



(working paper)

Conceptualisations and Practices of Resource Exchange and 'Saving':

A Case-Study among Kamba in Kitui

by

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Executive summary

Key points

- Among the Kamba of Kitui the domains of resource exchange and 'saving' include everyday Kamba terms (e.g. *mukilye* (uplifting)) that are ideologically charged. Characteristically, they entail implicitly understood Kamba values and norms of behaviour that are generally identified with among the Kamba of Kitui.
- Linguistic findings highlight the agency of the borrower and indicate that the borrowing/lending interaction starts with a 'need'. The verb for 'lend' derives from the root form 'borrow'. Literally, it refers to a helpful causation of borrowing, thus portraying the lender as mediating the process of 'borrowing'. This resonates with the "credit-led savings" proposition by Johnson which argues that "depositors will be attracted to deposit funds in formal institutions if an acceptable reciprocating borrowing proposition is clearly in place" (2012, 43).
- Kamba of Kitui conceptualisations of 'saving' are characterized by two groups of terms: (1) *kwia*(put in a safe place)/*kūsuvia* (look after) and (2) *kũumya* (contribute)/*kũmbanya* (put together). Rather than Western associations of 'interest' and 'keeping money for future use' these two groups highlight 'individual or collective investing for a future need' and 'concerted action, interdependence and generalized reciprocity' respectively as distinctive aspects of Kamba saving practices. Together, these implicit understandings highlight 'saving' as an (inter)active process of investing socially and financially.
- The ethnographic analysis demonstrates that 'belonging' is a key condition for financial practices.

I. INTRODUCTION

This study highlights socio-culturally embedded concepts and practices in the area of resource exchange and 'saving'¹ in a bid to improve the impact of financial market development through a more nuanced understanding of demand. The report begins with the assumption that socio-cultural (linguistic) practices of resource exchange and 'saving' are significant to developing financial services that are more inclusive. As findings from FSD's *Financial Landscape*² research project indicate, lower income groups currently participate minimally in the formal financial system, while at the same time they have embraced digital financial services (i.e. M-PESA) in large numbers.

The sharp differences in up-take between formal and informal could be explained as a matter of money; poor people simply lack the financial means to put money in a bank account. However, reality appears to be more complex. A study done in Kenya among a random sample of traders and micro-enterprise owners, who were given free access to a voluntary savings account in a semi-formal institution, showed that take up rates were low (Johnson 2012b). Since money was not a constraint in opening the account, lack of resonance may have been a major reason for participants in the study for not putting money away in a savings account in the bank. Other examples of a rift between the formal financial sector products and clients' financial practices are cited by Johnson (2012a). Each of these studies draws conclusions on lower income people's natural inclinations with respect to organising themselves financially that hint at the same issue: low income groups do not identify with banks as institutions that could benefit them. The rapid and widespread up-take of M-PESA accounts seems to underline this argument. Indeed, as earlier studies have brought out M-PESA offers a platform for socially embedded resource exchange³. One powerful example is M-PESA's country-wide advertised slogan "send money home", which linked up with common practices among Kenyans at large.

In view of the above, lack of resonance seems a significant factor in the low take-up rates among low income groups. One reason could be that financial industry products do not coincide with the needs of, for instance, small entrepreneurs or traders. Another, more general lack of resonance may be found in cultural incongruities between the formal financial sector and Kenya's different ethnic groups relating to financial concepts and

¹ The concept of 'saving' is in square quotes as the western understanding of it is not identical with Kamba understandings of a concept that resounds it.

² The name is conveniently taken from Susan Johnson (2012a) Search for Financial Inclusion in Kenya's Financial Landscape: The Rift Revealed.

³ <http://www.imtfi.uci.edu/research/2014/kusimba.php>

practices.

Considering that Kenya's banking system is largely based on practices and concepts that arise from western economic and financial ideologies, we may expect its products and services to be equally modelled on these ideologies. Although Kenyan people may be argued to have absorbed western cultural financial concepts and practices to some extent over time, it seems likely that formal financial concepts and practices diverge from local ones and may therefore be ill-attuned to the BOP market. In fact, in his major work on exchange and saving practices among Luo, Shipton (2007) has made abundantly clear that resource exchange and 'saving' are first and foremost socio-culturally embedded practices. The overall impression that his study leaves on the reader is that among Luo - and this equally applies to other ethnic groups in Kenya or in Africa for that matter - resource exchange and 'saving' are shared and salient cultural practices which take different forms, include different objects, social domains, rights and obligations.

Thus, local financial understandings and practices can be argued to be significant *loci* of identification for groups at the lower end of the market. An analysis of them can throw light on their implied ideological framework. Once insight has been gained into this framework, the next step is to find out how it resonates with the framework of (semi)formal financial institutions in Kenya.

In view of the scope of this report, the present discussion restricts itself to shedding light on local financial perceptions and practices. The analysis focuses on everyday financial language use and financial practices of members of a particular ethnic group in a particular geographical area. Ideally, the present report is the first of a series of reports on the conceptualisations and practices of resource exchange and 'saving' in different ethnic groups in Kenya. Comparing data from these different groups, we can find explanations for different degrees of resonance among different ethnic groups with the formal financial system. Equally, convergence may be found in values and practices across Kenya's ethnic groups, which diverge from the ones found in formal financial institutions.

In general, a deeper understanding of the values and practices that inform people's financial lives opens possibilities for financial collusion of local financial values and practices and those of the formal financial industry and results in producing savings and credit products and services that make 'sense' to the lower income groups in Kenya.

The main actors of the report are Kamba from Kitui area, particularly the rural Kamba population of Mosa location south of Kitui. Over a period of six weeks, research was done at Mosa location (4 weeks), Kitui town (10 days) and at the semi-formal

financial setting of a so-called village bank, the Financial Service Association (FSA henceforth) Kabati branch (3 days). These last two settings were used for comparison, in order to find out whether terms and practices that appeared to be salient among rural Kamba were also used in town (Kitui) and in a pro-poor financial setting (FSA).

In view of the report's potential practical use, the results are presented in a descriptive format that facilitates cross-cultural comparison.

I.1 General Characteristics of Financial Practices in Mosa Location

In general, financial practices among urban and rural Kamba of Kitui demonstrate differences, which relate closely to urban vs. rural contexts as well as socio-economic status.

In fact, in the rural area of Mosa location informants' financial lives seem to be largely defined by age and/or (previous) work and by the annual seasons. Yet, all of my informants have M-Pesa accounts. Young adult males with (casual) jobs actively use them to receive payments. Those with regular jobs can also be seen to have saving accounts, in which money is put aside for future investment purposes. Similarly, middle-aged men and women who have a pension, a business or a job that secures an income that is higher than their daily needs, use M-PESA on a regular basis and have saving accounts in the bank.

Informants who depend on farming seldom use M-PESA accounts, and only when they receive money for support from siblings or other family members who live outside the Kitui area. For instance, one extremely poor older farming couple living with two small grandchildren relies mainly on the man's only brother, who has casual jobs in Nairobi. Their children rarely send them money. Since the woman is chronically ill, the man mainly works on their farm and fails to have additional income through casual farming jobs. In time of food shortage the couple depends on neighbours. There is nothing that they can lend to others; only when they have a good harvest are they in a position to repay their borrowed items and/or food through small portions of their harvested maize.

Generally, most frequent borrowing of small amounts of money are through networks of 'friends' (shopkeepers, public powerful figures), in-laws, siblings and fellow clan members in the area. Additionally, especially women rely on *ikundi* (financial groups).⁴ They usually join more than one, like for instance Rose, a farmer, widow and mother of two secondary school students (boy and girl) and a daughter who lives together with her boyfriend and their baby in Athi River. She is a member of two *ikundi* (financial groups). Her *kikundi* membership helps her in her daily struggle for food. For two consecutive weeks she had borrowed KESH 100 and 150

⁴ As the discussion in III.3 will bear out, Kamba *ikundi* (pl) include a range of different setups. Although they generally operate a Merry-Go-Round as well as a lending system, some have additional saving constructions and others (albeit very few) only have an MGR. Therefore, the general term 'financial group' is used, including both ASCA and ROSCA.

respectively in one *kikundi* (financial group). In fact, the second time she used the money to re-pay the shopkeeper from whom she had borrowed KESH 100. With her M-PESA account she has “no business” she argued. Still, her daughter could be seen to use it. She received money from her brother-in-law to pay for the trip to her sister’s home in Athi river.

From these two instances the contours of a picture emerges which could be tentatively summed up in this way: in the rural area the majority of financial practices of low income families and individuals characteristically occurs within the dynamics of interpersonal relationships, both on an individual and group (esp. women) level. In fact, in section three this argument will be given more relief through a discussion of common financial practices among the Kamba of Mosa location.

1.2 Structure of Analysis

The report has been organised as follows. First the method of analysis is presented as well as the people who feature in this report. Sections II and III reflect the two areas of analysis, described below. A cultural semantic analysis of salient Kamba terms in the domains of resource exchange and ‘saving’ (Section II) is followed by a description of everyday observed and recounted practices (Section III). This division into a semantic and an ethnographic description may seem artificial as they demonstrate considerable overlap. In fact, as a result of this two-pronged approach, the two data sets can highlight continuities and discontinuities between concept and practice. While cultural semantic data throw a distinct light on the culturally embedded conceptual dimensions of the domains of resource exchange and ‘saving’, including norms and values, descriptions of the actual practices of informants sometimes show deviations from the norms and values entailed in the concepts. In section IV findings from sections II and III will be compared with concepts and practices in the (semi-)formal financial setting of a Financial Service Association (FSA henceforth), to find out to what extent local understandings and practices of resource exchange and ‘saving’ have been integrated into the FSA framework. In the two tables below, a schematic overview is given of the three loci of resource exchange and ‘saving’ discussed in this report as well as their respective ‘borrowing’ and ‘saving’ features. The three loci can be distinguished as (inter)personal, informal (*kikundi* (financial group)) and semi-formal (FSA).

(INTER)PERSONAL

KIKUNDI (financial group)

FSA

B O R R O W I N G	When there is a 'need' for which it is appropriate to ask support from family, friends, neighbours.	When 'need' is considered appropriate by <i>kikundi</i> board	When 'need' is deemed financially appropriate by guarantors and FSA.
	Mutual agreement over terms of repayment. Usually verbally. Generally no interest and no penalty.	Written proof of loan. Fixed terms for repayment. Interest rate between 10 and 20%. Penalty in case of default	Written contract of terms of loan and a list of equivalent personal items in the borrower's possession. Loan is proportionate to shares taken Guarantors are fellow <i>kikundi</i> ⁵ members.
	In case of default, adequate communication is a necessary preliminary for the extension of term.	In case of default a penalty is paid, unless the member is in a very difficult position	In case of failure to pay back personal items are taken.
	Values: interdependence, generalized reciprocity, mutual trust, sympathetic lender.	Values: interdependence, generalized reciprocity, discipline, trust, belonging and uplifting.	Values: interdependence, discipline, joint responsibility, trust, belonging and uplifting.

Table 1 Overview of characteristic features of interpersonal, informal and semi-formal practices of 'borrowing' among Kitui Kamba.

	(INTER)PERSONAL	KIKUNDI (financial group)	FSA
S A V I N G	Characteristic manifestations: Put money under a mattress Leave money/livestock/ goods with a family member Change money into different substance (cf. investment, e.g. money into bricks)	Characteristic manifestations: Contribution End of cycle dividend payout	Characteristic manifestations Contribution Shares Personal Savings Account (non-obligatory)
	No interest	No interest given on contributions	No interest given on contribution
	individual activity or verbal interpersonal arrangement	Social activity and equal sharing of kitty; group control	Shares render dividend, PSA with interest (currently 4%). Individual and social activity; group and institutional control
	Norm: Putting aside for a time of need	Norm: Putting aside for a 'project' (an item which exceeds the daily budget; luxury good) ⁶	Norm: putting aside for a 'project' (an item that is costly) Putting aside for a time of need(PSA)
	Values: (mutual) responsibility of well-being, mutual trust, generalized reciprocity and uplifting	Values: interdependence, discipline, trust, belonging and uplifting.	Values: interdependence, belonging, group and personal financial empowerment.
GENERAL FORMAT of 'borrowing' and 'saving'			
Verbal arrangements	Written arrangements	Written arrangements	
Financial and non-financial products	Different financial products	Complex financial products	

⁵ In the FSA context *kikundi* (short for *kikundi cha mkopo*) is a sub-division of 5 people, who are all members of an FSA *muungano* (group). The *muungano* comes together on a monthly basis.

⁶ At the time of my fieldwork, *kikundi* members also used the MGR payout to pay back shopkeepers for items that they had been given on credit.

1.3 Theory and methodology

This study has been carried out within the broad framework of anthropological linguistics with its characteristic focus on language use as a window on culture (Foley 1997:2). In the present context, the anthropological linguistic approach is used to tease out Kamba understandings of resource exchange and 'saving'. Triangulation between semantic data, observed practices of resource exchange and 'saving' and respondents' explicit answers to questions relating to these domains, facilitates a multi-faceted analysis of resource exchange and 'saving' practices among Kitui residents and the norms and values that guide them. The choice for Kamba of Kitui has been largely determined by the overall research context, FSD's *Financial Landscape* project, which has studied the residents of Kitui town and the rural area south of Kitui for a number of years.

The research method is based on three theoretical assumptions. One is that terms in the domains of resource exchange and 'saving' are cross-culturally available, e.g. give/take, borrow/lend, keep/save (cf. SIL Comparative African Wordlist 2006), but have specific salient socio-cultural manifestations. At the same time there may be cross-cultural overlaps. Particularly neighbouring ethnic groups may have similar resource exchange and 'saving' practices that may not be guided so much by having the same terms but by sharing the same practices; languages from the same language family, which extend beyond the Kenyan borders, are likely to demonstrate similarities too.

Another assumption which has co-defined the focus of the analysis is that everyday language use is generally shared among a group of people who identify themselves as a socio-cultural entity. Thus, focusing on everyday language use can shed light on generally shared practices. Lastly, it is assumed that linguistic practices are one among other (non-linguistic) practices, which are often enacted simultaneously and in an integrated way in human interaction. Thus it is important for the researcher to take an inclusive and integrated approach, i.e. paying attention to both verbal and non-verbal aspects of enactments of resource exchange and 'saving'.

These theoretical points of departure have been translated into a research practice that involves both the study of language use among the Kamba of Kitui as well as ethnographic research.

I.4 Fieldwork practice

Ethno-semantic data collection

First a vocabulary of Kamba words in the domains of resource exchange and 'saving' was drawn up with the help of a Kamba dictionary and a fieldwork assistant. This constituted the 'long list' of potentially generally shared terms among Kamba of Kitui area, and therefore a vocabulary for further investigation. During the six weeks of fieldwork, interviews were conducted on the meanings of the terms on this list and their use in aphorisms. In the course of time the list narrowed down to 22 terms, which are all discussed in lesser or greater detail in the analysis below. The central questions guiding the interviews that focused on the assessment and description of salient terms in the Kamba domains of resource exchange and 'saving' can be summed up as:

- *what* does the term express
- *what kinds of things* can you... (e.g. borrow, lend, 'save' etc.)
- What do people *do* when they... (e.g. borrow, lend, 'save')
- How do people *feel* when they... (e.g. borrow, lend, 'save')
- *Why/when* do they..... (e.g. borrow, lend, 'save')
- *Where* do they..... (e.g. borrow, lend, 'save')

Ethnographic data collection

In addition to the above questions, people were asked about their personal histories in the domains of resource exchange and 'saving'. The total number of people that was interviewed is 60. This group is a mix of old, middle-aged people, men and women in their thirties and youths between 16 and 25 years old. Besides these interviews, participating in informal discussions and observing 'saving' group meetings constituted a major part of the ethnographic exploration. Finally, staying with different families during a three-weeks period enabled me to have a look into resource exchange and 'saving' practices on an everyday basis at the level of individual households.

I.5 Fieldwork area

As was indicated above, the main geographical area in which fieldwork has been conducted is Mosa location, approx. 35 kms south of Kitui town. It is a semi-arid area which is connected to Kitui by a dirt road. This B7 runs from Kitui to Kibwezi, where it connects with the main Nairobi- Mombasa road. As a result, it is regularly plied by public

transport vehicles, ferrying people and goods between Mombasa and Kitui. The road between Mosa and Kitui is unreliable during the rainy season as the two rivers crossing it tend to overflow. Generally, people in Mosa do not go to their county's capital very often anyway. Most cannot afford to take public transport and another reason is the approximately four hours of travelling to and from Kitui. As a result, Mosa location is an area that is not very much exposed to town amenities and its accompanying practices, although in the domain of financial services Mosa village seems sufficiently equipped. There are three M-PESA shops and a small Equity Bank office.

Within Mosa location, which counts a population of 5.774, three sub-locations were targeted in particular. These sub-locations were the residences and/or working areas of the four field assistants during my three weeks in Mosa, notably Kilivi, Kiemani and the village of Mosa. The population of Mosa location consists predominantly of subsistence farming families. As Mosa location is a semi-arid place, agriculture is an unreliable livelihood. Over the last two years harvests had been very poor. Many people were short of food or did not have any during some days of the week. Mosa, however, also has what local people consider an elite. In this group belong teachers of the local primary and secondary schools, the chief, pastors and pensioners, who after retirement from government service or business elsewhere in Kenya have come back to live in their home place. Since this group does not belong with the group of low income people, they have not been a primary focus of research. However, their ideas and practices have been included in the description as they throw into greater relief the perceptions and practices of the low income households in this report. Another group, which is interesting in the present research context is youngsters, as they seem to be more connected than other inhabitants with new developments in the area of mobile money transfers. In Mosa youths can be largely divided into (boarding) school goers, *bodaboda* drivers, casual (farm) workers and those who combine work or school and farm.

II: CULTURAL SEMANTIC DESCRIPTION OF DOMAINS OF RESOURCE EXCHANGE AND 'SAVING'

This section discusses salient Kamba terms in the domains of resource exchange and 'saving'. It has been divided into three parts, 'borrowing/lending and return', 'saving' and Kamba metaphors in these domains. To indicate that the English terms are not necessarily exact translations they are put in square quotes in the headings of the subsections. For instance, it is likely that Kamba terms may include implicit socio-cultural entailments (e.g. norms of behaviour, social and institutional contexts) that differ from those implied in their

English counterparts. In fact, this appears to apply particularly for the Kamba semantic domain of 'saving', which includes words that translate into English as 'put in a safe place' and 'look after'; 'contribute' and 'bring together' (see table 3). In view of this, the concept of 'saving' is presented between square quotes throughout the discussion. An overview of Kamba terms is given below (for an overview of resource exchange and 'saving' terms in the loci of financial practices discussed, see Appendix I).⁷ These terms can also be seen to recur in the ethnographic description of section III.

DOMAIN	KAMBA TERMS	ENGLISH EQUIVALENTS
B O R R O W	<i>kūkova</i>	borrow
	<i>kūvoya</i>	pray, ask for
	<i>kūkomboa</i>	rent, borrow (+ security)
	<i>kūthooa mbesa (urban use)</i>	lit. 'buy money', take a loan
L E N D	<i>kūtetheesya</i>	assist
	<i>kūkovethya</i>	lend
	<i>kūkomboethya</i>	hire out, lend (+ security)
	<i>kūkwatya</i>	lend (for a short while)
	<i>kūta mbesa (urban use)</i>	'sell money', give a loan
R E T U R N	<i>kūiva</i>	pay (back)
	<i>kūitunga</i>	return
INTEREST	<i>Ūsyao</i>	produce, interest
S A V E	<i>kwia</i>	put, keep (safe)
	<i>kūsuvia</i>	look after, keep safe
	<i>kūumya</i>	withdraw, contribute
	<i>kūsanga</i>	contribute
	<i>kūmbanya</i>	put/bring together

⁷ Generally I adhered to the English translations that are given in the Kĩkamba-English Dictionary (2003). However, in case the Kamba word was not listed in the dictionary or another translation was more appropriate, I have taken the liberty to put in translations that were in line with informants' explications.

MONEY	<i>kīnandũ</i>	kitty, treasury
'SAVING'		
PLACE		

Table 3 Everyday Kamba terms in the domains of resource exchange and 'saving' discussed below

Concluding the semantic description of salient Kamba terms is a description of everyday Kamba metaphors in the domains of resource exchange and 'saving'. These have been given specific attention, because generally everyday metaphors reveal socio-culturally ingrained perceptions and/or practices.⁸ The semantic exploration starts with some characteristic formal linguistic features of Kamba verbs in the domains of resource exchange and 'saving', as they offer a first insight into some broad Kamba socio-cognitive framings of these domains.

II.1 Formal linguistic features

In Kikamba, as in other Bantu languages, a root verb can be added on with affixes to acquire different meaning aspects (e.g. *osa* (take) *ose ya |* (make to take) or meanings (e.g. *vinga* (close) > *vingua* (open)). Also, nouns can be derived from verb roots (e.g. *andīka* (write) > *mwiandiki* (secretary)). Generally, among native speakers, affixes are not attributed any specific meaning aspect, although there is a general perception of derivation from root words. This implies that lexical interconnection does not automatically mean semantic interconnection. Nonetheless affixes frame root verbs as a result of the specific conceptual contents they include. Thus, a purely formalistic look at Kamba vocabulary of 'borrowing' and 'lending' shows that the two are closely linked. While 'to borrow' translates into Kikamba as *kũkova*, 'to lend' is *kũkovethya*. The suffix *-(e)thya* implies a causative (cf. Kiswhali *-i/esha*) and therefore the verb literally means 'to cause to borrow'. Similar to Ashton's (1989) description of the implied meaning of the Swahili causative form, the Kamba causative form could be argued to "...include compulsive, permissive and helpful causation as well as simple causation" (1989, 232). In the case of 'borrow' this suggests that 'lend' is best characterised by 'helpful causation', highlighting 'borrow' as the point of departure and the 'borrowing' party as the central actor in the process. Since 'borrow' is the root verb it is at the same time the cognitive jumping board for developing associated actions (for further details on *kũkova/kukovethya* (borrow/lend) see II.2B.i) .

⁸ In this field major work has been done by George Lakoff and Mark Johnson (1980;1999), and Mark Johnson (1987).

Nouns connected to this verb pair demonstrate a similar emphasis on the 'borrowing' side of the resource exchange. For instance, the rather outdated Kamba noun *ngovo* (borrowed item) being derived from the verb *kūkova* has no counterpart on the lending side. Also the Kamba term for loan in the context of money, - *mūkovo* - ((loan (n))), which is used in the *kikundi* (financial group) context, is derived from *kūkova*.⁹

Similar to the pair *kūkova/kukovethya* (borrow/lend), the verbs *kūkombo* (rent, borrow) and *kūkomboethya* (hire out, lend) are lexically interconnected. Being derived from *kūkombo*, *kūkomboethya* literally means 'to cause to rent/borrow'. Here Ashton's description of the causative form as 'compulsive causation' seems appropriate. The pair of verbs is particularly associated with money exchanges. Different from *kūkova* (borrow) *kūkombo* refers to the final stage of the borrowing process, in which the borrower returns the borrowed money plus additional interest and is then handed back the security that is a characteristic feature of a *kūkombo/kūkomboethya* arrangement. Other meanings of *kūkombo*, such as 'bail out' and 'pay ransom', underline the compulsive causative aspect that is included in *kūkomboethya* ((for further details see II.2Bii).

The Kamba vocabulary has a striking number of words that refer to (different types of) 'putting together'. All these words end in the suffix *-anya/ania*. *Kwosanya*, *kūkolanya*, *kūtungiania*, *kūmbanya*, refer to different practices of collecting while some of them include the component of 'saving'. While the suffix *-an-* "...expresses concepts such as reciprocity, concerted action, interdependence" (Kioko 2005, 39), no explanation has so far been given for the occurrence of the additional *-y/i-*. However, it seems that the letter suggests a purposeful action, in line with the Kikamba 'applicative' *-i/e-* discussed by Kioko (2005, 133 ff.). Thus, as a preliminary observation we could argue that the cognitive framing for a collection is 'a focused concerted action of putting together'. All of the above verbs coincide with this framing; only the verb *kūmbanya* has an additional meaning, which refers to a private activity of 'putting money together' at regular intervals.

II.2 Terms in the domain of resource exchange

Common everyday terms in the area of interpersonal resource exchange among Kamba of Kitui are presented below. Their meanings are illustrated by informants' recounted instances of interpersonal resource exchange. At the end of each discussion the use of these terms will be reflected on in the contexts of more formal arrangements in Kitui area, such as *kikundi* (financial group) , M-PESA, FSA and bank.

⁹ Interestingly, in FSA and bank contexts the word 'loan' is used.

II.2A 'Ask for' and 'Assist'

Informants in Mosa location explained to me that giving in the context of a need is framed in terms of assisting; this assisting is preceded by a request by the one who has a need. The verbs that are used in the context are *kũvoya* (pray, ask for) and *kũtetheesya* (assist)/*kũtethya* (help) respectively.¹⁰

When describing the act of asking for money, food or any other item one is in need of, Kamba use the verb *kũvoya*, of which the first meaning is 'pray'. Although the neutral word for 'ask' *kwitya* can be used in the context of 'asking for something', informants unanimously agreed that the word *kũvoya* (pray, ask for) is much more appropriate in the context of expressing a need. *Kũvoya* is charged with physical, moral and socio-emotional elements, closely related to 'pray' in the sense of 'request humbly'. A demeanour that shows respect (slightly bent posture) clasping one's hands and speaking in a respectful way are characteristic behavioural features.

An exception to the general rule of a need being expressed before assistance is given, concerns the donation of (spare) clothes or shoes to someone (a relative, friend or passer-by) who wears tattered clothes or has no shoes. The Kamba verb is *kũlĩla* (give something one no longer needs esp. clothes), which seemed to be no longer in general use. Only informants in Mosa location were generally familiar with the verb; people in Kitui town or Kabati found it hard to describe.

'Giving' shades into 'lending' when the object asked for is considered big or precious, e.g. a considerable sum of money or a domestic animal, such as a goat. However, the boundary between giving and lending is fluid. As one informant explained, she was given KESH 3,000 (EURO 28) by her brother, which she considered a lot of money. Still, she did not need to pay back. The unclear boundary lines between asking/giving and borrowing/lending is underscored by the use of *kũvoya* (pray, ask for) and *kũtetheesya* (assist) to refer to a 'return' or a 'non-return' arrangement in interpersonal resource exchanges among Kamba in Mosa location.

In the context of a *kikundi* (financial group), it was explained to me, *kũvoya* (pray, ask for) refers to a request for receiving the collection of the MGR when it is not yet your turn. It is generally accepted that someone who is in desperate need of money at a particular moment can ask the group for this favour. The other group members are expected to *kũtetheesya* (assist). The two verbs do not refer to specific actions within M-PESA nor to financial services of the bank; in the FSA context the verb *kũvoya* can be used to refer to a situation in which a group member requests the other members to

¹⁰ *Kũtethya* (help) is a neutral way of expressing support; *kũtetheesya* (assist) includes an implicit reference to support in a situation of need.

support her/his request for a loan from FSA (for further details on FSA group structure see section III.4). The FSA manager argued that FSA's mission was to help (*kūtethya* rather than to *kūtetheesya* (assist)) the less well-off by tuning into their specific (financial) needs (e.g. personal and group loans, loans in money or in kind (maize (flour), chairs, t-shirt)).¹¹

II.2B 'Borrow' and 'Lend'

The vocabulary of borrowing and lending is quite elaborate among Kamba of Kitui area. Different from the vocabulary of 'saving', the use and familiarity of terms appeared to differ between informants from the rural area of Mosa location and those from Kitui town. Thus, the discussion is about terms that showed considerable convergence of explication among informants from Kitui town and Mosa location (in appendix I differences in familiarity between the two areas are indicated).

II.2B.i Kūkova (borrow) and Kūkovethya (lend)

Different from *kūvoya* and *kūtetheesya* which highlight the behavioural/moral dimensions of asking for/borrowing and giving/lending, the verbs *kūkova* (borrow) and *kūkovethya* (lend) are neutral and are restricted in their use to the domain of borrowing/lending. In interpersonal borrowing and lending these verbs are understood to lack an entailment of interest upon return. The verbs can refer to borrowing/lending of all sorts of everyday needs (e.g. kitchen utensils, food), seasonal needs (hand plough, oxen, land), livestock (cow, donkey and goat) and money for i.a. food, transport, hospital bills or school fees. When someone comes to borrow, she/he can explicitly refer to her/his action as one of borrowing when he says: *Ngovethye* (lend me).

During fieldwork in Mosa location I was struck by a general reticence with respect to borrowing of food, animals or money by the poorest people. Informants explained this by saying that the poor would not be able to return the borrowed item or pay back the equivalent of the borrowed item. Both potential borrower and lender were aware of this situation, which not only made the borrower reticent to borrow, but also the lender to lend. Borrowing/lending could be done among relatives and friends, it was argued, but during the period of food shortage that I was in Mosa location, some informants openly criticised the bad behaviour of more affluent relatives. In fact, I found that social

¹¹ Kabati FSA Mission statement reads: " To provide market led products and services to the low income people in the community to maximize shareholders' wealth (from: Kabati Stakeholders Meeting, 2012).

stratification had caused 'assistance' ruptures within family networks. Two poor middle-aged informants, one male and another female, explicitly mentioned that relatives (and neighbours) in the area - who had done well in life - avoided mixing with them for fear of an appeal on their assets. Another poor informant bitterly remarked about the behaviour of her affluent brother-in-law and his wife living close to her: "They don't consider us people. You work in order to be helped". Clearly, she framed the assistance of relatives in different terms. When I asked her what she did not like about this arrangement with her in-laws she said: " You can help someone out of a free heart, not you help me so I give you". In general, she argued the better-off relatives should 'uplift' the poorer ones. The concept of uplifting here refers to a generally appreciated Kamba ideal of solidarity, whereby one person boosts a poorer person economically, or a group boosts the standard of living of all the members of the group. In fact, the noun derived from this verb refers specifically to a group of people working together with the aim of boosting the standard of living of its members (*mukiliye*)¹²

With respect to borrowing from friends the same informant said she was restricted, because her only way to pay back was by working in the fields of the person from whom she had borrowed. At the time I interviewed her, she had borrowed money from two neighbours to buy seeds for her farmland. She had to work on their land for four days.

Other -less destitute- people expressed their dislike of borrowing within the family network. They said it might cause trouble in the family. Therefore, in case they were in need of something they preferred to borrow from friends, who they had lent money or given a service to at an earlier point in time. If asked for money by a friend, they said they would decide on the basis of their friend's 'trustworthiness' in previous interactions with him/her. Especially younger people expressed their reticence in the area of 'lending' to peers. While middle-aged people said they did not mind so much waiting for some time for the return - which they considered must be due to the borrower having problems that barred him/her from paying back - young adults judged a delay in the return as a clear sign of the borrower's failure to pay back.

The verbs *kūkova* (borrow) and *kūkovethya* (lend) are also prominent in *kikundi* (financial group) and FSA group settings. In the FSA office, however, and in banks employees and customers use *kwosa loan/mūkovo* (take a loan) and *kūnenga loan* (give a loan).

II.2B.ii. Kūkomboa (rent, borrow) and Kūkomboethya (hire out, lend)

¹² For a more detailed discussion of *mukiliye* (lifting up) see II.5.

Generally, a considerable sum of money is involved within this informal arrangement of money or land lending/borrowing that is usually practised between two individuals. In case of an interpersonal arrangement, the lender demands a security - e.g. a log book or a wheelbarrow - to have access to the equivalent of the money/land lent (including a fixed interest of 20%).¹³ This type of borrowing arrangement is not very common in Mosa location, it appeared. Especially older women found it hard to define the term. However, Mosa inhabitants who have spent their working lives in urban areas such as Kitui, Mombasa and Nairobi, are familiar with the concept. Interestingly, I also found *kũkomboa/kũkomboethya* (borrow/lend) practised in two *ikundi* (financial groups) in Mosa location. One lent money to individuals outside the group in this manner; the other used the arrangement for its own members. Whenever a member wanted to borrow from the *kikundi*'s treasury she had to pay interest before actually receiving the loan.

In the case of (inter) personal *kũkomboa/kũkomboethya*, borrowers are considered customers. Hence, they do not belong in the social network of friends or relatives of the lender. It would be highly unseemly to ask a security within this network, it was explained to me. Usually, the borrower is a person who the lender knows to a certain degree, or who gets introduced to him by a mutual acquaintance. However, the borrower is never a complete stranger. A lender would not accept a customer without any knowledge of him/her.

Most people who had some experience with *kũkomboa* disliked the arrangement. As one informant worded it: "You eat as you pay", indicating that you cannot enjoy what you borrow, because you pay (back) at the same time. Furthermore, in case you fail to pay back within the agreed time, you will have to pay a penalty on top. This makes the borrower feel unhappy, while the lender is very happy, he argued.

The two verbs do not appear in the vocabulary of the FSA or the banks. As was noted above, *kũkomboa/kũkomboethya* can be found occasionally in a *kikundi* (financial group) context.

II.2B.iii Kũta mbesa (sell money) and Kũthooa mbesa (buy money)

Phrases used in the context of interpersonal money exchange are *kũta mbesa* (sell money) and *kũthooa mbesa* (buy money); *kũthoosya mbesa* (sell money) was argued to be less common. These refer to arrangements between a person who is known to lend (large sums of) money and a person who is in quick need of (a large sum of) money and

13 Informants told me that they only knew men who hired out money.

borrowed for a short time. Unlike bank loans these loans are instantly given out. Informants in the rural area of Mosa knew of the phenomenon of *kũta mbesa* (sell money), but added that it was not practised among individuals. One Mosa *kikundi* (financial group) explained that they practised *kũta mbesa* (sell money), but that this was always an arrangement between the group and an outsider and included a written agreement.

Kũta mbesa (sell money) and *kũthooa mbesa* (buy money) are terms that are also used in Kitui town, to refer to middle class short-term lending and borrowing respectively. Since considerable sums of money are usually involved, a written agreement is made. Particularly Kitui teachers are involved in this 'booming business' of *kũta mbesa* (as one informant qualified the illegal money trade).

II.2B.iv *Kũkwatya* (lend)

The word *kũkwatya* is used in an informal 'lending' context and implicitly refers mostly to a (small) thing (including money) which the borrower needs for a very short time. The borrower makes this clear by saying to the potential lender "*Ngwatye*" (lend me). The lending is restricted to people with whom the lender is friendly, such as a friend or a relative. The verb can be used, for instance, in a situation where someone has lost his mobile phone and she/he asks a friend for her/his mobile to make a few urgent phone calls. Or, the verb could be used in a context of a friend's visit to your home. She/he wants to go, but then it starts raining. Since she/he has not taken along an umbrella, she/he can ask: *Ngwatye* (lend me) your umbrella. Then it is clear that the umbrella will be returned within a short period of time. The thing borrowed in Kikamba is *ngwatyo* ('lent' item), derived from the verb *kũkwatya* ('lend'). One informant said that *kũkwatya* (lend) is particularly popular among young adults in Kitui town.

II.2C. 'Return'

The verbs *kũiva* (pay (back)) and *kũtunga* (return) are used to refer to the action of returning a borrowed item. Both can imply the return of the same item. For instance, if a neighbour has borrowed a cooking pot, one could use either of the verbs. However, once the equivalent of the borrowed item is returned, only *kũiva* is used. During fieldwork in Mosa location I heard the word *kũiva* used more regularly than *kũtunga* (return). In fact, *kũiva* includes a dimension of 'value' return; the same word is used to denote 'paying' for goods or services e.g. in a shop. This dimension is absent in *kũtunga* (return), which highlights the activity as one of reciprocation, as the collocation *kũtunga muvea* (lit.

return thanks> express thanks) illustrates. Interestingly, in *ikundi* (financial groups) both verbs could be heard interchangeably, both referring to the action of returning the sum of money borrowed (plus interest) by members. As will become clearer in the discussion of *ikundi* (financial groups) (section III.3), the financial and social connotations of *kũiva* (pay back) and *kũtunga* (return) respectively are in line with Kamba *kikundi* (financial group) ideology. In the FSA and the bank vocabulary only the verb *kũiva* (pay (back)) can be found in the sense of repaying a loan.

II.3 Terms in the Domain of 'saving'

The terminology of 'saving' divides into two conceptually distinct categories. These have been classified as 'keeping safe' and 'putting together'. Among Kamba in the rural area of Mosa the latter was considered the prevalent 'saving' strategy, while in Kitui town and in Kabati FSA 'keeping safe' was considered the most distinctive 'saving' strategy. 'Putting together' is typically - and generally inextricably - linked with 'contributing'. Therefore the discussion includes a description of the salient terms in the Kamba area of 'contributing'.

II.3A 'Keeping safe'

In the semantic domain of 'saving' two verbs, *kwia* (put, keep (safe)) and *kũsuvia* (look after; keep safe) refer to different aspects of 'keeping money'. *Kwia* (put, keep (safe)) can be used together with any kind of item or items, e.g. chickens, maize, clothes, money, timber. The verb includes a sense of putting and keeping the item(s) in an appropriate place, so that no harm can come its/their way. Thus, you can *kwia* clothes in a wardrobe, money in a bank, timber in a place out of the rain, chickens in a coop. Most informants intuitively associated *kwia* with 'safe'. In fact, this implicit entailment was brought out explicitly by quite a few informants. When asked "What is the meaning of *kwia*?" they spontaneously reacted by saying "*kwia nesa*" (lit. keep well).

Closely connected in everyday practice to *kwia* (keep safe) is the concept of *kũsuvia* (look after, keep safe). You *kũsuvia* your money when you put it in the bank, one informant told me. Generally however, the word *kũsuvia* is used to refer to a stage after *kwia* (put, keep (safe)). Once you have put your chickens in a coop, you need to give them water and food; when you have piled up your timber nicely against your house, you need to put a cover over it against the rain. All these actions of care taking are instances of *kũsuvia*. In the same vein, when you put money in the bank you expect the banking staff to take care that your money remains safe in the bank. The verb *kũsuvia* does not entail an association with value increase, however it does include a sense of future

benefit. This was clear from discussions with several informants about the different uses of *kũsuvia*. One expressed that she was very much aware that she had to *kũsuvia* (to take care of) her son. When I asked her what she meant by this, she explained, that she made sure she raised school fees for him so that he could finish his secondary school and be able to get a job that would pay him enough to also take care of her. She did not express her support to her daughter in the same vein. The difference may be explained as resulting from the Kamba patri-local system of marriage. Another informant indicated that planning was also an integral part of *kũsuvia*: "Without *kũsuvia* I am not going anywhere". He illustrated this by describing what he had been thinking about the coming harvest. Once the maize has been harvested, he will put it in a store and divide it into different 'measures'. One is for consumption, one for keeping for seeds, one for selling. The money he makes from the maize he will use to get a loan from Faulu (an MFI) to start a charcoal business.

Similar to the everyday practical use of *kwia* (put, keep (safe)) and *kũsuvia* (look after, keep safe), the verbs characteristically refer to 'saving' practices in a *kikundi* (financial group), FSA and bank. Although *kikundi* (two-)weekly/monthly contributions are not phrased in terms of *kwia* (see below the section on 'contribute'), informants argued that their contributions are made precisely because they know they *kwia mbesa* (i.e. keep money in a safe place) and they expect the treasurer to take care of their money (*kũsuvia*). In the M-PESA, FSA or bank contexts, the phrase *kwia mbesa* (put money (safe)) is generally used for depositing money into a (current, savings or fixed) account, expecting M-PESA, FSA or banking staff *kũsuvia mbesa* (to look after the money). When asked what was the essence of their work, FSA and bank employees alike responded by saying that their job was *kũsuvia mbesa* (look after the money) of their members and customers respectively.

Mosa informants generally indicated that *ikundi* (financial groups) were the best places for 'keeping safe' money, because they forced members to leave money in the treasury until it was their turn in the MGR. Middle-aged male and young male and female respondents who were not (yet) members of a *kikundi* (financial group) argued that the money was 'safest' in the bank, with M-PESA as a second best. One Kitui town *kikundi* member argued against the bank, saying that money is kept safest in the *kikundi*. She felt it was easy to withdraw money from the bank and therefore preferred the discipline of the *kikundi*.

All these remarks illustrate that 'safe' is not so much associated with the institution or device in which the money is kept, but rather the degree of accessibility. For instance, for Mosa informants the physical distance to Kitui appeared to be an important argument

for experiencing the money as 'safest' in a (Kitui) bank. For most Mosa residents, however, a bank account was considered to be far out of their financial reach. In fact, low income group appeared to have little knowledge of the different 'keeping safe' possibilities in a bank. When asked about the services and products offered by a bank, they were unable to differentiate between a savings account and a current account.

II.3B 'Putting together'

As noted in section II.1, the Kamba language has a striking number of words that refer to (different types of) 'putting together'. Most can be used in combination with money and generally refer to a specific occasion involving a collection from different people and/or different places (e.g. *kũkolanya* is used to refer to collecting money in the church). The verb *kũmbanya* (put together) can be used in different contexts, e.g. to bring family members together to discuss a family issue, put livestock together in a pen, to collect grains to make a heap. In the context of a *kikundi* (financial group), it refers to members putting money together in the treasury. As was mentioned in section II.1, *kũmbanya* (put together) can also refer to an individual's saving practice, which was explained to me as follows. When the mother of the house - credited with a better ability than the father with respect to keeping money safe among the Kamba of Kitui area - puts aside an amount of money at a regular basis for later use, this is referred to as *kũmbanya* (put together). In the same sense it is used in the FSA context. The FSA group members are taught by FSA *walimu* (teachers) to regularly make deposits on their savings account (*kũmbanya*).

II.3C 'Withdraw and Contribute'

There are two Kamba verbs which reflect actions of 'contributing' money: *kũumya* (withdraw, contribute) and *kũsanga* (contribute). The verb *kũumya* can refer to two distinct actions: 'withdraw' and 'contribute'. However, in actual everyday practice these verbs often reflect a single event. When people withdraw money from their pockets - or from their *lesos/bras* in the case of women - to contribute to an MGR, this action is referred to as *kũumya*. (for more details on salient *kikundi* vocabulary see III.3). The verb can be used with any kind of item that can be taken out of a collection - e.g. maize from a store, a goat from a herd, a chicken from a coop, money out of one's pocket- to be used or to be contributed. In the context of a bank the verb *kũumya* strictly refers to 'withdraw' as in *kũumya mbesa* (to withdraw money), while in the FSA context *kũumya* is used to refer to 'contribution to the group's treasury' as well as withdraw money from one's

savings account (FSA members do not have a current account).

The verb *kūsanga* (contribute) is used in the specific context of a fund-raising occasion. This could be for instance, a *harambee* for a child's school fees or a collection in church for a certain cause. In the FSA context the verb is also used in a more formal arrangement. *Kūsanga* (contribute) implies the contribution of group members in case one of the other group members fails to pay the amount of money (repayment of loan or contribution to MGR) that he/she is expected to pay at the group meeting.

II.4 Salient corollaries of resource exchange and 'saving'

So far only verbs have been discussed in the domain of resource exchange and 'saving'. However, within this diversity of (inter)actions described two Kamba nouns give further scope to the everyday domains of resource exchange and 'saving': *kĩrandũ* (kitty, treasury, funds) and *ũsyao* (interest).

II.4A Kĩrandũ (kitty, treasury, funds)

Informants explained that some people put money under their mattress, but all agreed that it was not a good place to keep money. They argued that a *kĩrandũ* (kitty, treasury) at home was bound to fail, because it was so easy to take the money. The word *kĩrandũ* basically implies a collection of money and therefore can also refer to the sum of money collected at a *harambee* (fund raising event).

In a *kikundi* (financial group) informants argued, *kĩrandũ* is a defining element of the group. In fact, there can be more than one *kĩrandũ*. Members of a Kitui town *kikundi* explained that they have two *inandu* (pl.), one is the 'treasury' and the other is called 'project'. The person who looks after the *kikundi's* *kĩrandũ* is appropriately called the *mwii wa kĩrandũ* (treasurer). Similarly, in an FSA context *kĩrandũ* refers to a diversity of 'money keeping places'. FSA staff and members call a group account as well as an individual's savings account a *kĩrandũ*. Moreover, the word is used to denote two distinct 'insurance funds': an insurance fund for loans, to which members contribute 1% of the sum on taking a loan, and an insurance fund for burial, which is non-obligatory. *Kĩrandũ* is not in the M-PESA or bank vocabularies. Here English 'account' (or *accounti*) is commonly used to refer to a money keeping place within the so-called 'untraditional' financial institutions. It may refer to a savings, current or fixed account belonging with a person, group or company.

II.4B 'Interest'

The equivalents of the word 'interest' in Kikamba are *ũsyao* (produce, interest) and *vaita* (profit, interest). Both can be generally used in *kikundi* (financial group) and FSA contexts to refer to the interest that one pays for a loan, or the payout at the end of an MGR cycle. In the latter case the plural form *mosyao* is generally used in the FSA context. Additionally, *ũsyao* refers to interest that one receives in a savings account in FSA.

The word *ũsyao* is derived from the verb *kũsyaa*, of which the first meaning is 'to give birth'. Literally translated as 'that which is given birth', *ũsyao* 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 interest on a borrowed or saved sum of money. The verb *kũsyaa* from which the noun *ũsyao* is derived can be equally used in a financial context and refers to any type of increase of money on top of the money that is there. Thus, the increase of a *kikundi*'s kitty as a result of contributions could be described in Kikamba as *kĩnandũ ni kũsyaa* (the kitty has increased). By extension this implies that *ũsyao* is not only 'interest' but any addition of money on top of the money that a person or a group has.

A similar general meaning of 'addition on top of' cannot be argued for *vaita* (Kisw. *faida* (profit)), which is restricted in its use to the financial domain. While Mosa residents preferred to use the word *ũsyao* in financial contexts, in Kitui town informants would spontaneously use the word *vaita* or Kisw. *faida* to refer to interest paid on loans and received on savings.

II.5 Everyday Metaphors

As the discussion of *ũsyao* (produce/interest) exemplifies, terms from one socio-cultural domain can be transferred to another less concrete domain, e.g. finances. This transfer includes the cognitive mapping of salient attributes from the source domain onto the target domain. Thus, in the case of *ũsyao* (produce/interest) biological production is mapped onto money increase, together with some of its characteristic aspects, such as originating from a thing of the same nature. The following anecdote demonstrates the flexibility of use of the term *ũsyao* (produce, interest) from one domain to the other, at the same time illustrating the close cognitive connection between biological and financial features.

One morning, when I asked the mother of the family, with whom I was staying, how she defined *mosyao* (pl. offspring, products), she responded by illustrating it with a series of events that started the evening before. That night I gave her a financial

compensation for my three-day stay with the family. The money was an unexpected increase of her finances, which she qualified as *ũsyao* (i.e. increase) rather than *vaita* (profit). In fact, the payment was at odds with general Kamba norms of hospitality, she argued. She had invited me into her home, because it made the family feel happy.

However, since she had been given the money she started to consider what to do with it. Of course, she told me, she could have spent it on the family's daily needs, and it would have been finished without her noticing much of a difference. In view of the payment not falling into any accepted Kamba category of payment, she felt she could think more freely about how to use the money.

She told me that this morning a poor lady had come to her door and asked her if she could be employed on the family's farm for the day. For several weeks my host and her sons had been working hard on the land, but she had not been able to finish weeding completely. Besides, she had her hair dressing salon annex grain shop in Mosa village to look after, and thus would not be able to finalise the work in time, she argued. So, when the lady appeared at her doorstep she suddenly realised that my payment could trigger a series of events that resulted in *mosyao*, i.e. a good maize harvest. She decided to give the lady work for the day.

A striking element in this anecdote is the fluid transition from one type of *ũsyao* (here: money addition) to another *mosyao* (pl.) (here: maize addition). Moreover, surrounding these 'additions on top of' are experiences of contentment on the part of the host. Not only had she spent the 'extraordinary' payment on something 'out of the ordinary', she had fulfilled a moral obligation toward a poor person and created a win-win situation at the same time. Although, this moral and social embedding of the concept *ũsyao* seems to be a personal colouring rather than a characteristic feature of it, the important thing is that the term can be used in a moral-emotional context, while *vaita* (profit, interest) is not.¹⁴

A similar transfer from one socio-cultural domain to another could be seen in the case of *kũvoya* (pray, ask for). Here the mapping concerns salient behavioural aspects from the domain of religion/spirituality to the domain of resource exchange. While the term originally implies that the dependent is socially and/or spiritually unequal to the power (a spirit, god or a powerful person) to whom he makes a request (*kũvoya*) for something desirable to happen or something undesirable to be prevented from happening, in the domain of borrowing this is not necessarily the case. In the borrowing context *kũvoya* (pray, ask for) can refer to borrowing from relatives and friends.

The rule-governed behaviour that is associated with *kũvoya*, such as respectful

¹⁴ Informants claimed that *ũsyao* had no moral or emotional connotations.

manner of speaking and behaving (see section II.2A) may explain why it is used more frequently in everyday informal practice among the residents in Mosa location to refer to a borrowing arrangement than *kũkova* (borrow), which exclusively highlights the arrangement aspects.

Another everyday metaphor which has been touched on briefly - but is no doubt the most ideologically charged - is *mũkĩliye* (lifting up (n)). The noun is derived from the transitive form of the verb *kũkĩlya* (take across, lift up). The noun and the verb seem to resonate with traditional Christian and African images of support (cf. the biblical good Samaritan; and the African stronger person taking a weaker person on the back). During my fieldwork in Mosa location, Kitui and Kabati, the verb as well as the noun popped up in the contexts of interpersonal relationships, *ikundi* (pl.) and the group settings of FSA. In fact, to indicate that a *kĩkundi* is an MGR only, the word *mũkĩliye* (lifting up (n)) is used.

When informants explained the term *mũkĩliye* (lifting up (n)) to me they lifted their arms as if they were raising something in the air. Clearly, the physical lifting up is mapped on to a *kĩkundi* to express a process of socio-economic advancement of its members. In fact, more than reference to a particular process it appeared to be a core value of *kĩkundi* - and for that matter Kamba - community relations. The physical 'being lifted' supposes that one has an experience of lack of burden thanks to another person. These experiential dimensions are also associated with *kĩkundi* membership, members being expected to lift the collective as well as each other to a higher level of well-being. In *ikundi* (financial groups) this 'lifting up' may involve different activities, e.g. an MGR, visiting each other and having a collection for a specific member.

The centrality of *kũkĩlya* (take across, lift up) in *kĩkundi* relations can no better be illustrated than by the names that some of the groups have been given by their members, such as *Ngone kwaku*, *ngukĩlye* (Let me see your home and I will lift you) and *Mbĩkye Ngwĩkye* (Throw me, I throw you).

III. PRACTICES OF RESOURCE EXCHANGE AND 'SAVING'

In the following, data from interviews and personal observations among Mosa location inhabitants constitute the main part of the discussion. The description of recounted and observed experiences of resource exchange and 'saving' of low income and poor Mosa residents may be assumed to add further relief to semantic data. However, there appears to be more to it. The following discussion adds new dimensions and at times demonstrates that the conceptual dimensions of terms are ideal rather than lived in today's world of Mosa location. In sections III. 1-2 and section III.3 (inter)personal and group practices of

'resource exchange and 'saving' are discussed respectively.

III.1 Everyday Practices of Resource Exchange

Two elements seem to have a defining impact on borrowing and 'saving' behaviour in Mosa location, the high degree of poverty and the seasonal lack of farm produce. Coming at the very beginning of the rainy season, I found that most people's maize stocks were finished and the fields without produce. To acquire food, people needed to buy or borrow it. At this time, most poor people relied on borrowing (*kũkova*) maize(flour), vegetables, tea and sugar esp. from shopkeepers. The debts would be paid back (*kũiva*) as soon as the wife or the husband in the family had done casual work, informants said, so that the next time the family was able to borrow again. These repayments are without interest. Poor people who are not likely to get any work, e.g. the elderly and the sick, found it much harder to borrow from shopkeepers, as they were likely to fail to pay back within the normative period of one month.

In order to avoid this lack of access to borrowing (*kũkova*), some sick and old people could be seen to start a business of a kind. I found an elderly couple (man 80 and wife 68) who tried to raise their own income. With hardly any huts in sight, the couple had put up a structure in which the wife made chapati, and cooked vegetables and tea for customers, mostly farmworkers. The couple argued that they did not borrow. However, the wife continued to tell that they bought (*kũthooa*) flour from the shopkeeper and always paid (*kũiva*) later. Probably she did not consider this an act of borrowing (*kũkova*), but rather one of postponed payment. On a more general note, her ability to 'borrow' from a shopkeeper, means that the couple falls into the category of people that can be expected to pay back (*kũiva*).

I observed a similar situation among middle-aged and young people. Accompanying one of my hosts (female, age 36) on her para-veterinary home visits, I noticed that only one in five was able to pay the full amount for her services upfront. She commented that some were not able to pay more, others might pay later once they had the money. When I asked her how she felt about it, she said she liked her job and loved animals. So, as long as she made enough money to cover her expenses, she felt alright, she explained. Probably thanks to her lenience towards clients who failed to pay, paid later or paid less, she appeared to have provided herself access to money in case of need.

With her husband working far away from home and in-laws who she judged to be unwilling or incapable of lending her money, she explained she usually helped herself (*kuitethya* - help oneself). She added that she did not like borrowing (*kũkova*) anyway.

However, one day she was stranded. She acutely needed KESH 2,000. Then she thought about who she could ask among her clients for support. She ended up choosing a lady who she had known for two years only. They got to know each other when the lady, living in Kitui and running her late husband's farm in Mosa, had phoned her about some sick cows in her Mosa home. My host went to see them, treated them and followed up on them until they had fully recovered. Her extraordinary carefulness had made the lady in Kitui very happy, she said. Yet, my host had done her work 'on credit', i.e. the lady only paid her (KESH 3,000) after the cows were back to normal.

My host explained her choice for borrowing from this lady by saying that to begin with she knew this lady had enough money. Secondly - and this was what made her choose this particular person among a small group of clients with enough money - she had given the lady a considerable amount of service 'on credit' and had made the lady very happy. Her leniency towards the lady, who she only knew of rather than knew, with respect to the payment made it possible for her to request (*kũvoya*) the lady for KESH 2,000. When asked, the lady did not hesitate to assist her (*kũtetheesya*), apparently remembering my host's excellent services. After a month my host paid the lady back.

The two instances described here underscore a generally observed phenomenon that people who have a business, however small, have access to money within their network of 'friends' (including clients, customers and shopkeepers). They are expected to be able to pay back their debts as a result of a more or less regular income. People who rely exclusively on agriculture and try to do casual jobs to boost their income find it much harder to borrow from anyone outside the group of people who live around them, kin or non-kin. Their strict reliance on people who are 'close' to them may have to do with the simple fact that the visible suffering of those who live around raises sympathy more easily than that of those further away.

At the time of my fieldwork, however, the group of small subsistence farmers failed to have enough food on a daily basis. When asked why they did not ask neighbours or relatives, most of them argued that they had exhausted their support resources. Their neighbours, kin or non-kin, had already assisted (*kũtetheesya*) them with food for some time, while both lender and borrower knew that the tacitly understood normative period of repayment of one month was unrealistic. One poor lady who said that she did not want to ask people for food because she could not pay back, expressed her current situation like this, "I need to help myself". To illustrate her explanation, she told me that she had sold part of her farm to pay for her son's school fees.

Apart from borrowing (*kũvoya*) food items to keep the family alive, poor people could be seen to borrow (*kũvoya*) a plough, a team of oxen or both to prepare their

farmland. These were generally lent (*kūtetheesya*) after the poor person had worked for several weeks on the land of the lender. Thus, one could see three weeks after the first rains had fallen that some people were yet preparing land for cultivation with a team of oxen and a plough.

Among youths 'borrowing' is often in the form of goods between peers. Students at secondary school lend (*kwatya*) each other's school books and writing material or clothes informally and for a short time (see also explanation section *II.2B.iv*). Most young informants said they did not borrow (*kūkova*) money, because there was no way to pay back (*kūiva*). One schoolgirl (age 16) said she would ask (*kūvoya*) her brother-in-law for money for schoolbooks and uniform if her mum lacked the money. She would also sometimes ask (*kūvoya*) her uncle, who had retired from government services. His wife had given (*kūtetheesya*) her clothes and shoes. In return (*kūtunga muvea* (=return thanks> express thanks)), she helped them cultivate and clean the house. Since it was done out of her own free will, she did not consider her help 'repayment' (*kūiva*).

Single youths with jobs argued that they gave money to relatives and neighbours; they formulated this in the way of 'repaying' (*kūiva*) support that had been given them before by the same people. In one case it concerned a 27-year old male half orphan, whose father had died when he was young and whose mother lived in poverty in Mwingi. He had lived with his uncle in Kitui, where he had a job and managed to get his driver's licence. Now he was living with his aunt, the uncle's wife, in her home in Mosa location. She had bought him a motorbike to earn a living as a *boda-boda* (motorbike) taxi driver. He has agreed with her that he pays (*kūiva*) her the returns of the day and is given a monthly salary – which is very little he argued – from her. Whatever remains from his salary after buying all his personal needs, he puts aside for himself (*kwia*); he wants to buy a piece of land before he gets married. Another orphaned youth (male, age 24) and an employee at a Mosa M-PESA shop, said his neighbours, who are poor, help him when he is ill. So he gives (*kūnenga*) them a little bit of money out of his own free will or whenever they ask for it (*kūvoya*). Single male youths who do have a family, expressed their wish to 'uplift' (*kūkīlya*) the (nuclear) family. Depending on their phase in life, they either do so by giving financial support or intend to do so when they have a job. Female youths were less outspoken, which may have to do with the Kamba system of patri-local marriage.

As the above examples illustrate, resource exchanges – and in particular exchanges involving money – are attributed the quality of social bonding by youths as well as middle-aged people in Mosa location. The Kamba ideological charging of this association came to dramatic life in the story of the 'return of the lost brother' by a jobless middle-aged

married man (aged 47), the father of eight children. He explained that when he was young, his father had tricked his older brother into approving the sale of a piece of land in order to pay for his school fees. The father, however, used the money for his own needs and, as a result, my informant could not finish Form 4. Upset about the father and fearing feelings of hatred from his brothers, the older brother had left the house never to return. Meanwhile he had stayed away for 25 years. My informant decided to contact him in 2011. The reason he quoted for his phone call was that he wanted him to come back home. This seemed a rather unusual explanation -at first- for the events that he continued to describe. He said he wanted to set up a business, but had no capital, so he turned to this brother, whom he knew to have a regular income. He asked him for KESH 15,000 to start making bricks to construct a home for his brother in Mosa location. For this money he could make 5000 bricks to be sold at KESH 5 each. With 3000 bricks he repaid (*kūiva*) his brother's loan and at the same time secured him enough bricks to build a house, for which a place was appointed by his father. Another 1000 he gave to a local person in exchange for a piece of land. Now he has 1000 bricks left, which he 'keeps safe' (*kūsuvia*) in case of an emergency or another business investment.

From the course of events that the informant described it is clear that the informant benefits from a closer bond with his brother. However, this is not a one-sided benefit and not only financially framed. The informant thinks that the brother also benefits, because he regains his place in the home area. In addition to providing him with bricks, the informant appeared to have set aside a piece of land for this brother next to his own compound, where he and his wife were cultivating maize. This, he argued, was a symbolic gesture to his brother, implying that his brother 'belonged' with the family.

A similar argumentation of 'belonging' was given by another male informant. His oldest son, living in Mombasa, had contributed financially to his father's agricultural activities on the farm. The father branded him as 'belonging' more to the place than his other two sons who lived outside Mosa. Although one of them had worked on the farm during the last planting season, the other son's financial investment appeared to be a more defining factor of 'belonging' in the eyes of the father.

Borrowing outside the circles of family and friends, means that people no longer *kūkova* (borrow) without interest. Potential providers of a loan (*mūkovo*) among the Kamba of Kitui are a *kikundi* (financial group), an MFI (where it is called *mūkovo* or *loan(i)*), a SACCO (*loan(i)*) and a bank (*loan(i)*). However, many Mosa informants expressed that they were afraid of taking a loan from an MFI or bank (none of the informants was a member of a SACCO), because they had observed financial institutions harassing (*kūnyamasya*) people who failed to repay their loans. Furniture, iron sheets and

kitchen utensils were taken away in several cases, leaving the debtors without home and possessions. A *kikundi* (financial group) is considered the preferred institution for borrowing. In section III.3 on the typical resource exchange and 'saving' features of the *kikundi* this point is further elaborated.

III.2 Personal practices of 'saving'

In the tale of 'the return of the lost brother' described above, the narrator said at different intervals that he had been *kūsuvia* (looking after), an activity that was seen to be closely connected with *kwia* (keep safe) in the cultural semantic description of 'saving' terms. In the informant's case *kūsuvia* refers to taking care of the bricks in such a way that he could 'take care of' himself and his family as well as his brother and their relationship. Using *kūsuvia* to mean both taking care (i.e. smart planning) of business and taking care of family relations, suggests that 'taking care of business is (ideally) socially embedded and aims at 'uplifting' (*kūkīlya*) the nuclear as well as the larger family. A family with intra-familial issues, like the informant's, is perceived among Mosa residents as a failed family. With his efforts to reunite the family members, the informant tried to uplift it from the lowest position. In fact, the brick-making business seemed to have given him an instrument to reach 'another class' (as he expressed it), with a better financial position and more appreciation as a social actor from outsiders.

Another instance of intra-familial 'saving' was recounted by an 80-year old Mosa location informant. He said his son from Kitui had put safe (*kwia*) some money with him a few years ago, expecting him to look well after (*kūsuvia*) the money. Since the informant had no bank account, he had bought a cow with the money. When the son wanted the money back, he sold the cow, returned the same amount of money that his son had given him to look after (*kūsuvia*) and kept the profit (*vaita*).

As these intra-familial 'saving' practices illustrate, the social dimension of 'saving' is a striking general phenomenon in Mosa location - as in Kitui town or Kabati. As shown in the above, 'savings' are not perceived as something static. It can change hands, form and content in the process of being looked after (*kūsuvia*). In fact, Kamba practices of 'saving' are more appropriately perceived in terms of an (inter)active process of investing financially and socially. The proliferation of *ikundi* (financial groups) underscores the importance of the 'social'. In the following subsection this point is further elaborated.

III.3 *Kikundi* (financial group)

Borrowing and 'saving' are characteristic activities of most *ikundi* (pl.); only few are MGRs (also referred to as *mukilye* in Kikamba). In Mosa location the chief has registered 34 of them. He estimates that the total number must be twice as much. While most of them are women groups, the chief noted an increase of mixed *ikundi* over the last year. Among the groups that I visited -of which two-third were women only - I noticed a great diversity with respect to identity, money generating and social activities, loan arrangements and saving programmes. Most informants indicated they were members of several groups, which is not so surprising in view of their great variety.

On one level, a *kikundi* (financial group) can be qualified as a financial institution in which social control is a defining aspect of its 'saving' and lending/borrowing practices. On another, a *kikundi* is a group whose members look after each other and boost the well-being of all members. While both are defining elements, which one comes first (in time and priority) depends on the context from which the *kikundi* emerges, I noticed. In Mosa location, 18 women had decided to start a 'family' *kikundi* because of the gradual estrangement among themselves as wives of husbands of the same clan. The first five months of its operation, members had paid weekly visits to each member's home, taking along sugar, flour and KESH 20. Recently, they had started weekly meetings at a fixed central place. Now the *kikundi* included an MGR and an arrangement for small loans.

In view of the weekly KESH 50 that each member contributes (*kũumya*), and the two people who share the collection every week (KESH 450 each), the lump sum seems secondary to the social function of the gathering. It seems that at this early point of their clan's family group's existence the primary focus is on building bonds of inter-member (financial) trust and creating awareness of the social benefits of a *kikundi*. I observed a similar 'social' origin in a *kikundi* in Kitui, whose members had organised themselves around their (and their husbands') Kamba place of origin, Mwingi. They started the group 10 years ago, because they felt they wanted to demonstrate that the nickname '*Ngura*' (marginalised place), by which Mwingi is generally known among Kitui residents, is a sign of strength. They take care of each other's families in case of illness or death, besides having an MGR and a loan facility.

At the other end of the 'social or finances first' spectrum, I found *ikundi* in Mosa location and in Kitui, which were set up primarily out of financial considerations. Characteristically, members are few and each other's equal in income. They may work in the same work place, have the same profession and/or have a similar socio-economic status. Meetings are generally short. When asked whether they were also members of another *kikundi*, almost all informants reacted affirmatively. These other *ikundi* all had a more social character.

Names given to *ikundi*, such as 'Mosa Women Vision Group', *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) and those mentioned in the section on everyday metaphors underline this close connection between financial and social benefits.

From the above argument - other instances would only confirm this - it can be concluded that the attractiveness of a *kikundi* can be defined as a regularly recurring platform where ideally two key Kamba values are played out, 'belonging' and (socio-economic) 'uplifting'. Access to money, social control of keeping money safe, home visits, identity profiling and common saving goals (e.g kitchen utensils, chairs, *lesos* (women wraps as *kikundi* uniforms) or investments (e.g. a party tent/chairs for renting out) and individual loan facilities are experienced as effective instruments to enact these values. In spite of the great variety of contributions among Mosa *ikundi* (pl.) (ranging from KESH 10 per week to KESH 5000 per two weeks), I found that the sick and elderly (women) were generally not members of them for lack of funds. One notable exception is the *kikundi* for widows mentioned above, with 30 members (the oldest 87) paying KESH 10 per week.

Kūkova (borrow) in a *kikundi* implies borrowing with interest. In Mosa location *kikundi* members would refer to this type of interest as *ūsyao*, while Kitui town informants used the word *vaita*. As was indicated in the cultural semantic analysis the former is also used in other socio-cultural domains and refers more generally to "addition on top of" (e.g. children to parents, kids to goats). *Vaita* (profit) on the other hand is restricted to the domain of finances, to which the informants in Kitui town may be expected to be more familiar. The rates vary between 10% on a monthly basis to a fixed interest of 20% over a loan period varying from two weeks to between one to three months. Informants said that the good thing about a *kikundi* was that members cared about each other. For instance, in case a member had a serious problem and was therefore failing to pay back (*kūiva*) a loan, the *kikundi* could agree on a more lenient repayment scheme for this member. However, these were exceptions, *kikundi* members emphasized, generally members managed to pay. This collective sympathy for a member falling on hard times was also considered a great advantage over ruthless MFI or bank methods of taking away all of the debtor's possessions in case of default. Nonetheless *ikundi* members agreed that penalties (*vaini*) -albeit less invasive- were a necessary instrument in financially disciplining members. All *ikundi* had penalties for repayment default and failure to pay the regular MGR contribution; some had penalties for coming late and/or failing to wear the *kikundi* uniform.

The social control that is inherent in a *kikundi* seems to be generally considered an

asset of it. This also explains why informants indicated that 'saving' (*kũmbanya*) in a *kikundi* was preferable to 'saving' (*kũmbanya*) on an individual basis. They also said that they liked the 'structured' financial organisation, the predictability of a turn in the merry-go-round, the (relative) lump sum they received, and the opportunity of planning ahead an activity they would not otherwise have been able to do. In fact, this clearly implied understanding of a focused act of 'putting together' (*kũmbanya*) resonates with a formal linguistic feature described in the above. The affix (-y-) was argued to include a sense of purposeful action. Although *kikundi* 'saving' is considered a safer option than keeping the money 'under the mattress' (i.e. in the house), there are limits to the money being 'safe' in the *kĩrandũ* (treasury) of the *kikundi* it appeared. Some *ikundi* (pl.) with considerable contributions and a regular deposit into their treasuries hold a bank account for larger projects, e.g. keeping goats and/or buying a piece of land.

Comparing *kikundi* vocabulary with the vocabulary that Kamba people of Kitui area use in an everyday (inter)personal context of resource exchange and 'saving', we find many of the same terms. Characteristically, *kikundi* members contribute (*kũmya*) and put together their contributions (*kũmbanya mbesa*). Then the treasurer puts it safe (*kwia*) in the treasury (*kinandu*). The treasurer and the other board members look after (*kũsuvia*) the collected money. People who have taken a loan (*kũkova*), may need to pay (*kũiva*) interest (*ũsyao*) and pay back (*kũiva*) the loan (*mukovo*). According to an agreed schedule, members receive (*kũnengwa* (be given)) the collection from the MGR.

While *kũkova* (borrow) in interpersonal practice is generally without interest, in the *kikundi* setting interest is a generally understood characteristic of *kũkova* (borrow). This distinction comes out in the use of the *mukovo* (loan), which specifically refers to money borrowed with interest and is therefore not used in an interpersonal context. I found that generally *ikundi* use a *kũkova/kukovethya* (borrow/lend) arrangement; only one could be seen to operate loans on a *kukomboa/kukomboethya* ('hire' /hire out) basis (i.e. interest is paid before money can be borrowed).

IV. FINANCIAL SERVICE ASSOCIATION

As was mentioned in the introduction, observations made in the preceding discussions on everyday concepts and practices in the domains of resource exchange and 'saving' are used in this section as a background for highlighting continuities and discontinuities between them and the (semi-)formal financial institution of FSA. Since FSA is primarily a pro-poor credit and saving facility, it was argued to be likely that it builds on everyday concepts and practices of resource exchange and 'saving'. To find out, I asked FSA staff in

Kabati to draw up lists of words that they thought they used in conversations with customers. Furthermore, I video recorded conversations between staff and customers at the FSA office for two days, and visited a *muungano* (FSA group) meeting.

As already transpiring from the cultural semantic descriptions of Kamba concepts of resource exchange, local concepts are prevalent in the FSA context. Moreover, FSA is group-based, thus closely tying in with Kamba group practices of the *kikundi* and offering financial products and services that are in line with its structure and conceptual framework. However, during my brief spell at FSA Kabati, I noticed some signs of disparity between FSA as a proclaimed and as a practical 'familiar' financial facility. For contextualisation of my observations, a short introduction of FSA's characteristic features is given first.

FSA's set-up relies on two pillars, the monthly group meetings of FSA members and the FSA office, in which professional employees control the groups' finances and provide financial services. Kabati FSA has 80 groups, each of them the result of people's own decision to start a *muungano* (gathering). A *muungano* (gathering) consists of 20-32 members and is divided into smaller groups of five people, a so-called *kikundi cha mkopo* (Kisw. a 'loan' group) or KCM. These smaller groups decide on whether one of its members can take a loan. Being guarantors of the KCM member who takes a loan, the others can be expected to be critical in giving out loans and to be carefully controlling repayment, the FSA manager argued.

After each meeting, FSA group representatives report to the FSA office; they *kwia mbesa* (put money (safely)) collected from loan repayment, shares and penalties from the group and *kwitya loan* (ask for loan(s)), submitting loan request forms for individual group members. The most complex task is done by the group's treasurer, who is chosen after an FSA loan officer (called *mwalimu* (teacher) by the group) has trained the group for the first few months on the different aspects of *muungano* (gathering). The length of *mwalimu* (teacher)'s teaching depends on the swiftness with which the group members translate their learning into practice. The task of *mwalimu* (teacher) is primarily to explain the products, rules and regulations that go with FSA group membership, to coach the group in its activities and keep record of their use of financial products. The bonds between *mwalimu* (teacher) and group go beyond a purely business relationship for group members, I noticed. Upon entering the FSA office, a group member asked to be assisted by *mwalimu* (teacher) and was clearly disappointed when he was told that he was not in and that another staff member could help him.

In spite of the local language use in the groups and the familiar structure of *kikundi* (financial group) in addition to the extended term of teaching, FSA groups seem to be less

at a par with local understandings than might be expected. One day I was taken by the FSA manager to a *muungano* (gathering), which the manager labelled as experienced and good, i.e. with a sound financial record. It was a group of 23 men and women, in which men occupied the positions of chairperson, treasurer and secretary. During the meeting a variety of financial interactions occurred; contributions were made to the MGR, some loans were re-paid, penalties (for not wearing the uniform t-shirt or failing to pay the MGR contribution) and shares were given out. The secretary, who replaced the absent treasurer, was visibly getting less and less comfortable with the collection of money. When a calculation was made by another member of the fees due, it appeared to differ from the total amount that the secretary had - in an attempt to differentiate the different types of collections- in his breast pocket, a trouser pocket and in one of his hands. In fact, these different storage places seemed to be a dramatic testimony of the complexity of the task the secretary had in hand. His loss of control became clear when the discussion in the group on what types of contributions the *kĩrandũ* (collected money) consisted of finally resulted in the intervention of the acting *mwalimu*, the manager.

Other examples of confusion due to the complexity of FSA products that FSA members deal with, came out in conversations between FSA personnel and customers. The following conversation was recorded in the office:

Man- <i>nyie nenda <u>kwosa</u>.</i>	I want to receive.
(...)	
Female teller- <i>wasya wenda <u>kũumya</u>?</i>	Are you saying you want to withdraw?
(underlining mine)	

The man's mistaken use of the verb *kwosa* (take, receive) is rightly corrected by the teller. The man wants to withdraw money from his savings account. This is, however, not simply a stylistic correction, the word *kwosa* (take, receive) refers to a different financial interaction. It can be a short form for the collocation *kwosa loan* (take a loan)¹⁵ or *kwosa dividend/mosyao* (receive dividend). If highlighting anything, the little miscommunication at the FSA office suggests that the man is confused by the many products and services of the FSA. In his everyday life the verb *kũumya* (withdraw) is associated with taking out of a collection, so it should not have been difficult for him to use the right word. However, he still used the wrong verb. His confusion could be explained as the result of an exposure to a much more elaborate vocabulary than the man is used to, which is not unlikely in view of FSA's diversity of products and services. A quote from another conversation between

15 The Kikamba word *mũkovo* (loan) is hardly used in an FSA context, FSA staff argued.

the female teller and a member hints at the rather overwhelming financial experience that FSA can be:

Teller: *nenge maana kenda na sixty one*

Give me 961/-

Syaile kwithiwa ngili ukumi na nyanya na maana kenda

It's supposed to be 18,900

Old Man: (giving out cash...)

Teller: *ongela maana kenda na sixty one...*

Add 961/-

Old man: *ndisyi maundu aa*

I don't know these things

Teller: *mbesa syendaa mundu wisene nasyo*

Money needs someone who knows about it

(underlining mine)

In discussions with FSA staff this sense of unfamiliarity among FSA members was recognised. One staff member said that they would sometimes adjust their language to the concepts that are familiar to local people, when they knew a product or service would not be familiar to them. For instance, since most new customers were not able to differentiate between a savings account or a current account (which they did not offer) they would ask: *Wenda kwia ukaumya syina ũsyao* (Do you want to deposit and withdraw with interest?), instead of asking: *Wenda kwia savings accountini?* (Do you want to put it in a savings account?). Other staff argued that a *mwalimu* (teacher) played a central role in mediating FSA products and services to members. This was also my observation during the FSA *muungano* (gathering), in which apart from 'helping out' the manager held a monologue of 30 minutes "to facilitate a good atmosphere", as he put it afterwards. Before his speech I had indeed noticed that the confusion about the money collection had left people even less interested in the proceedings than before, and that the manager's speech seemed to revitalise the group. The manager's success, he argued, was because of his use of a quote from the Bible. In this way " You really hit the ground" (i.e. bring home your argument to people).

Although sketched in rough strokes here, my impression was that the FSA staff seemed to be aware of the precarious balance between 'bottom-up' and 'top-down' concepts and practices they have to keep. Language and education play a significant role in making or breaking this balance. In an interview I had with a young man in the FSA

office this became only too clear. While I had asked several customers the meaning of the word *kivila*, most of them spontaneously came up with the correct descriptions of 'chair' and 'share'. This man said it was the thing he was sitting on. When I explained to him that it also meant 'share', he argued: "This is *ũsyao* you are talking about".

V. CONCLUSION

The above discussion has highlighted salient concepts and practices among Kamba of Kitui relating to resource exchange and 'saving' in interpersonal, *kikundi* (financial group) and FSA settings. The two-pronged descriptive format, a cultural semantic description of concepts and an ethnographic description of practices, has portrayed some common features in Kamba terminology and practices in these various contexts. In the discussion of FSA Kabati, disjunctures between everyday language and practices on the one hand and more institutional terms and practices on the other were highlighted.

As was explained in the introduction, the report has been specifically designed to gain relevant insights for the development of appropriate products and services and consumer interfaces for low income groups in the specific context of branchless banking. Therefore, the following concluding observations are closely related to this specific focus.

As the explications of more than 60 informants made clear, the terms that have been individually discussed can be assumed to be part of the vocabulary of most Kamba adult residents of Kitui area. Therefore, in retrospective it can be concluded that Kamba of Kitui area have a socio-culturally distinctive vocabulary in the domains of resource exchange and 'saving'. Indeed, as the discussions have demonstrated Kamba everyday vocabulary of borrowing and lending highlights a diversity of borrowing/lending arrangements. The expression of differentiation of arrangements in single everyday words can be argued to reflect a similar distinct and generally shared set of conceptual categories of borrowing/lending among Kamba. After all, the subtle differences between the conditions of borrowing/lending, the period of time and the relationship between lender and borrower on the level of vocabulary could be seen as defining elements of the terms. The 'saving' vocabulary, on the other hand, could be seen to reflect different ways of 'saving' ('keep safe', 'putting together'), highlighting different social and storage dimensions as salient aspects of Kamba understandings of 'saving'. However, a general characteristic of Kamba 'saving' practices that could be observed is their dynamic aspect of social and financial investment.

The discussion of Mosa informants' descriptions of experiences of resource

exchange and 'saving' have borne out how these concepts of resource exchange and 'saving' manifest themselves in everyday practice. Enacted deviations and negations of tacit assumptions relating to who can be asked in case of need were found to be a striking phenomenon in the context of Mosa location. Reliance on family networks appeared to be shifting to networks of friends (including i.a. customers, clients and shopkeepers) and *ikundi* (financial groups), while poor people could be seen to lose informal social safety networks altogether. However, the overall impression the discussion of Kamba practices leaves is that they resound Kamba conceptual categories of resource exchange and 'saving'.

Given these manifestations of a general familiarity with different types of resource exchange and 'saving', it would seem that they offer scope to banking products and services that tap into these conceptual categories that most Kamba of Kitui area are familiar with. However, this would be overlooking a dimension that is essential for developing financial products and services that aim at including low income groups in Kitui area. In the discussion of terms and practices, norms and values could be seen to guide lending/borrowing and 'saving' in everyday practice, whether they related to normative behaviour (e.g. *kũvoya* (pray, ask for) or generally accepted values underlying activities or borrowing/lending and 'saving' (e.g. *kũkilya* (uplift)). It takes little imagination to see that implementing financial products and services which do not connect to living central values among Kamba of Kitui, fails to reach out to the lower income classes. Therefore, the last part of this conclusion is a summing-up of the tacitly assumed and ideologically charged values, which have been touched on in the above discussions of Kamba concepts and practices of resource exchange and 'saving'.

Already in the formal linguistic description reciprocity, concerted action and interdependence were argued to be salient morphological features of the Kamba vocabulary of resource exchange and 'saving'. In the cultural semantic and the ethnographic descriptions these concepts were given further relief. While reciprocity was found to be salient only as generalised normative behaviour rather than one between two specific parties, in practice concerted action and interdependence were shown to inspire practices of resource exchange and 'saving'. The various terms referring to borrow/lend, each with different shades of meaning and involving different actions signalled that 'interdependence' is a meaningful conceptual dimension. On an interpersonal level of resource exchange practices 'interdependence' appeared to be a central value among Mosa residents. This came out particularly in instances where this value was negated. In the domain of 'saving' 'concerted action' turned out to be a meaningful conceptual framework. Among Kamba in Kitui area *ikundi* (financial groups) were found to be

institutionalised manifestations of the salience of both 'interdependence' and 'concerted action'.

Another concept which turned out to underlie practices of resource exchange and 'saving' among Kamba of Kitui is *kũkĩlya* (take across, uplift). The metaphoric 'uplifting' of someone/the group, was demonstrated to be associated with socio-economic as well as socio-emotional well-being. 'Uplifting' could be seen to be practised particularly in the context of *ikundi* (financial groups), but instances of (future) interpersonal uplifting were also given.

The value of 'belonging' manifested itself particularly clearly in the discussion of Kamba practices of resource exchange and 'saving'. It was seen to inspire and often define patterns of resource exchange and 'saving'. 'Belonging', with implicit entailments of 'trust' 'uplifting' and 'interdependence', was generally defined along lines of blood relationship, friendship, a professional network and/or a *kikundi* (financial group). When 'belonging' was least pronounced as an implicit dimension of a network, as in the case of FSA, FSA members appeared to create 'belonging' by wearing t-shirts with an FSA logo. On an interpersonal level, young adult orphans in Mosa, deprived from their primary network of 'belonging', could be seen to strengthen 'belonging' by generously 'returning' services and support from older neighbours or relatives.

Bringing out 'concerted action', 'interdependence', 'uplifting' and 'belonging' as key values in Kamba everyday concepts and practices of resource exchange and 'saving', the conclusion has highlighted a central issue in designing financial products and services in the area of branchless banking that aim to include the lower income groups among the Kamba. Local norms and values relating to resource exchange and 'saving' need to be adopted in a formal financial system for the system to be identified with by Kenya's lower income groups. In conclusion, the discussion has demonstrated that socio-cultural characteristics from the deeper level of ideology (norms and values) as well as at the more conscious practical level of borrowing/lending and 'saving' arrangements offer productive avenues to achieve a much more 'normal' (in the sense of including implicitly understood norms) and effective financial system.

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APPENDIX I: A COMPARATIVE LIST OF KAMBA FINANCIAL TERMS

	INTERPERSONAL	KIKUNDI	FSA	BANK
'BORROW'	<i>kūkova</i> (borrow) <i>kūvoya</i> (pray, ask for) <i>kūkombo</i> (rent, borrow)	<i>kūkova</i> (borrow) <i>Kūkombo</i> (hire out, lend)	Group: <i>kūkova</i> (borrow) Office: <i>kwosa loan</i> <i>kwosa mūkovo</i> (take a loan)	<i>kwosa loan</i> (take a loan)
'LEND'	<i>kūkovethya</i> (lend) <i>kūkomboethya</i> (hire out, lend) <i>kūkwatya</i> (lend (for a short while))	<i>Kūkovethya</i> (lend) <i>kūkomboethya</i> (hire out, lend)	Group: <i>kūkovethya</i> (lend) Office: <i>kūnenga loan</i> (give a loan)	<i>kūnenga loan</i> (give a loan)
'RETURN'	<i>kūiva</i> (pay back) <i>kūtunga</i> (return)	<i>kūiva</i> (pay back) <i>kūtunga</i> (return)	<i>kūiva</i> (pay back)	<i>kūiva</i> (pay back)
'INTEREST'	<i>ūsyao</i> (addition on top of)	<i>ūsyao</i> (addition on top of) <i>vaita</i> (profit)	<i>ūsyao</i> (addition on top of)	<i>vaita</i> (profit)
'SAVE'	<i>kwia</i> (put, keep safe) <i>kūmbanya</i> (put/bring together)	<i>kūmbanya</i> (put/bring together) <i>kwia</i> (put, keep safe)	<i>kūmbanya</i> (put/bring together) <i>kwia</i> (put, keep safe)	<i>kwia</i> (put, keep safe)
	<i>kūsuvia</i> (look after, keep safe)	<i>kūsuvia</i> (look after, keep safe)	<i>kūsuvia</i> (look after, keep safe)	<i>kūsuvia</i> (look after, keep safe)
MONEY STORAGE	<i>kīnandū</i> (treasury, kitty, funds)	<i>kīnandū</i> (treasury, kitty, funds)	<i>kīnandū kya kwia</i> (account)	<i>account(i)</i>
Miscellaneous BANKING TERMS				
loan	∅	<i>mukovo</i>	<i>mukovo/loan</i>	loan
rate (of interest)	∅	∅	<i>kivango</i>	rate
share	∅	∅	<i>kivila</i>	share
dividend	∅	∅	<i>mosyao</i>	dividend
transaction	∅	∅	<i>transaction</i>	transaction
transfer	∅	∅	<i>kūtransfer</i>	<i>kūtransfer</i>
deposit	∅	∅	<i>kwia</i>	<i>kwia</i>
default (v)	∅	∅	default <i>kumba</i>	default
withdraw	<i>kūumya</i>	<i>kūumya</i>	<i>kūumya</i>	<i>kūumya</i>
deposit			<i>kwia</i> <i>kūdeposit</i>	<i>kwia</i> <i>kūdeposit</i>
balance	∅	∅	<i>ūtialyo</i> balance	balance

APPENDIX II: LIST OF ABBREVIATIONS

BB	-	Branchless Banking
FSA	-	Financial Service Association
FSD	-	Financial Sector Deepening
lit.	-	literally
n.	-	noun
MFI	-	Microfinance Institution
MGR	-	Merry-Go-Round
MMT	-	Mobile Money Transfer
pl.	-	plural
ROSCA	-	Rotating Savings and Credit Association
SACCO	-	Savings and Credit Co-operative