

# Money, Mobile Money and Rituals in Western Kenya: The Contingency Fund and the Thirteenth Cow

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**Abstract:** This paper, based on fieldwork in Western Kenya from 2012 to 2016, describes how life cycle rituals collect and distribute different forms of money, including land, property, personhood, animals, cash, and digital moneys. It specifically examines a ritual coming of age for adolescent boys. By organizing multiple forms of money relative to the phases of a human life, the past, and the future, these rituals serve to manage and transfer wealth across generations and to give these transfers social and moral dimensions. The study provokes a critique of financial initiatives in the Global South that often assume that the financial goals of the poor are short-term.

**Résumé:** Basé sur des recherches de terrain dans l'ouest du Kenya de 2012 à 2016, cet article décrit comment des rites du cycle de vie sont mobilisés pour collecter et distribuer différentes formes d'objets de valeur, y compris la terre, la propriété, la personnalité, les animaux, l'argent comptant et l'argent numérique. Spécifiquement, nous examinons un rite de puberté pour des adolescents. En organisant plusieurs formes d'argent relatives aux phases d'une vie humaine, le passé et le futur, ces rites aident à gérer et transférer la richesse à travers les générations et donnent à ces transferts des dimensions sociales et morales. L'étude amène vers une critique des nouvelles initiatives financières introduites dans les pays du Sud qui souvent estiment que les objectifs des pauvres ne sont qu'à court terme.

**Keywords:** money; circumcision; funerals; mobile money; rituals; gender

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*African Studies Review*, (2018), page 1 of 25

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## Introduction

In August 2010, thirteen-year old Peter “braved the knife” by undergoing a ritual circumcision. Peter’s ritual transformation to adulthood elicited gifts of cash, foodstuffs, livestock, labor, and mobile money from hundreds of people, especially his father, grandfather, and older brothers; his father’s age mates (the *bakoki*); and his paternal aunt, who gave him a mobile phone in lieu of her traditionally stipulated gift, which was a goat. Peter’s brother in Sudan sent him an e-money gift of 5,000 Kenyan shillings. In a 2012 interview, Peter proudly listed his many gifts, finishing with, “After all the process of celebrations, my M-Pesa account was loaded with 84,000 Kenya shillings” (USD840.00 in 2010) in mobile money gifts, enough for about two years of secondary school fees.

Throughout sub-Saharan Africa, life cycle rituals continue to involve large numbers of people and collect surprising amounts of money (Ferguson 2013). These rituals include celebrations of births, coming of age rituals, weddings, and funerals, all of which mark stages of the life course and the passage of time, in the process facilitating resource transfers across generations (De Wolf 1983; Beidelman 1991; Riesman 1986).

In contemporary Africa, these rituals are taking on new importance. For people now living in highly mobile and ethnically diverse societies, these rituals reinvigorate an idea of home that has emotional and political dimensions (Geschiere 2005; Jindra & Noret 2011; Ferguson 2013; Smith 2004). Life cycle rituals act as displays of success and prestige, create opportunities for entrepreneurship and gain, and help to coordinate plans for education, migration, and family investments. They also provide an opportunity to dispute and challenge the social order and recognize new identities and solidarities (Lee 2011; McIntosh 2001; Njue, Voeten, & Remes 2009; Pype 2015).

Another function of these rituals is to collect and distribute diverse resources. This article will examine the relationship between time and money as it plays out in such rituals among the Bukusu Luhya people of Bungoma County, Kenya. Money here is broadly defined as an “idea of. . .a measure of value” (Ingham 2004:7) that may also be material. These rituals may be viewed as a means of organizing transfers of money across space and time at various rates.

In Kenya, commonly used forms of money now include mobile-phone-based digital money, or mobile money, Safaricom’s M-Pesa service being the most commonly used. Mobile money can provide a savings place or wallet on the user’s mobile phone money account, as well as a way of transferring money to a friend or relative (Maurer 2012). The mobile money services do not require a smartphone or access to the internet. They are supported by a network of more than 100,000 agents, who provide cash in/cash out services all over Kenya. According to the World Bank, 90 percent of Kenyans have used these services, and more than 80 percent of households are connected through mobile money sending (World Bank Group 2015). Kenya’s mobile money has attracted great interest as a development

imperative and commercial opportunity for poverty alleviation through financial inclusion—the effort to provide financial products to the poor and the unbanked (Johnson 2012, 2016). As its role in ritual has not yet been examined, mobile money will be a special focus of this description of moneys and their importance in the ritual.

These rituals involve diverse kinds of money transfers, from fast money, such as mobile money, cash, and savings group circulations, to slower money such as animals with different rates of reproduction, which are intended for school fees and bridewealth. Other forms of money transfer include people (who become more valuable over time) and enduring assets called “investments” (land, businesses, and homes).

Elders use their moral leadership in these rituals to endorse the importance of long-term and often collective investments, assets, and inheritances. Other participants in the rituals, including entrepreneurs, urban migrants, and women, may by contrast prioritize short-term moneys. The diverse moneys involved in these ritual exchanges offer a critique of the assumption that short-term, fast money is the only form of money needed to financially include the poor in sub-Saharan Africa.

## Setting and Method

This study of money in life cycle rituals is based on fieldwork conducted from 2012 to 2016 in Bungoma County, Western Kenya, among Luhya-speaking Bukusu people (Wandibba 1997; Heald 1998; Nasimiyu 1997), focusing on a maturity ritual called *sikhebo* for adolescent males (Nangendo 1998; Egesah 2009; Mbacha & Likoko 2013). This ritual took place in 2014 and 2016, when our research team studied forty-six families with several visits, interviews, and observations at specific phases of the ritual (Table 1) in 2014, and follow-up in 2016. Our methodologies included semi-structured interviews, supplemented by observations and inventories at various phases of the ritual.

Bungoma County is predominantly agricultural, but trading and wage labor are also prevalent, and urban centers are growing rapidly. In-country migration to other parts of Kenya is widespread. Families are now geographically dispersed and mobile; consequently, mobile money and mobile communication are important means of maintaining social ties and sharing funds among siblings, friends, and community members (Johnson 2014; Kusimba, Yang, & Chawla 2016). While middle-class status and consumption habits such as shopping at supermarkets are new ideals and practices in urban and rural East Africa (Green 2015; Neubert 2016; Spronk 2014), poverty rates remain high and wage work scarce in Bungoma County.

## The Coming of Age Ritual Today

The *sikhebo* ritual was first described by Wagner in 1939. As he described it, *sikhebo* functioned to detach an adolescent boy from his maternal relatives and mark his entry into his father’s patrilineage. Similar male coming of

**Table 1.** Timing of activities of fathers, mothers, and Initiates in the *Sikhebo* Coming of Age Ritual, Bungoma County, Kenya, 2014.

Time	Initiate (Ego)	Agnates (Fathers)	Mother
Great-grandfathers (100 years) ++ (100(100 -75 years +) Grandfather (50 years) Father (25 years) Ego's lifetime	Sees older brothers going through the ritual	Tends, distributes bridewealth cattle and ancestral land  Tends cattle, plants trees, buys land, generates income Tends cattle, plants trees, buys land, generates income Plants trees, purchased land and cattle; generates income Invites <i>bakoki</i> to his wedding and introduces spouse to social network	Marries; maintains contact with her natal home; creates social network; joins savings groups; generates income; tends bridewealth cattle
1 Year	Receives a calling; tells his parents he is ready	Considers how he will pay for the ritual Informs <i>bakoki</i> of son's impending coming of age ceremony	Inquires, calls about 13 <sup>th</sup> cow; fundraises with cash, mobile money for 13 <sup>th</sup> cow; Sends her son to visit her brother to inform him of his readiness
6 months	Insists against his parents' doubts that he is ready	Makes a budget for the ritual; Sells a cow or a tree, or asks boss or <i>bakoki</i> , brothers for a "loan"; "recovers debts"	Inquires, calls about 13 <sup>th</sup> cow; sends son to visit her brother
3 months	learns songs and dances	Asks wife for small loan or her savings group payout Invites <i>bakoki</i> and asks for some financial support Sends son to <i>bakoki</i> , agnates Expands house, replants compound to deter witchcraft	Inquires, calls, fundraises for 13 <sup>th</sup> cow Requests payouts from savings group for feast; Applies for permit for beer brewing

**Table 1.** Continued

<b>Time</b>	<b>Initiate (Ego)</b>	<b>Agnates (Fathers)</b>	<b>Mother</b>
2 weeks	Dons bells; begins visiting; collects gifts of cash, eggs, livestock	Calls, seeks donations Prepares special beer and reception space for <i>bakoki</i> ; may rent tent, chairs, sound system, transportation, video services	Calls, seeks donations for 13 <sup>th</sup> cow, feast Purchases and borrows beer pots, serving ware, foodstuffs, visits hairstylist
1 day	Enters liminal phase, visits <i>khocha</i> ; or prepares to visit hospital with agnate	Calls, seeks donations; cashes out contingency fund	Seeks donations; cashes out contingency fund; brews beer
The River at Dawn or The Hospital			
+1 day	Enters seclusion hut or returns home; receives gifts	Feasts <i>bakoki</i>	Feasts the assembled guests and visitors
+ 3 months	Passes out; collects the cattle/ goats of school fees	Feasts <i>bakoki</i>	Feasts assembled guests and visitors
+ four years	Graduates high school using cattle of school fees	Attends, donates to rituals of sons of his <i>bakoki</i>	
+25 years Ego's child is born	Informs <i>bakoki</i> of his son's birth		

age rituals are well-known throughout sub-Saharan Africa for imparting important cultural ideas about personhood, gender, fertility, wealth, and sexuality (De Wolf 1983; Marck 1997; Silverman 2004).

*Sikhebo* has several phases, beginning with a visiting phase which takes place in August and ending with the “coming out” phase in December (Table 1). Our study found that there are two forms of the ritual, called the traditional form, which is more expensive, and the Christian form. The traditional form involves a moon-dance or *khuminya*, often attended by several hundred people, who feast on a sacrificial bull and *busaa* millet beer. The moon-dance ushers in a river-bank circumcision at dawn (Egesah 2009). In our study, this traditional option cost parents between 20,000 and 40,000 Kenya Shillings (USD200 to 400), with a laundry list of expenses including the ingredients for millet beer and the purchase of a slaughtering bull to feed guests (Table 2). Conversely, the Christian version shuns the beer and moon-dance and opts for a hospital circumcision, sometimes followed by a meal of tea and store-bought meat. Among the families in our study, the Christian celebration cost anywhere from 1,000 to over 25,000 Kenya Shillings (USD10 to 250). In addition to the cost to the family for hosting the event, guests also spend money purchasing gifts for the initiate, which may include school books, new clothes, and livestock. Gifts of money frequently take the form of mobile money.

The Christian and traditional forms of this ritual are in fact points on a continuum of investment. There are social class dimensions to the choice of which form to use (Heald 1998), which is often reflected in local elites along with some of the poorest families opting for the more expensive traditional ritual. Sometimes the same family will have different ceremonies for two sons; the oldest son in a family is most likely to have a traditional event. Many families hope for a traditional event but end up having a Christian substitute when income, loans, or help from the social network fail to appear. By the same token, a Christian fete sometimes includes a last-minute purchase of the shunned maize liquor or *changaa* for surprise guests—especially agnates who drop by and want to thank the ancestors. Whether opting for a Christian or traditional ritual, all the forty-six families we followed enacted the visiting phase at the beginning of the ritual and the coming-out phase at the end of the ritual in December (Table 1). At the passing out, boys were given new clothes and presented back to their community as adults with a series of instructive sermons by elders and religious leaders.

### Money and Space-Time

Time and space are “wrapped up in the workings of money” (Pryke & Allen, 2000:282). Money “allow(s) social relations to be extended across space and time” (Leyshon & Thrift 1997:23). It connects the past to the future as a form of memory (Hart 2000), as a credit relationship, or as a financial contract. Money relations can shape our experience of time; in turn, our

**Table 2.** Costs incurred by father James during the coming of age ceremony held for his son, and assistance and gifts that friends and family provided to him. James earns 6,000 shillings (USD60.00) per month as a farm laborer. One hundred Kenyan Shillings (KS) equals 1 US dollar. Bungoma County, Kenya, 2014.

<b>James' Expenditures</b>	<b>Amount in Kenyan Shillings</b>	<b>Assistance and Gifts James and His Son Received</b>
Live cow for feast	10,000	Loan of 20,000 Kenyan Shillings from his boss
Ugali, Rice, Milk, Tea, Cabbage	6,500	Thirteenth Cow for initiate from mother's brother
Maize and millet for beer	5,200	Loan of generator and fuel from a friend
Contingency Fund (beer savings) on Mobile Money Account	1,500	1,500 Shillings for truck rental to parade the Thirteenth Cow from a friend
Mattress	800	1,050 Shillings for contingency fund from several age mates
Bells and headdress	300	Seats, Tents, and cooking utensils from friends
Bangles	100	Foodstuffs for feast from neighbors
Whistle	100	Sheets for initiate from paternal aunt
Transport for 2 circumcisers	700	Clothing for initiate from a friend
Service Charge for 2 circumcisers	700	Advice and guidance to the boy from a great uncle
Cock to feast two circumcisers	400	Blessings from family, friends, community members
<b>Total Costs</b>	<b>26,300</b>	

own understandings of time shape our behavior with money. For example, debt may be reckoned by regular units of calendar time, but calculating by seasons or other markers may make much more sense to subsistence farmers (Shipton 1995, 2010).

This article demonstrates that life cycle rituals compose an ecology of moneys with different space/time qualities (Guyer & Belinga 1995; Maurer 2010), and that the moneys of the ritual form a hierarchy (Figure 1). In many societies, the hierarchy of money separates the sphere of long-term collective value from that of short-term individual goals and gain (Parry & Bloch 1989:2) or, as Guyer puts it, “different moral economies of fairness (in the short run) and transcendence (in the long run)” (Guyer 2011:2214). In reality, the long- and short-term spheres of money are interdependent (Parry & Bloch 1989:2). In the context of the ritual, exchanges and conversions between different moneys are used to measure the “temporal reach of. . . wealth; over the short run, the lifespan, intergenerational succession, and in perpetuity” (Guyer 2011:2214).

At the level of the most constant form of money, the family home is an enduring space-time and is the ultimate wealth to which the other forms of value in the ritual are related. Masculine personhood, livestock, cash, and mobile money come into play at lower levels of the hierarchy, in shortened cycles and heightened velocities of money as the rituals play out (Table 1). Through life cycle rituals, the elders and others endorse the moral importance of collective and long-term interests, the superalternate money value (Gregory 1997:8). By contrast, for urban migrants, women, and youth, short-term money may be the more important money. Mobile money is the most rapid form of money associated with the ritual. Through its unique

**Figure 1. Hierarchy of money in life cycle rituals, from the most enduring form of money, the land, at the top of the figure, to the shortest and fastest money, mobile money, at the bottom of the figure.**





manipulations of space and time, it can create more pathways to other kinds of moneys resulting from these rituals.

### Family Land: Enduring Space and Time

The forms of money involved in this ritual form a hierarchy, which can be summarized as follows, beginning at the top with the most enduring form, the land. In many East African societies that employ age sets as social divisions, time is marked as generations move through the life cycle, from one social role to another. “When a new class of Fathers is endowed with authority, the preceding and the following classes reach new positions” (Peatrik 2005:285). This movement of generations through social roles divides experience into units of structural time (Evans-Pritchard 1940:104). Rituals observed at birth, coming of age, death, and so on mark stages in the passage of structural time (Leach 1961). Structural time also incorporates the ancestors, the unborn, and notions of eternal time or of the universe (Booth 1975; Mbiti 1971; Megeressa & Kassam 2005).

This eternal time is materialized in the family home. In Western Kenya, the rural home is the common repository of origin and identity; it is a place of ancestral rest, genealogical ties, and family belonging and obligation (Atieno-Odhiambo & Cohen 1989; Cattell 2005; Shipton 2009:91; Wandibba 1997). For the Luo family, life is “the experience and memory of intersubjective time, time of intimacy with a grandchild and time of interlinked biographies of children, affines, and children’s children” (Whyte & Whyte 2004). The connection between home, identity, and social group is also at the origin of concepts of property, value, and money in many other societies as well. Keith Hart’s theory of money as memory begins with the idea of the family land as a collective memory. The family land is “durable . . . (and) embodies the desires and wealth of all the other members of society” (Hart 2000:259). The collective memory that creates community is the origin of money: “Property must endure in order to be property and that depends on memory” (Hart 2000:258).

Among the Bukusu, land is the most important economic asset and goal for almost everyone we spoke with, if not individually then through a savings group or through one of the many pooling schemes. Land value is expected to increase over time; it should be “developed” with rental houses, a business, farming, trees, and animals. Urbanites and emigrants build homes in their villages of origin which are visited only during ritual time. During the 2014 *sikhebo*, many visitors returned home across space-time. One single mother sought a “Christian” hospital circumcision for her son, paying for his transportation home from Mombasa so that his paternal grandfather could accompany him to the local hospital. The space-time of the family home is also enacted during the visiting phase of *sikhebo* (Table 1), when boys still visit relatives’ homes in a cycle of dancing, singing, and gift-giving. The movement through structural space-time involves visiting the elders—“right up to the doorstep,” they insist—who, when visited, present initiates with livestock, money, and eggs (a symbol of fertility). These gifts shape a reciprocal bond across generational time.

The *sikhebo* ritual is a time of collective memory. The family home shapes engagement with the past and present and with the community, through memory and storytelling, “implicit in daily life but motivated in ritual” (Cole 1998, 2006). In the weeks before *sikhebo*, the fathers we visited told stories of family wealth and abundance in the past and narrated their family histories. They showed us ancestral graves, reminders of an “immanent past” (Birth 2006) of deceased loved ones, and places on the landscape where they listed names of agnatic ancestors and their affiliation to the ten Bukusu age sets that rotate through structural time. They spoke of agnates who “farmed this whole area here up to the horizon together with his brothers” or “gained title to 87 acres after land adjudication,” or “had such a large farm he needed eight wives.” In preparation for the ritual, families reoriented ancestral graves to discourage witchcraft or curses from unhappy ancestors, to which initiates are vulnerable. At ritual beer-drinkings the ancestors are made real, invited to join the celebrants under a sun-shield made of maize husks.

These narratives of increasing poverty, land fragmentation, and delocalization also keep alive an ideal of enduring wealth in the land. People took care to explain when their land came to them as inheritance from an agnatic kinsman as opposed to having been purchased, and such bequeathed land is still said to bring blessings if it is cared for into the future. The sale of land was forbidden by ancestral curses, the fathers explained, and today suggestions or threats to sell such land, even purchased land, will invite a family conference or a visit from relatives, who may initiate rumors of witchcraft or corrupt title designed to drive away buyers.

Space-time and land relationships in Kenya are also shaped by political ethnicity, and by political claims to land. In 2014, the political benefits of such ethnic marking of space and time were not lost on Bungoma County’s governor, Ken Lusaka, a major supporter of continuing this ritual despite opposition from missions and churches. In Bungoma’s main soccer stadium, he staged displays of dancing by boys who were top scorers on the national exams, a key point of contention for resource and opportunity rationing and held a hygiene seminar for circumcisers which offered a certificate of completion. Such political endorsement of the ritual appeal to a sense of the land as the collective wealth of Bukusu people.

### Masculine Personhood

The Lubukusu word *kimiandu*—meaning wealth—is also closely related to *kumuandu*—the word for the circumcised penis. As these cognates suggest, the male person is a form of wealth and a metaphor for wealth. At *sikhebo*, the initiate begins to gradually accumulate masculine personhood in his body until he reaches the maximum of personhood in old age (Nangendo 1998).

The bookend to *sikhebo* is an event during the funeral rituals (*kumuse*) called *khukhala kimikoye*, which takes place two to three years after a death

and formally transforms the deceased elder into an ancestor. At *khukhala kimikoye* (which means “to cut the rope” that ties the deceased to his descendants), the deceased’s sister’s son must climb his roof and detach a wooden rod called *sisuli*, known to be a phallic symbol, that protrudes from the center pole (Wagner 1949:536). At this juncture, the deceased’s wealth is also divided up and distributed to his heirs.

During the “coming out” phase, the elders direct long homilies at initiates, instructing them in proper moral behaviors. In 2014, the initiates were told to be responsible with their sexuality and to make “wise investments,” especially in their educations. Through the growth and transfer of masculine personhood across generational time, the Bukusu distribute value from the old to the young. They “organize transfer of output (from older to younger generations) (by giving) the old some item, it need not be material, which they can trade to the younger generation” (Walsh 1983:647). Effectively, the old trade their masculinity to the young over time in return for labor, care, and deference.

The timeframe of a lifespan is often at the forefront of men’s economic thinking. During *sikhebo* the age-mates share their aspirations and plan for the recognition of their achievements: “People will come to my funeral to see what kind of man I am. They will see what I have made of myself.” In Bungoma today, brothers and age mates are pressed to pool their resources to purchase land plots or put up rental houses, each contributing to part of a project such as electricity or fencing. These ambitious ventures may jeopardize day-to-day imperatives and divert resources from education and food, but they are pursued as part of a gendered ideal of wealth, even through failures. Deborah James has found a similar relationship between men and long-term investments in South Africa:

From men’s . . . point of view, ceremonial expenditures and investments in the long-term future remain of key importance, but the fact that they are often unaffordable has made for a deep-seated sense of failure and of psychic, social and cognitive dissonance. (James 2015:25)

In one case, a father gave 20,000 shillings (USD200) to an electrician to wire up a rental house, which was supposed to be the man’s contribution to a project shared by his brothers. The electrician absconded with the money, leaving the family without school fees for the term. The boy’s mother then began cobbling together fees from her savings group, brother, and others. Such gendered frictions between short- and long-term planning are often left to women as household managers to resolve.

## Livestock

Cattle have long been an important form of wealth among Bukusu, where men inherited their father’s cattle—“the cattle of the yard” (Wagner 1949:79)—and with women having claims to a separate circuit of bridewealth

cattle, which they could raise, trade, and bequeath (see also Oboler 1996). At funerals, cattle were sacrificed for blessings and apportioned to sons and relatives by birth order and seniority.

A day before the circumcision, the boy visits his maternal uncle (*khocha*), who gives him “the thirteenth cow” or cow of *lixoni* (Wagner 1949:131), a symbolic return of the bridewealth cattle (which in the past was twelve cows) that his sister’s marriage brought to him. Other livestock gifts may be given to the boy after his hospital visit or riverside circumcision and again at the passing out in December (Table 1). These livestock will be cared for by the boys’ fathers and are widely viewed as an investment towards their school fees and near future. Let’s call them “the cattle of the school fees” (after Hutchinson 1992). Fathers explained the rates of reproduction and expected increase rates for cattle, sheep, and goats over the coming years. Livestock’s varying rates of reproduction were related to the boys’ immanent and eventual needs for school fees, bridewealth, money to start a business, and so on.

That these livestock are today usually purchased, for around 15,000 Kenya Shillings or USD150.00, seems to give them greater meaning and value (Maurer 2006). The thirteenth cow is especially important to women; a father will know little about any plans for a gift from his in-laws in the weeks before the ritual, waving at his wife and saying, “The boy’s mother will talk to her people.” Mothers say that their families’ blessings flow to them through the animal; it is a sign that they have not been forgotten in marriage. Women ask their fathers, brothers, cousins, and others, sending their sons to visit wearing school uniforms and carrying their exam certificates and results.

Promises or pledges of school fees may be given instead of livestock or money; these will be reiterated several times at various stages of *sikhebo* in response to the parents’ repeated requests and references to education. If no thirteenth cow is forthcoming, plans may quickly change to hold a joint party with a neighbor or cousin who has secured the thirteenth cow, or to shift from a traditional to a more modest Christian event to lessen the embarrassment to the family.

Often the boy, the thirteenth cow, and their entourage will form a colorful parade on the way home from *khocha*, the boy dancing with his bells and smeared with millet to mark his liminal status (Figure 2) and the thirteenth cow adorned with a patterned cloth and flowers in its horns. Some fathers hire a truck to carry the entourage and the thirteenth cow home in style (Table 2). Local elites stage extravagant parades, driving bridewealth cattle through a crowded marketplace, which is captured on video cameras and smartphones and uploaded to social media. Such displays increase the cow’s social value and, by extension, its value as a long-term, informal savings mechanism (Shipton 1990). There are several meanings attached to the thirteenth cow, which has been said to express the solidarity of the patriline, its generosity and wealth, the marital harmony of the parents, and their good in-law relations. The thirteenth cow also evokes respect for the ancestors, or the virtue of the elders, who graciously cede social power and resources to the next generation with the passage of time.

**Figure 2. Parade of the thirteenth cow through Chwele marketplace Kenya, August 2014. Note the initiate in his liminal phase, smeared with millet flour.**



### The Celebration Economy

David Parkin's *Palms, Wine, and Witnesses* (Parkin 1972) examined the impact of market economies and money on rituals and beer feasts among the Giriama of Coastal Kenya in the late 1960s. New entrepreneurs have sought to extricate themselves from the ritual demands of elders, especially the required contributions to expensive ritual beer feasts. By converting to Islam, the entrepreneurs could eschew beer, but they still paid witnesses to be their proxies at the parties, in effect buying the elders' tolerance.

Indeed, elder power is still fearful of social change, as elaborated below. But in today's Kenya everyone is an entrepreneur. Aspirations to lifestyles that center around wage employment, travel, leisure, and shopping are widespread, even in rural East Africa (Green 2015). In Bungoma, a thriving celebration economy (Ifejika 2014) has formed to serve life cycle rituals. The local market sells and rents tents, chairs, and sound systems (which will be played at deafening levels) to accommodate the legion of guests. There is germinated millet for beer (*busaa*), homemade maize liquor (*changaa*), cooking pots, beer pots, cows, goats, and chickens to be given as gifts or prepared as food. Other goods and services include clothing, tailoring, household goods, food, vans and buses for hire, food catering, beauty and hair, home improvement, and photography and video. Women entrepreneurs are especially active, preparing and selling foodstuffs, especially millet beer and maize liquor, which are important enterprises for women throughout East Africa (Green 1999).

The celebration economy sets an accelerated, shortened space-time of cash money, a means of exchange, in preparation for the event. In the months before the moon-dance, the father may set up a budget and visit his age mates (the *bakoki*) to solicit assistance. As Mzee Nathan, who has circumcised nine sons, put it, “To show his love for his son, a father has to spend.” Table 2 shows the source of funds and costs of father James’ ritual for his second son in 2014. James earns 6,000 shillings a month as a farm laborer.

For most families, preparing for the ritual requires sincere effort. Fathers are likely to liquefy a significant asset to fund the feast, such as a cow or a tree. Some fathers sought assistance from relatives or a loan from a boss, savings group, or SACCO at the local sugar company, and had amassed between 5,000 and 15,000 shillings in a bank or mobile money account. Others had begun preparations such as cleaning up the household or extending a house to accommodate the drinking party of the *bakoki* (age mates). Preparation and planning meant readying animals from the herd as gifts or sacrifice, debating locations, or purchasing livestock before the market price increased in anticipation of the event.

In the weeks before the ritual, families set cash in motion by accessing their social networks, variously calling and asking for assistance, seeking loans, recovering debts, or soliciting contributions. Mothers planned to time their savings group payouts to this period so they might secure the thirteenth cow or have enough money to prepare the millet beer, which brings the ancestors and requires advance purchase of a government permit, as well as money for foodstuffs and home preparations (Table 1).

When fast money is scarce, parents may attempt to slow time, stalling the boy, their relatives, elders, and age mates’ inquiries about plans and details. Their creditors and friends stall them in return, assenting and promising repeatedly but only giving at the last minute if at all. Families without cash wait as unanswered questions stall the preparations. What would be the role of *khocha*? Would the thirteenth cow be given? Would the sacred beer be brewed? Would the child visit the hospital, or would there be a traditional ritual expert who would conduct the ritual by the river as dawn approached? Will a well-off relative finally step in and offer to host the party? The weeks and days before the ritual have a temporality of waiting, of stalling, of making promises, and of increasing anxiety for parents. Men will be chided if there is not enough beer and meat for the *bakoki*. Women are anxious to prepare a bountiful feast, to brew the ritual beer (Holtzman 2011), and to present a pleasing homestead which will demonstrate their family’s generosity and respect.

### Digital Money: Micro-coordination in Rapid Space-Time

Basic and feature phones were by far the most common type of phone used in Western Kenya in 2014. These phones offer talk and text, a clock, a calculator, and a flashlight. Some models can receive text-based versions of the internet in addition to taking photographs. Even a basic phone can allow a person to tell the time of day, add numbers, and illuminate the dark. Like flashlights, radios,

and kerosene lamps introduced in East Africa in the 1960s, mobile phones have greatly changed daily life in rural African settings along with the personal and social identities of users. As microtechnologies, their “diminutive appearance often belies their great importance and salience” (Robbins & Kilbride 1987:245).

Digital money adds another function to the mobile device. Mobile money has a changeable materiality, a “creative instability” (Maurer 2012:591), as it can shift from text message to stored value, to airtime, and back again to talk and text, or to cash through a mobile money agent. In the context of the ritual, mobile money represented two kinds of money—first a means of rapid exchange and circulation through text message, and second a store of value on the mobile money account held in anticipation of short-term needs (see other evidence of a short-term reserve of value in Johnson 2012). Money as information, as language, as digital text message can be transferred within seconds even on a global scale, stored, and sent or divided. It is used as a form of communication, shaped by the context of text and talk of which it is a part. Its spaces can be personal and private (Katz & Aakhus 2002); it is a money of intimacies (Hjorth 2011; Pertierra 2005); networks (Ilahiane & Sherry 2012); circulations and micro-coordination (Ling & Yttri 2002). It implies perpetual contact, but also hints at exclusion and secrecy (Ling & Campbell 2010; Ling 2008; Gergen 2002). In many settings in the Global South, mobile phones may be dangerously empowering and morally suspect (Anderson 2013; Archambault 2013; Garcia-Montes 2006; Hijazi-Omari & Ribak 2008; McIntosh 2010). These private digital circuits, as subalternate money (Gregory 1997:8) represent a store of value in the mobile wallet and through exchange, a conduit to higher levels of the money hierarchy.

During the visiting phase of *sikhebo*, all forty-six families under consideration used mobile phones to invite some of their friends and relatives to the party in lieu of the traditional visiting. It was common to invite fifty or more people using phone calls, widening the ritual’s catchment area from Western Kenya to embrace international migrants, some of whom sent gift remittances via mobile accounts.

Mobile phones were also widely used to pool and collect money for the ritual from the participants’ social networks. In the hours before the feast, last-minute donations are often received via mobile phones, after the families have endured days of promises and waiting; one mother received 1,800 shillings from five women friends the day before the feast, enough for her to purchase the necessary millet and begin brewing. Fathers spoke hesitantly of impending recovery of “debts” through mobile money from long-lost friends and age mates. Many women drew payouts from their savings groups of between 6,000 and 10,000 shillings on their mobile phones.

Much phone-mediated communication assisted women searching for the thirteenth cow from one of their relatives, and through mobile devices they were able to conceal their considerable efforts to fundraise and cobble together this gift. The thirteenth cow and its parade make visible women’s ties to the homes of their birth and their claims to brideweath cattle. Similarly, a household’s feast, as testament to its moral, spiritual, and

material worthiness, often comes together through micro-coordination in the last two to three days before the event, with mobile communication being an indispensable tool in preparing the feast and arranging for location and donations. As such, phones conceal the gendered flows and contradictions of mobile money circulations, in which the elaborate public feast and testament to a man's success as a father and provider is often supported through the greater social capital of his wife (see also Ainslie 2014).

Finally, the mobile wallet as a private, short-term, and personal savings device became a store of value in the hours and days before the feast. The stored value was used by women to save money needed for preparing the feast; mothers saved their son's mobile money gifts on their digital accounts; and men stored money for the circumciser and the beer feast.

"I mainly activate this M-Pesa account for purposes regarding this ceremony.... It is the mother of the household who bears the shame, insults and all abuse (if there is not enough beer or food). . . I have set aside something (on my phone) for emergency."

"The guests do not care how much ready the home is....they come to get a share of the ceremony. There are under-estimations always. In such a situation, there are rumblings and tumults. . . I have set aside foods and brew with a neighbor in a secret place. . . . and I can still buy more from what I have saved on the phone to heal the situation."

"I have saved 600 on my wife's phone for the circumciser. . . so I will not be embarrassed."

Father James (Table 2) referred to the money on his phone using the tongue-in-cheek phrase, "contingency fund." He received 1,050 shillings in donations from *bakoki* before the beer party; at an agent a few days before the feast, he loaded this cash onto his phone. He also remarked that at the time he had not yet received a 20,000-shilling loan from his boss which was to purchase the cow for the feast and to rent a truck to parade the thirteenth cow. His other sources for the beer party included a payout of 6,000 Kenya Shillings (USD60.00) from his wife's savings group. The morning after the event, his younger brother told us that the contingency fund had come in handy; when the age mates finished the traditional *busaa*, Father James was able to purchase some of the local *changaa* to keep the party going.

Although mobile phones and mobile money are widely used, their disruptive potential presents social dilemmas of use and interpretation, particularly from the elders' point of view. In a ritual where public display "asserts the fundamental health and wholeness of society and nature" (Turner 1975:16), the personal and private nature of mobile money may insinuate infidelity, mistrust, witchcraft, and deception. The elders told us that women are unfaithful and youth deceptive "because of the phone." They insist on personal connections, on being visited "up to the doorstep." Mobile phones truncate the important obligations of intergenerational space-time. As one elder told us:



When we (elders) inherited this (ritual of *sikhebo*) from our forefathers, they were sending us with bells up to the doorstep . . . (then the elders) would give you an animal. A four-legged animal. . . . You will also be honored when it is your turn. And when you call (an elder) on the phone he will just tell you, I am not a kid to be called on the phone.

Another area of ambiguity surrounding mobile money gifts concerns money sent in from migrants to the cities. Hundreds or even thousands of people send money donations via mobile phones for family rituals, especially funerals, which are intended as gifts for initiates or families or to help support the costs of festivities. This money sending is, however, an ambiguous relational work (Zelizer 2012). On the one hand, digital money broadens ritual space-time, linking in urban and even international migrants in the collection and distribution of the ritual's benefit. Nearly all Kenyans contribute to life cycle rituals regularly, especially funerals, where they are often involved in bundling and fundraising. These digital money gifts have an emotional quality of "condoling" people or "offering them comfort," "sending because I could not be there," or "showing my concern;" they function as a substitute for their senders. But by making the substitution of self for sending so easy, mobile money sets up a cruel math. If an absentee adds the cost of his or her travel to a donation instead of attending, the money sent home will be more than if the relative had attended in person and possibly more appreciated at home. Either choice brings the inevitable bane of every urban migrant: critical gossip or backbiting (see also Smith 2004).

Some migrants see an opportunity for gain in the juggling of digital space-time. Wafula, a fifty-year old Nairobi resident and wage-earner, explained that at his point in life, he is reaching a high point of remittance demands, as nieces and nephews seek school fees and job placement, and as elderly folk continue to need support. He has a "system," as he calls it, for dealing with "celebrations back home." He explained how it worked during the 2012 circumcision of his nephew (who would refer to him as "father"):

As the day approached I refused my brother's calls and those of my sister in law. I just kept quiet. I missed the whole thing. But then during the passing out . . . I called my sister-in-law . . . . I asked her to prepare a shopping list of everything that would be needed. . . . She sent me an SMS with the list that came to 6,000 shillings. I sent her that (via M-Pesa). So there was a big feast and that 6,000 paid for everything. My brother called me to say thank you.

Wafula estimates he saved around 20,000 Kenya shillings by staying home, avoiding the cost of travel, and ignoring numerous requests for assistance before and during the event, which was attended by several hundred people. He would have been expected to give money to older women for their "sugar"; help people with travel expenses; and to assist the church and the family with last-minute expenses, food, and the boy's medical costs.

Initiating the call during the passing out and allowing his sister-in-law to set the price of the remittance makes him appear infinitely generous, even as his own estimates, he explained, would have ended up being too high for the actual cost of groceries in the rural areas.

Another method of strategizing with e-money was demonstrated by Michael, who works as a security guard in Nairobi and maintains a close friendship with his *bakoki* in Bungoma, regularly sending him money to look after his farm and his ritual obligations in the village. Michael will usually send his parents and other elders to this age-mate for their regular needs rather than taking his rural relatives' calls directly. He puts money aside regularly using the mobile banking and credit service M-Shwari (which means *to smooth*, as in income smoothing), and explains that his rural relatives' constant requests "interfered with my savings targets." Michael plans to purchase a plot in his village, and will add his age-mate to the title for a share of the purchase price. Both Michael and Wafula perform their social and familial obligations but divert smaller payments homeward through less intimate and socially lower-ranking social ties. Through such creative relational work, not unlike Parkin's (1972) Islamic entrepreneurs, they seek to balance family obligation, on the one hand, with new associations of opportunity, friendship, and choice on the other (Hart 1988).

Yet they may run afoul of the elders; as Mzee Nathan put it, the mobile phone may be used to "deny me a bull." The elders say that urban migrants and in-laws (the mother's brother especially) are the people most likely to substitute cash via mobile for something more tangible—to send some amount over the phone as a poor substitute for an animal gift, to find ways to hide or divert resources from the ritual home. Some elders argued that such a substitution could be deemed acceptable if the cash offered was a larger amount of money than specified gift would cost. Clearly then, the elders *undervalue* digital money and are suspicious of its repertoires. In other African settings, new moneys have similarly been viewed as morally dubious. Among the Luo, money gained from selling land or from illegal activities was thought to be dangerous, and called "bitter money" (Shipton 1989); in Burkina Faso "hot money" comes from the sale of cotton and other lucrative crops, and must be cooled by the elders, who also take a portion of the amount for themselves (Somé 2013).

In Bungoma, the new digital money is not identified as bitter or hot. Content to voice their disapproval of the new mobile phones, the elders instead stake their commitments to the existing hierarchy of ritual money and to the enduring value of land, cattle, and other assets. On the other hand, they may also send text message solicitations of their own—in one case to several grandchildren reminding them that a worn-out sweater would not serve as a comfortable funeral shroud. A subtle intimation of curses from beyond the grave was enough to inspire informal money pooling to purchase grandfather's new clothes—"Did you get the text message about the sweater?" The elders too seek the benefits of digital money circulations, leveraging their position of advantage in structural time.

## Finance, Rituals, Money, and Time

Contemporary life cycle rituals in Kenya amass substantial amounts of value using diverse kinds of money, including the new digital money available over mobile phones. In a coming of age ritual in 2014 in Western Kenya, the mobile phone was used for coordinating, planning, setting aside a reserve, gift-giving, and fundraising. The ritual also perpetuated ideas and practices surrounding gender, generation, lineage, and reproduction. Life cycle rituals prioritize the long-term asset as part of the prestige of elder masculinity. Additionally, the rituals provide women and youth with opportunities to claim bridewealth cattle, pay school fees, brew the beer that brings ancestral blessings, or pursue enterprise. Digital money is complementary, as private, fast money, to the public and the slower forms of money generated by the ritual such as the thirteenth cow. Digital money opens up new pathways to “manage, negotiate, and move better between different currencies, on a daily basis” (Iazzolino & Wasike 2015:230), to divert or stay the movement of e-value through the often private spaces of mobile technology. Women, youth, migrants, and the elders themselves take advantage of these affordances.

The excitement around mobile money as development intervention has focused on its ability to transfer money to remote, poor households and to support their daily needs. Mobile money’s cultural roles that go beyond household economics, however, are often poorly understood. The importance of using money transfer for life cycle rituals, especially funerals, has been noted by development and finance interests. A widely-cited industry research project tracked household economic flows every two weeks among low-income Kenyans for one year (FSD Kenya 2014). Not surprisingly, the study found that households in the study received abundant money gifts as funeral donations. One of the vignettes from the diary study reads as follows:

Shortly before Christmas, Isaac’s wife became ill and had trouble swallowing. After review, the hospital informed her that she had a tumor in her throat that would need to be removed. It would cost KSh23,000 . . . they could not raise the full KSh23,000 fast enough and his wife died. Immediately, Isaac was flooded with contributions in cash and in-kind worth more than KSh33,000. The social network worked but, in this case, too late to save a life. (FSD Kenya 2014:29)

The diary’s authors felt that Isaac’s fundraising fell short of its goal; its “slowness” was a “flaw” (CGAP 2014). The authors further suggested that although “cultural norms” might make funeral collections “efficient,” that “faster-acting financial devices” needed to be developed, which would somehow compel people to donate “in time” (FSD Kenya 2014:30). The diary project recommended a faster form of money that would accelerate funeral donations into something its authors deemed more rational—medical care that would save the life in question. Unfortunately, the push to accelerate money has meant a trail of failed banking and finance efforts in

East Africa, such as attempts to financialize farmers' assets through mortgages (Johnson 2004; Shipton 2010).

This ethnographic study suggests that a faster monetary technology will not necessarily transform a funeral donation into a medical donation. Rather, the widespread use of mobile money in Kenya to participate in funerals, weddings, and coming of age rituals is part of a financial system, which, like every financial system, manages wealth through the life course and across generations. Bukusu finance is grounded "in the temporal arc of a human life" (Guyer 2012:491):

. . . we will all die sooner or later, albeit not just yet, and perhaps cross our fingers . . . each generation must bow out with dignity, after shouldering its responsibilities as well as possible. We should know this, and we should prepare ourselves accordingly during life. The long term is not something that will arrive later, when we are all dead. It arrives all the time, or rather, from time to time, whenever the time comes for each one of us to do our duty. This is the first thing we must all know if we want to live responsibly. (Amato & Fantacci 2012:55)

The above morbid exhortation could have come straight from the didactic lectures of Mzee Nathan and the other elders; in fact, it is from a sociological critique of contemporary finance and its manipulations of temporality. The Bukusu clearly know when their time will be up, and they plan for it as best as they can. Their finance is a long-term investment in personhood, a value that begins gradually in youth, increasing to its final, maximum extent. For the Bukusu, digital money is not the next development intervention or poverty alleviation promise. The elders don't trust it entirely, and with good reason, for it reveals and even furthers their waning social power. Nor is it marked as "hot" (Somé 2013) or "bitter" (Shipton 1989). It is the bottom of the hierarchy, but it is welcomed as another conduit to wealth (*kimiandu*)—that chance to touch eternity.

## Acknowledgments

This paper was funded by grants for field research in Kenya from the Institute for Money, Technology and Financial Inclusion (IMTFI), University of California, Irvine in 2012, 2014, and 2015. Mr. Alex Wanyama, Dr. Chap Kusimba and Mr. Gabriel Kunyu were invaluable research partners who found families willing to share their experiences and recorded and translated Lubukusu interviews. I would like to thank Bill Maurer, Ursula Dalinghaus, Jenny Fan, Maia Green, Gianluca Iazzolini, Susan Johnson, Dolores Koenig, Katrien Pype, Ivan Small, and Mrinalini Tankha for their advice and comments on this work in various phases. I would also like to thank Chap Kusimba for his support in the field and comments on previous drafts. Finally, I would like to express my gratitude to the research participants for all that they taught me, of which a small part is represented here.

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