' (young woman, farmer, Nyamira). Although the borrowing component is framed by a resource-focused repertoire, with a strict agreement on return and interest, the relational repertoire ideally guides resource management.

The Kamba financial groups (pl. *ikundi*) we studied were women's groups with names that highlighted concerted action for (future) well-being: such as 'Mosa Women Vision Group' (which had two male members), *Wikwatyo Wanoliwa* (Hope for the Widows) and *Kanini Kaseo* (Small Good – referring to the few, but good women who are in the group, as well as the little, but good money the members are getting). Members indicate that 'saving' in a group context is much more effective than individually because of the inherent social dimensions; they generally agree that they look after each other (*kũsuvia* (care for, keep safe)) and boost the well-being of members individually and as a group (*kũkĩlya* (take across, lift up)). In this description the recurrence of Kamba verbs mentioned in the context of interpersonal resource exchange – *kũsuvia* and *kũkĩlya* – is illustrative of the conceptual continuity with the Kamba interpersonal exchange repertoire. The centrality of the value of 'upliftment' in the *kĩkundi* (financial group) context is further underlined in the Kamba term for a merry-go-round, which is *mukilye* (literally, the uplifting). In *ikundi* (pl. financial groups) this 'lifting up' may involve additional group activities, for instance, visiting each other and/or doing a collection for a specific member in dire need (as in the emergency cases above). The importance attributed to *kũkĩlya* in *kĩkundi* relations comes out too in the names that members give their groups, for instance, *Ngone kwaku, ngukĩlye* (Let me see your home and I will lift you) and *Mbĩkye Ngwĩkye* (Throw me, I throw you). What the names additionally suggest is that 'upliftment' is closely associated with other values such as belonging – the home as a symbol of belonging – interdependence and reciprocity – it takes two to boost each other's well-being.

RELATIONSHIPS WITH FORMAL FINANCIAL SERVICE PROVIDERS

As indicated above, Shipton (2009) identified 'misunderstandings' between Luo cultures of credit and those promoted by foreign donors based on formal sector modalities of exchange and the expectations and meanings regarding on-time repayment and interest that these involve. Formal retail lending is difficult to access and national data suggest that only some 5% of the adult population access bank lending compared with 38% who have bank accounts (FSD Kenya & Central Bank of Kenya 2016). Moreover, the social dimensions of these debt relations have been identified as tending towards hierarchy rather than the equality that is evident in informal groups (Johnson 2016). We find that a resource-focused repertoire is present which captures greater emphasis on repayment and is particularly identified with the use of funds for business. It might be expected therefore that in relationships with banks, this repertoire is dominant.

Very few of our respondents had borrowed from banks and successful receipt and management of multiple loans is even rarer given that strict terms and conditions are often hard to manage and conflict with the vicissitudes of livelihoods. Successful repeat borrowers spoke in quite dramatic terms about the importance of this support and compared the bank to other close relatives who might assist them. One man who had taken repeated salary-based loans explained:

> The bank has brought me a long way. It is even more than the way brothers could have helped me. The bank has brought me from far till now. It is the bank that helped me move to this place where I am now [a house he had recently built]. No one would have done the same. (P.M. 2012, Int.)

Similar to the above discussion of how brothers become 'friends' when they provided support, the bank's loans brought forth a relational analogy with affective overtones. A businesswoman presented bank lending in an even more intimate and emotive metaphor:

> It is my mother! … They help me. You know somebody's mother … if you breast feed that is your mother … So, even if I am oppressed, in interest, it helps me because I know there is no other place where somebody can give me that money. (C.W.M. 2012, Int.)

This demonstrates how repeated loans are highly valued for the development that these resources have enabled in both respondents' lives – and even where there is seen to be a dimension of 'oppression' due to the terms of that lending involving interest (the resource-focused version of 'something on top').

In addition, the Kamba used the word *loani* (loan) which indicates a close affinity with western banking concepts of 'borrowing' and 'lending' in contrast to the everyday terms for 'borrowing' discussed above, and hence it lacks the implicit socio-cultural norms and values of that domain. This conceptual foreignness therefore presents a considerable barrier for ordinary Kamba people, which may prevent them from building a relationship with a bank. Conversely, it is not surprising that when people overcome this barrier and manage to build up a good relationship with the bank, this is described by way of a more everyday experience of a supportive relationship.

THE CONCEPTUAL GAP BETWEEN EVERYDAY AND FORMAL FINANCIAL REPERTOIRES

The analysis of domains of everyday 'giving'/'lending' and 'receiving'/'borrowing' has revealed that the repertoire of 'ask for and assist' is much more used than that of 'borrow and lend', emphasising the relationship between the borrower and lender instead of the resources involved. In the following, the particular behavioural and conceptual expectations that this relationship includes – and those of everyday resource exchange more generally – are briefly reiterated and then reflected upon from the perspective of formal financial services.

The exchange of resources in 'ask for and assist' relationships is underpinned by values of reciprocity – with little specificity to person and time – and a dimension of 'upliftment' with entailed values of interdependence and belonging. When support is received these relationships are consolidated and deepened. In particular, relationships with siblings and friends are consolidated and developed through the exchange of resources and the affective dimension predominates.

Giving out resources is nevertheless risky and the relationship may result in disappointment if values are not shared and conduct breaches the assumptions made. The domain in which the resources are to be used is also important to how the exchange is understood. Resources given in the context of everyday exchange, expression of need, educational support, emergency or business capital, involve different sets of underlying expectations and assumptions regarding the nature and timing of the return and hence its relational implications.

When value increases as a result of lending, it is predominantly viewed as the produce of a process which is an 'addition' or 'on top of' that has implicit understandings of a natural (re)productive process whose distinctive features are uncertainty and variability. Value increase is not expected in 'ask and assist' relationships – especially where the funds are given in the context of education, health or other emergencies.

The repertoires of resource exchange identified here clearly contrast with those involved in formal financial sector activities. However, the ways in which two respondents talked about their experience of 'upliftment' through multiple bank loans confirms that they bring the same expectations to this sector as in their everyday context. Hence this suggests that when low-income people approach the formal sector, they do so with their own language, concepts and values. On the other hand, formal financial providers approach transactions with low-income people using values and assumptions which are compatible with international finance and therefore likely to be at odds with these values. With very limited access to borrowing, keeping savings in financial institutions is a one-way exchange (deposit and withdrawal) that does not resonate with the nature of friendship and mutually supportive and reciprocal relationships nor with everyday practices, in which borrowing and 'saving' are frequently in conjunction. Since the above examples of formal providers are the exception rather than the rule, and the terms and conditions of formal lending are strict and difficult to manage, this starts to explain why providers' actions often result in disappointment and disillusion.

CONCLUSION

This paper has investigated repertoires and values that underlie everyday practices of resource exchange to show how it operates as the wider salient socio-cognitive and behavioural framework of interpersonal financial transactions which mobile money transfer facilitates by enabling exchange over distance. Narrative and semantic analysis has identified two distinctive transactional repertoires. The centrality of the relational financial repertoire where relationships are developed and consolidated to create 'upliftment' which endures over time, is given added emphasis through evidence of its presence in financial groups and experiences of banks that conform to these features. The identification of this relational repertoire as well as a culturally defined resource-focused repertoire, suggests the potential for a double disjuncture between these informal practices and their formal sector resource-focused counterpart.

The conceptual divergence between informal and formal financial practices has been demonstrated with a combination of disciplinary approaches focusing on everyday language use. This new lens was able to innovatively highlight the deeper levels of socio-cognition and thus present results that not only contribute to explaining the massive and rapid MMT adoption and use – providing additional conceptual support for Kusimba's and Maurer's findings on the pivotal role of relationships – but actually go beyond this to expand our understanding of everyday financial concepts and their divergence from formal concepts. At the same time the approach offers a means for further cross-cultural exploration in countries such as Uganda, Tanzania and Somalia where MMT is booming, and additionally raising the question of whether and how repertoires of everyday resource exchange are – or are not – utilised in contexts where adoption is slower, such as West Africa.

Finally, it offers a potential focus for further analysis of the way payments and financial inclusion are being configured from 'above' and 'below': it raises the question as to how these repertoires meet and influence each other over time and whether the disjunctures of past monetary and financial sector development in Africa identified by Guyer and Shipton are in fact being overcome. Guyer's concept of repertoires points to their open-endedness and flexibility which is also evident from our analysis. Maurer's identification of the instability and reversibility of the early forms of airtime use which he sees as archetypal also offers these features. Our findings then pose a question as to whether the open-endedness of this configuration from 'above' and 'below' will remain in ways that lead to the creative tackling of past discontinuities and offer a substantive break with past patterns of unstable institutional engagement, so resulting in a fundamental restructuring of African financial practices and service markets. Or alternatively, whether this current configuration is a moment of serendipitous convergence of open-ended repertoires, which will again diverge in the search by mobile companies and the financial sector to stabilise and regularise their repertoires, provoking new clashes in valuation and consequent misunderstandings which will continue to be major obstacles in developing routes to financial inclusion.

NOTES

1. We use the term mobile money transfer to refer to services where money is moved between users through the use of text messaging on (basic) mobile phones. Cash is deposited into and taken out of the system using a network of agents. Mobile money can also involve the use of these services or mobile phone apps to link to banks, but these services are much less developed and not the focus here. The most popular service in Kenya is Safaricom's M-Pesa service – M for mobile and Pesa as the Swahili term for money.

2. See http://www.worldbank.org/en/programs/globalfindex

3. https://nextbillion.net/beyond-send-money-home-the-complex-gender-dynamics-behind-mobile-money-usage/ Accessed 29.5.2018.

4. South Africa also has an already well developed formal system with relatively high levels of access.

5. Indeed, it is possible that MMT is itself having an impact on repertoires. However given that their nature is that they are slow to change, we take them as the foundation for exploring relationality. Future studies may examine how MMT is affecting them.

6. Socio-cognitive refers to understandings that are widely shared among the members of a community or society. 'Understanding' differs from 'knowledge' being an emergent phenomenon which derives from different knowledge structures (e.g. cultural, physical, affective).

7. Linguistically, the Kamba term for 'give me' applies to both give and lend, see Krijtenburg (2017).

8. Single quotes around words indicate that there is no exact equivalent for the term in the Kamba vocabulary.

9. Shipton (2007) uses the concept of 'fiduciary culture' to refer to this phenomenon.

10. For interpersonal instances of 'upliftment' see Krijtenburg (2017).

11. See also Shipton (2007).

12. Note that in English 'appreciation' is also used to connote value increase in the context of assets.

13. Both are wraps worn by women; *kanga* is the cheaper, heavier and less decorated piece of cloth.

14. There is a wide literature on informal financial groups in Kenya, their prevalence, forms and functioning, and their extremely dynamic nature. See for example Nelson (1995) and Kimuyu (1999). MMT has also facilitated their formation and operations by making it easier for groups to interact over distance.

15. In a merry-go-round, members make a fixed contribution during a weekly/monthly meeting and each member in turn is given the entire collection.

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