Phantom Trust:
Faith, Language, and Inequality in Southwest Kenya

Teodor Zidaru-Bărbulescu

The London School of Economics and Political Science

A thesis submitted to the Department of Anthropology of the London School of Economics and Political Science for the degree of Doctor of Philosophy

London, December 2019

Declaration

I certify that the thesis I have presented for examination for the MPhil/PhD degree of the London School of Economics and Political Science is solely my own work other than where I have clearly indicated that it is the work of others (in which case the extent of any work carried out jointly by me and any other person is clearly identified in it).

I declare that my thesis consists of 99,997 words.

Abstract

In overpopulated Gusiiland, southwest Kenya, cooperative endeavours are proliferating even as people say that trust is nowadays lost or, at best, elusive and on the wane. Like Michel Leiris (1934) who, in his ethnographic journal *L'Afrique fantôme*, confessed to living in the ghostly absence of what is critically important, a variety of Gusii speakers and audiences approach questions of trust in a 'phantasmal' register; for them, trust is a vital concern which is intractably uncertain, illusory, at times imprudent, a product of make-believe, and a possibility that has all but disappeared. Following a century of heightening land scarcity and socioeconomic differentiation, people situate their communities in the end times, when a widespread failure of trusting God and one another has occasioned a descent into envy, greed, mistrust, and other ugly feelings. This thesis contends that these narratives should be understood as world-making acts of speech rather than descriptive claims. Each chapter explores different enactments of such narratives, placing them in historical perspective and tracing who utters them and with what consequences. Building critically on the prevailing anthropological focus on trust as akin to religious faith, which often side-lines the relationship *between* trust and faith, this thesis foregrounds the interface between relations of trust and local forms of Christianity, in a context where a language of faith permeates a wide variety of social arenas. Overall, Gusii conceptions of mutual trust as a phantasmal site for the revelation of divine grace serve not only the reproduction of social inequalities but also efforts to unsettle and remake established hierarchies. Pushing against approaches that treat scepticism and trust as disjoined experiences, the thesis proposes that approaching trust as a discursive and dialogic phenomenon offers an alternative way to establish the anthropology of trust as a comparative and self-conscious project.

Table of Contents

Table of Figures

A Note on the Gusii and Swahili Languages

The Gusii people are more or less trilingual: they speak the vernacular Gusii language, and they are familiar with – if not conversant in – the two Kenyan national languages, Swahili and English. Mostly, however, they rely on the vernacular and – to a lesser but increasing extent – on Swahili. In order to distinguish language from ethnicity, this thesis refers to the Gusii and Swahili languages in their respective, local and language-specific terms: Ekegusii and Kiswahili. Since people commonly switch between these two languages in ordinary interaction, ethnographic descriptions work with terms and formulations translated from both languages. While all indigenous terms are italicised, Kiswahili terms are also underlined, so that readers may tell the two languages apart. At times, when specifying local phrases that contain multiple words, I have marked translations in bold, in order to indicate the correlations between Ekegusii or Kiswahili words and their English counterparts.

A Glossary of Local Terms

Abagusii	The Gusii people
Amang'ana	Words, or issues
Chibesa	Money
Ebirengererio	Thoughts, feelings
Ekebe	Bad, or sin
Ekeombe (pl. *ebiombe*)	A group or association, whose members are often financial mutuals
Ekewango (pl. *ebiwango*)	Level, or class
Endamwamu	Envy, jealousy, greed, or anger (highly contextual, see Chapter 1)
Enyomba	House, can refer to the physical structure as well as a kin group
Jumuyia/ejumuyia	A Catholic worship and savings group
Matatu	Privately-owned minivans or hatchbacks used in lieu of public transport
Merry-go-round	A savings arrangement or group of financial mutuals
Oboamate	Neighbourliness, solidarity; cf. *eamate*, clan
Oboegenwa	Trust (as a concept, not an action), or trustworthiness
Oboinche	Individualism, selfishness
Obwanchani	Love
Ogosera	To grind or mill
Okwegena	Trust, faith, or the action of trusting and believing
Omochango	Fundraiser
Omoegenwa	A trustworthy or faithful person
Omogiro (pl. *emegiro*)	Taboo
Omonto (pl. *abanto*)	Person, human being

Acknowledgements

This thesis would not have been finalized without the mentorship of my supervisors – Matthew Engelke, Deborah James, and Michael W. Scott – all of whom generously offered rigorous advice as well as companionship. The humanity they demonstrated saw me through more than one rough patch. To Matthew, I am especially grateful for his enduring commitment, undimmed even after moving to a new home halfway around the world. After Matthew's move, the thesis also benefitted from conversations with Deborah, whose meticulous and pragmatic comments played a critical role on the last stretch. To Michael, who pored over an endless stream of drafts, I am thankful for his relentless perceptiveness and for always raising the bar.

At LSE, the levels of support and encouragement have been phenomenal. Special thanks go to faculty members who patiently listened to messy trains of thought or waded through early drafts: Laura Bear, Katy Gardner, Charles Stafford, Nick Long, Rita Astuti, David Graeber, Fenella Cannell, Catherine Allerton, Luke Heslop, Geoffrey Hughes, and Stephan Feuchtwang. In the writing-up stage, I was blessed with the fellowship and counsel of many colleagues: Ken Kuroda, Megan Laws, Giulio Ongaro, Michael Edwards, Anna-Rikka Kauppinen, Jonah Lipton, Megnaa Mehtta, Valentina Zagaria, Gareth Breen, Ivan Deschenaux, Doris Okenwa, Itay Noy, Liisa Kohonen, and others. Our well-being rests upon the care and energy that Yan and Tom Hinrichsen contribute – I thank them too. I also wish to acknowledge multiple awards from the LSE Department of Anthropology (along with an RAI Radcliffe-Brown grant), all of which proved to be essential lifelines in the final, unpaid year of an ESRC doctoral studentship.

Beyond the LSE, other mentors also provided critical food for thought. At King's College London, Katherine Swancutt introduced me to academic teaching while taking an active interest in my project. Her playful and probing questions have made a real contribution to this thesis. Rebecca Empson from UCL kindly offered me written feedback in the run-up to giving birth. In Nairobi, the BIEA community of researchers, then led by Joost Fontein and Neo Musangi, welcomed me into their

fold. Without Alfred Anangwe and Anaïs Angelo, I would not have been able to navigate the KNA and NCCK archives so swiftly – thank you both.

Camaraderie of the humbling and inspiring sort is what made writing and living under adverse circumstances possible. I am indebted to Tom for our candid conversations, for his indefatigable sense of humour and adventure, and to Chris for believing in us both. Dora and Anca, in different ways, gave me moral and intellectual support at crucial points. In the final months of writing, I was offered breaths of fresh air in the Andalusian countryside. There, Felix and Maya kept me sane while demonstrating the liberating affordances of play, of bringing old ghosts – philosophical and otherwise – to life. In London, over what feels like a lifetime, I have been honoured to cohabit with the most loving friends anyone could wish for: Tudor, Mara, Sara, and Luca. Without their forbearance and open-mindedness, the thesis would not have read the same. I am also thankful to Evgeny and Andrei, for the formative years.

I owe most of all to my family, for their unwavering patience and love. Anna, my partner, has been both a reliably critical reader and a source of obscure yet pertinent literature. My parents, Gabriela and Aurel, have bent over backwards to give me the opportunity to train as an anthropologist. My grandfather, Cornel, passed away while I was in Kenya. He would have wanted me to tell him everything about the fieldwork, over a glass of red or two. This thesis is dedicated to his memory.

Last but not least, I am indebted to my Gusii friends and interlocutors. For reasons of confidentiality, I will not name any individuals here, even though many deserve more recognition than could ever be expressed. Suffice it to say how deeply fortunate I have been to befriend them all. I am especially grateful to A. and B., who took me in and cared for me as their own son. I left their home a better person. As I now look back on being welcomed in and subsequently writing about the lives of my Kenyan friends and family, I can only hope I have done justice by their kindness, openness, and trust.

Prologue

For roughly two years, I worked and lived with Catholic and Seventh-Day Adventist groups and individuals as they participated in various forms of cooperation and mutual help in the rural parts of the Gusii highlands, southwestern Kenya. In these communities, concerns with trust were ubiquitous. At certain times and in certain contexts or situations, issues to do with trust and trustworthiness were also explicitly connected with faith and Christianity. Exactly how to draw those connections was a notable point of theological disagreement between – and within – the Catholic and Seventh-Day Adventist communities with whom I worked. However, this disagreement was secondary to a broader set of narratives concerning the nature and locus of trust. Whether acknowledged as tricky to achieve, sustain, or cultivate even within intimate relations, or evaluated as having all but disappeared, talk of trust came up in different guises, across different contexts, with implications contingent upon the relative positionality of those who uttered such narratives and their respective audiences.

This broader focus on trust, particularly in its relationship to faith, took a long time to come into view. Originally, my research project had the narrower remit of probing the relationship between Gusii forms of Christianity and the proliferation of savings and microfinance groups over the past decades. As fieldwork progressed, however, it became clear that churches or savings and microfinance groups were instances of a wider range of contexts where different ways of talking about trust and faith stood out. Across these contexts, one major point of partial consensus was that levels of trust have been declining across local communities, that trust has been 'lost', 'spoiled' or 'broken'. Another widespread trope was that of the lapsed and untrustworthy Christian, whose faith is only a mirage or, at best, a tussle against sinful desires. My use of the term 'phantom' emerges partly out of an effort to lock into view the way in which people in the Gusii highlands of southwestern Kenya speak of trust not just as something worth praying for but also as an awkward uncertainty, an imprudent delusion, or a glaring and disquieting absence. More deeply, 'phantom trust' is a play on two inter-related and locally valued insights about the nature of trust: that questions of trust, even if implicitly, are

often at stake in the course of everyday life, not least because ordinary forms of speech and communication may themselves be unreliable mediums of communication.

All this started becoming apparent about half-way into my fieldwork, when I briefly left the verdant and overcrowded Gusii countryside for the capital, Nairobi. There, down streets with high-rise walls, barbed wire and streams of SUVs, lived and worked the board members of the banks and microfinance institutions that financed the loans my Gusii friends borrowed. One such senior financier, Mrs. Q, was a pioneering figure in Kenya's microfinance industry. She described herself and her colleagues as having been, ever since the 1980s, 'freeing slaves who didn't even know what freedom was'. Her account had much in common with the orthodox version of the gospel of microcredit: distributing liability for individual loans to groups of borrowers included those hitherto marginalized – especially women and the poor – into the folds of entrepreneurial redemption.

At the same time, Mrs. Q's reflections proved more nuanced than the tempting caricature – common among anthropologists – of lenders and financiers as working with misguided ideas about where trust, solidarity, and social capital might be found. In particular, like many across Gusiiland and elsewhere in Kenya, Mrs. Q spoke of trust in terms of a vital resource on the wane, but also as a process, as arising out of continued personalized interaction, and thus never to be taken for granted, not even at church, on account of a shared Christian identity, let alone in the microfinance group, or when handling statistical data.

Mrs. Q's words had barely sunk in when, a while later, I overheard one of her employees speak before an audience of middle-aged and elderly Gusii women who were members of three 'merry-go-round'[1] savings groups. The financier – a thirty-something young man – was welcomed as a 'teacher' during the meeting, which happened to take place inside a Seventh-Day Adventist church building. He spoke of

[1] In Kenya, the term 'merry-go-round' designates groups of financial mutuals who agree to contribute a fixed amount of money at a set interval and circulate the savings pot among the group members. Such financial arrangements are common in a variety of sub-Saharan African settings, such as in South Africa where they are known as 'money-go-round' groups (James 2012).

the benefits of doing 'table banking', a widespread short-hand for a group-owned pot of money that members can borrow from and repay interest to. In private, he told me this was in his employers' interest, because it meant an additional pot of money that borrowers could turn to when unable to make repayment deadlines. During the meeting, however, the financier extolled 'table banking' as not only providing loans on terms potentially far more lenient than formal microcredit, but also as something liberating. He played up numbers and cited examples of other Gusii communities where such informal credit arrangements allegedly became, in time, 'village banks'. 'And it is easy for you', remarked the financier. 'You are in church together, so you trust each other'.

An Adventist church elder arrived by mistake as the meeting was underway. He was there for choir practice and had not intended to attend a sermon on savings and loans. Though recognised and invited to address the audience, he awkwardly refused, perhaps horrified by the financier's suggestion that shared faith could be a basis for trust. The elder's reaction was characteristically but not exclusively Adventist. Catholic church leaders would have experienced similar discomfort, especially since they too speak to church-goers about human beings as unfaithful not only to God but also to each other, as fundamentally opaque, imperfect and unpredictable, as prone to be given over to sinful desires, to say one thing but feel and do another, to live by appearances and fail to know the truth.

Nothing was more emblematic of this way of problematizing personhood than the following rhetorical habit. Be they priests or pastors, church elders or catechists, preachers commonly ask audience members to turn to one another and ask: 'are you really a good person?', 'stop those things you do at night', 'stop returning to your vomit', 'stop despising others'. After all, the reasoning goes, we should be at church not to *look* but to *be* Christian; not to pretend in speech and sin in action but to speak God's words through all our actions. Are you able to preach God's words through your actions? How many people have you encouraged, helped, or shown love to in tough times? How many have you pulled back towards God and how many have you pushed away from the church? These questions and instructions border on being provocative; offensive, even. As usually the case, the

speakers ask, rhetorically: *nabagechetie,* 'have I provoked you?' *Yaaaya*, comes a collective drawn out 'no', conveying indignation not at the speaker's implied observations but at the very possibility that this foregrounding of mutual mistrust could offend church-goers. 'Or you know very well that wizards, adulterers, thieves, all are here inside the church?', continues the speaker, who invariably pauses for an outpouring of affirmation.

Hearing such perorations again and again, I told some people about the Puritan sects of early twentieth century America. I explained that membership in a sect evidenced a person's ethical rigour, which meant shared faith could serve as a basis for an expansive trust. Members enjoyed absolute creditworthiness and the certainty that, when in economic dire straits through no fault of their own, their fellow church members would step forward to 'help [them] in every way', often following the Biblical injunction of lending without expecting anything in return (Luke 6:35; in Weber 2002 [1906]: 103). Baffled smiles and shakes of the head typified most reactions to this ethnographic nugget: 'that could never be here! It's impossible!' Catholic and Seventh-Day Adventist interlocutors stressed that, in the churches they were born and raised in, the vast majority of church-goers are not nearly as faithful or as trustworthy as they could be, a fact that makes churches resemble 'fishing nets' (*ebionga*), in the sense that one can draw fish, but also snakes and other things.

These answers were not surprising in and of themselves, considering that Weber restricted his argument about the capacity of shared faith to promote trust to Anglo-American Puritan sects, as contrasted to Catholic and Lutheran churches in Germany and elsewhere in Europe. Without the anxious, recalcitrant, and world-renouncing individualism so typical of the Puritan sense of self, a sect-like logic of signalling trustworthiness through membership in civic groups or voluntary associations would not have taken root in America. In Weber's view, the Catholic Church was too universalistic and domineering in its social and political claims, while the German Lutheran Church fostered an attitude of passive obedience towards the secular powers that be. Churchgoers cooperated only to an extent, mainly out of fear of social and economic ostracism. Moreover, since they lacked principles of

voluntary and selective membership, Catholic and Lutheran churches were unable to reliably inform acts of trust and perceptions of trustworthiness which could extend to and thereby organize other political and economic arenas of social life (Kim 2009: 57-93).

By contrast, although church-goers of all denominational traditions in contemporary Gusiiland recognise that shared faith does not predict trustworthy behaviour, they do cite a perceived deficit of faithfulness and a decline in trust, often when negotiating participation in voluntary associations and arrangements of mutual help. Be it in savings or microfinance groups (*ebiombe*), at fundraising ceremonies for building the church or paying off school and university fees, in the context of political campaigns, statements about faith also refer to trust. In all such settings and more, people situate their livelihoods – through prayer, preaching, or Biblical references in the course of conversation – within a fallen world on its last legs, where the chief common denominator is an existential predicament of temptation, of danger and satanic ploys galore. People say the 'world is finished' (*ense yaerire*) and 'twisted badly' (*yeminire bobe*). They remark that we live in the 'end times' (*chingaki chi'omoerio*), when 'trust has been lost' (*oboegenwa bwasirire*), when most people – even though they may attend or even lead a church – are actually estranged from God and quick to give themselves over to the rule of 'other gods' (*chinyasae*), such as wanton desires for money, fears of witchcraft and ancestral interference, or other 'bad thoughts and feelings' (*ebirengererio ebibe*), like envy or pride or greed. In such a world, people cannot be trusted to live up to the values and ethical rigour that their faith demands.

Such rhetoric may give the mistaken impression that life, in the Gusii highlands, is increasingly troubled by the pervasive spectre of mistrust, to the extent that trust is never a point of departure in everyday interaction. Nothing could be farther from the truth. Rather than simply evidencing mistrust, talk about a lack of commitment – to God and to one another – marks an intervention upon the world. It can enable acts of trust, or at least acting as if one trusted. Though not always equally powerful, this language creates a space where multiple ideas about and forms of trust enter into dialogue, at times challenging and redefining

dominant narratives about who should trust whom, with what, and how. In other contexts, a language of unfaithfulness and mistrust – of imagining life as lived in the absence or elusive presence of what is ultimately valuable and important – activates a principle of social differentiation which seeks to put people in their place according to their gender, age, and – above all – class. Evidence in these regards was ample and accreted slowly. I offer some examples here, briefly sketched in the present tense.

***

Each Saturday[2] and Sunday, church halls are jam-packed by noon. Scents of soap and sweat hang heavy in the mid-day heat, kindled by the breathing of more than a hundred women, children, and, in a smaller proportion, men. There are sternly sung, melancholic Adventist hymns and joyful, ululation-laced Catholic songs, all coming in-between statements which, in one way or another, riff off the fact that 'humans are not trustworthy' (*mwanyabanto mbari abaegenwa*). Speakers and their audiences alike take it as a self-evident fact that 'love' (*obwanchani*) and 'solidarity' (*oboamaate*) have become 'cold' (*bokendete*) and 'scarce' (*bwakeire*). Some remark that 'You can be in a church and not trust anyone', let alone out there in the village, within one's family and community. Humans should place their trust in God, because God alone is trustworthy. And yet we all too commonly fall short of and betray his 'mercy' (*amaabera*), his 'self-sacrifice' (*bwerwete*), 'grace' (*obuya*) and 'wisdom' (*obong'aini*).

You look to your left and to your right. There's Nyagwachi[3], ever so keenly scrutinizing Adventist Sabbath-day protocols. As church elder, he responds to a question about the trustworthiness of church leaders by stating flatly: 'trust has truly been lost; people are too quick to suspect these days!' But you can't help thinking back to the previous week, when Nyagwachi missed the church-building committee meeting and people wondered: was he absent because he couldn't look people in the eye and say that he had no receipts for the building materials he had been

[2] Seventh-Day Adventists worship on Saturdays. In their view, Saturday is the biblically correct Sabbath day. It begins on Friday at sundown and ends on Saturday evening.
[3] All personal names are pseudonyms.

purchasing? At the front, Lucinda and Nyaboke – choir-members, neighbours, affines, but not quite friends – are singing at the top of their lungs. The white light from the cross-shaped window above makes their sweat-beaded foreheads glitter. You recall how you had heard Lucinda claim, at a microfinance group meeting, that Gusii people are 'jealous', ill-intended, still oblivious of the fact 'God repays all good actions', still not quite 'God's people', especially when it comes to money and other 'worldly' matters. She and her group members were agreeing on these points, precisely as they collected voluntary contributions for Lucinda to afford the bus fare to her daughter's graduation ceremony. After church, it is Nyaboke's turn to be visited by her *jumuyia*, a small association of Catholic church-goers that meets every Sunday afternoon for worship, fellowship, and saving money for themselves or raising money for the church. Nyaboke is cynical about how many *jumuyia* members would actually attend: 'certainly not Lucinda; she only visits people of her own class; she looks at me and thinks there is nothing to eat and nowhere to sit at my home'. During the *jumuyia* meeting itself, the catechist prays for God's grace and blessings to reveal themselves in the 'work the *jumuyia* does'. Lucinda is not there.

Introduction

This thesis argues that a 'phantasmal' language of trust and faith is key to the genesis and ongoing redefinition of social and economic inequalities in Kisii[4], Southwest Kenya. Evoking the inverse manifestation of a phantom limb, people say mutual trust has declined if not disappeared altogether, even as they engage in cooperative forms and practices. Such utterances animate collective dialogues on questions of trust in hierarchical relations. In effect, established asymmetries in the distribution of vulnerabilities and the capacity to enforce obligations or agreements stand challenged or are negotiated anew. While not without precedent in pre-colonial Kisii, collective conversations on trust took a 'phantasmal' narrative form in the encounter between British colonialism, two Christian traditions, and indigenous ideas on how speech, action and emotion come together, dialogically, by way of occasioning trust or displaying trustworthiness. Other than wedding questions of trust to matters of faith, the co-presence of a variety of linguistic and semiotic ideologies has also given way to different language games on trust. These language games allow speakers and audiences negotiate the terms of trust in roundabout and implicit ways, without full or explicit disclosure of the contingent uncertainties involved in trusting. In part, this happens because trust remains something of an open wound following a century of heightening land scarcity and economic disparities. Moreover, such language games also evidence a conception of trust as a fragile, discursive, and intersubjective achievement, an activity which can occur involuntarily and imprudently, and which is usually situated at the confluence of multiple human and non-human agencies.

In what follows, I begin unpacking this argument by situating phantasmal discourses on trust and faith in the topography and colonial history of the Gusii highlands. As evidenced in the growth and subsequent fission of local Adventist and Catholic congregations, following indirect British rule class distinctions became as salient a principle of social organization as kinship categories. Next, I note that Gusii

[4] While 'Kisii' is an English term, it has caught on among Kiswahili and Ekegusii speakers alike as another way to refer to Gusiiland or the Gusii highlands.

understandings of trust and faith as phantasmal have a broader, critical purchase on narrative representations of late modern Africa in regional literature. In particular, I contend that narratives of trust and faith should be considered as a form of social action in its own right, as opposed to statements of fact. Doing so, I suggest, allows us to document the role of Seventh-Day Adventist and Catholic traditions in shaping local economies and precipitating distinct forms of trust and scepticism. Finally, before outlining the chapters and discussing the methodological and ethical considerations that typified the fieldwork, I show how a Gusii theory of trust as a discursive and dialogical phenomenon can chart a way forward for the anthropology of trust.

Inequality and trust in Gusiiland

If arriving from Nairobi by coach, you would be struck by the economic disparities and the high population densities that typify the Gusii highlands. You may, at first, be forgiven for thinking you are entering a relatively prosperous and fertile land. Houses are few and far between, some even made of solid stone with tiled roofs, overlooking pockets of old woodland huddled between maize fields and vast expanses of tea bushes. That, however, is a former colonial settlement scheme where only a select few nowadays own property. By Keroka, the lay of the land changes drastically. Were it not for roadside signposts, you would not be able to tell where one village ends and another begins. A motley of fenced-off homesteads and puny plots covers the slopes in their entirety. Most houses are made of mud and silver iron-sheet roofs with varying degrees of rust. Some are grass-thatched. Yet other houses have brick walls, neatly painted in orange hues and featuring black accents in-between the bricks. Similar differences typify the predominantly Seventh-Day Adventist and Catholic churches scattered across the hills at various stages of construction or decay, often adjacent to secondary and primary schools. You are now within Gusiiland proper.

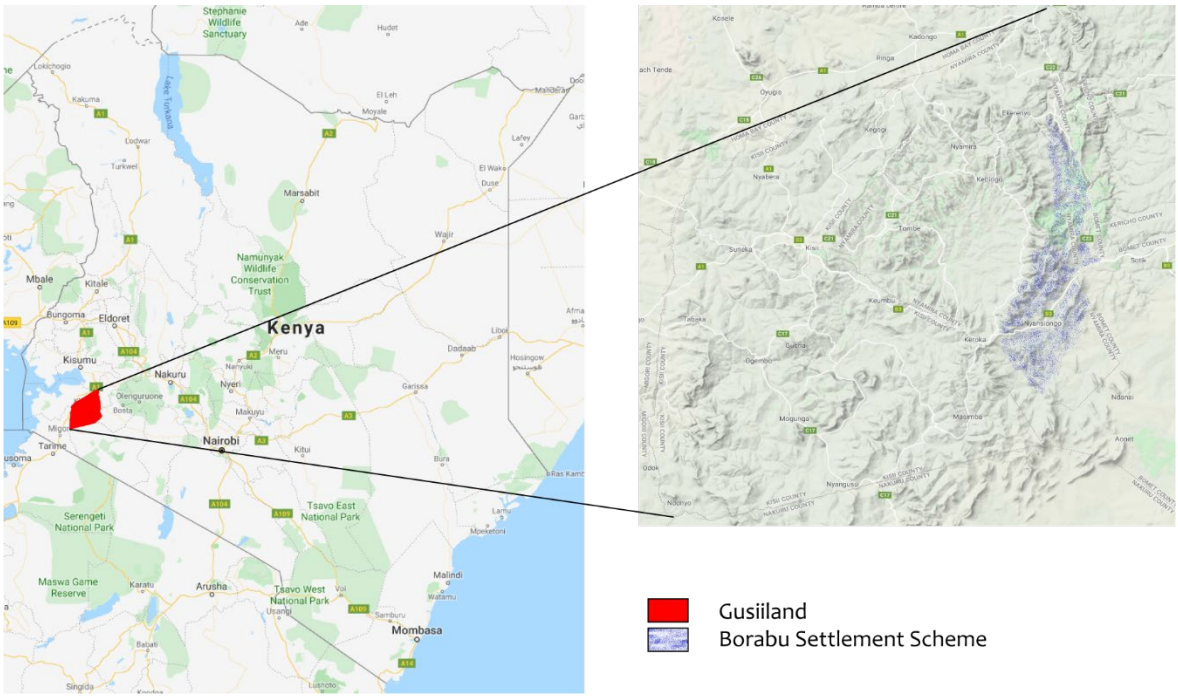

Figure 1 - Map of Kisii and Nyamira Counties (Source: Google Maps)

The layout of every village (*ekenyoro*) reflects patrilineal and patrilocal principles of social organization. Homesteads across a given territory are part of the same clan (*eamate*), an agnatic and exogamous descent group whose members claim shared genealogical connection to an eponymous founder. Clans and sub-clans are themselves constituted by lineages (*ebisaku*; sing. *egesaku*) and houses (*chinyomba*; sing. *enyomba*). Both terms are aspects of the same principle. A lineage refers to the totality of a man's progeny through all his male descendants, whereas a house marks a sub-section of those descendants with a specific wife of the male head of the family as the reference point. More broadly, the terms convey the fact that any lineage is a segment of a yet higher lineage. Thus, when used the terms slide across several scales, from the nuclear family, to a shared ethnic identity as descendants of a man called Mogusii and a mother wearing post-marital 'anklets' (*ebitinge*; cf. *Mwanyagetinge*, 'people of someone with anklets'), to ideas of nationhood, humanity, as well as species or genus.

The logic of segmentary lineages runs through a number of different social and moral considerations, producing political ties based on a set of patrimonial rights and informing forms of economic cooperation as well as religious practices and concerns. No wonder past anthropological work on Gusiiland spoke of the

'magnetism of descent' (P. Mayer 1949: 31), as drawing everything into its orbit and thereby creating a sense of order out of a messy reality. For example, today as in the past, people use kinship idioms not necessarily with genealogical connections in mind but rather as a matter of self-conscious etiquette, of classifying others as particular kinds of kin so as to forge loyalty and solidarity, and to agree on what may be expected or desirable in interpersonal and inter-group interaction (I. Mayer 1965). However, following the advent of British indirect rule and widespread conversion to Seventh-Day Adventism and Catholicism, other principles of association started to gain traction.

British colonial officials wished to rule at a distance, as it were, through local authority figures. What they encountered in Gusiiland was neither homogeneity nor egalitarianism. The seven different clans that make up the Gusii people (*Abagusii*) occupied highland regions with differing environmental affordances, and the texts that explore the pre-colonial period (e.g. Ochieng 1974; Akama 2019) mention strong enmities between the clans as well as military traditions based on hierarchies of age and gender. Success entailed more than surplus grain to be traded, or cattle to accumulate. As elsewhere in Africa, gaining 'wealth-in-people' (Guyer 1993) was (and remains) supremely important. Daughters farmed and cooked and brought in bridewealth when married off. Sons protected the cattle; they fought and raided and cleared more bush to claim more land. Wealthier families and populous clans had the upper hand in exercising judicial powers, forging political alliances, as well as in settling debts with and extracting rents from subordinate clans. The British strategy of indirect rule entrenched those lines of division, giving the inequalities that typified local political histories a more permanent and inheritable character.

Native chiefs were kingpins of the agenda of indirect rule. They gained new authority and roles, including dispute mediation, supervising and enforcing tax collections, or sending off young men to wage labour. Measures to keep the authority of chiefs in check were limited, which meant that long-serving chiefs, their families and clans, benefited greatly from their positions. For example, Musa Nyandusi, a paramount chief from the Nyaribari clan, organised his own tax-collection campaigns, which amounted to government-sanctioned cattle-raiding.

But the story is about exploitation just as much as distribution. These are the figures that were first educated into literacy, who had exclusive access to foreign goods, novel cash-crops and distributions of land. They are the ones whose sons were picked up on horses by the whites, only to later return in shining clothes to relatively privileged destinies of well-paid senior government positions. Such individuals became figures of authority, kingmakers in cash-crop parastatals and agriculture marketing boards, as well as gatekeepers to employment for their fellow families and clansmen at home, or in their spouses' natal areas.

For the colonial government, this incipient elite were 'progressive natives', and a vital means for quashing widespread discontent as well as a local millenarian movement that prophesied the Europeans' departure. People mistrusted the government's stated goals of boosting trade and agricultural exports: if they planted tea saplings, coffee or black wattle trees, would the British seize that land too because of the crops growing on it? And so, despite an official economic policy of preventing economic differentiation between natives, the government needed the chiefs as resources for legitimacy. This opened the door for the innovating elite, many of whom were also amongst the early Christian converts who imagined themselves as making the most of change instead of resisting and clinging on to the obsolete. Elderly male folk tended to see the young Christians of the time as patronizing and blasphemous, but things changed when it transpired that 'who's who in Gusiiland' would come court educated, Christianly disciplined women from the vicinity of the early missionary centres. These were the makings of what Maxon (1989) referred to as the 'petite bourgeoisie' of Kisii, those with privileged status and access to cash-crop cooperatives, land, formal employment, and sources of wealth more generally.

After Kenyan independence in 1963, this bourgeoning elite continued to entrench itself but proved, at the same time, vulnerable to the demands of the new proletariat. High rates of population growth and a shift from corporate clan-based land tenure models to one where lineage heads held full control over the allocation of land rights have led to a situation where the chief arena for arguments over the distribution of resources is the family. Struggles over land rights resulted in 'highly

uneven and conflict-ridden processes of redistribution, resulting in both socioeconomic differentiation and exclusion' (Boone 2014: 194). In 2009, parts of rural Gusiiland approached or exceeded population densities of over 1000 individuals per square kilometre (KNBS 2010). The pressure of landlessness – the widespread sentiment that the 'land is finished' – has now reached such proportions that Kisii County (one of two ethnically Gusii counties) has been cited alongside Turkana County in the arid north as amongst the most food insecure counties in Kenya (Wachira 2014). Given that farming no longer yields enough food let alone enough money, over the past decades those most precariously positioned have increasingly had little other choice than to turn to the better-off for informal employment or help to make ends meet, especially in critical situations when lump-sums are required.

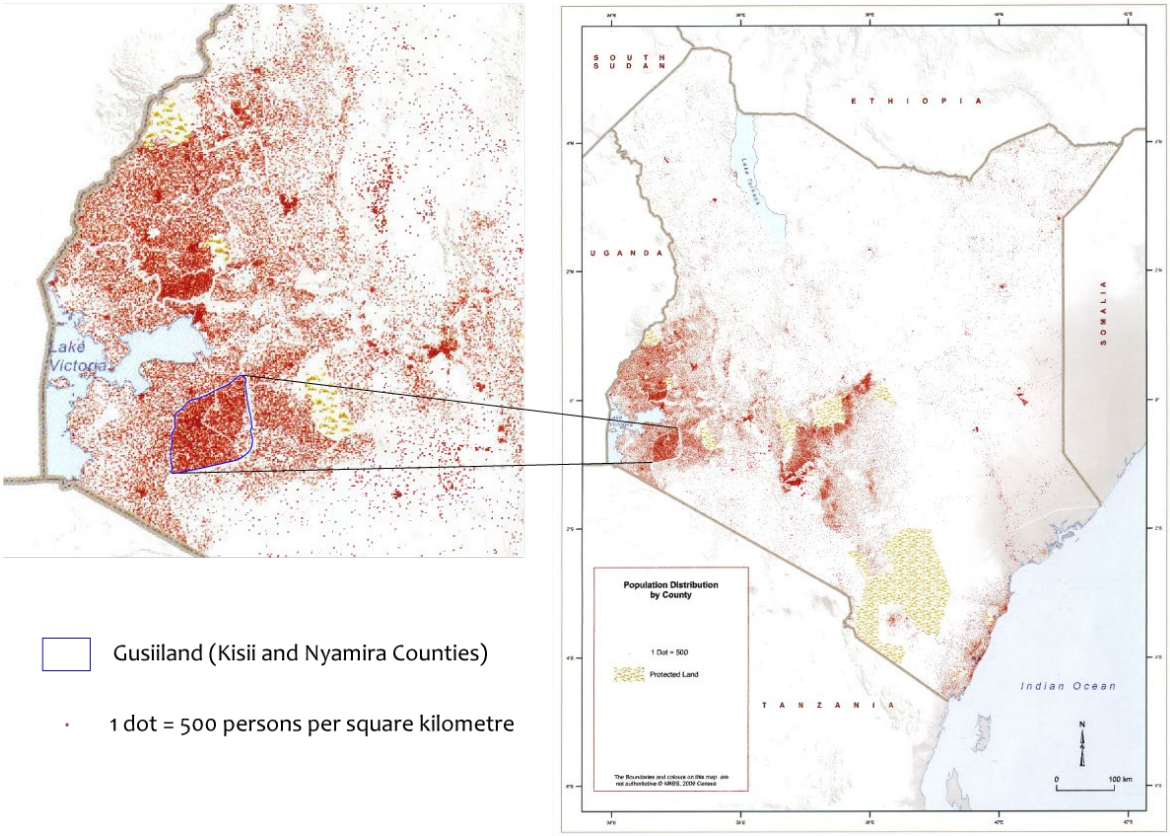

Figure 2 - Population Densities in Gusiiland (Source: KNBS 2010)

In the wake of deepening inequality and intensifying land scarcity, class distinctions changed the way people relate to one another, gradually bringing questions of trust in a new limelight. This is evident in the landscape itself. There are homesteads surrounded by brick walls with glass shards at the top. Their affluent

owners do not necessarily inhabit them; in fact, many avoid spending the night there, even when they visit their 'home'-area (*enka*) for a fundraiser or to campaign for political office, preferring instead to hop in their cars and be swished away to the former settlement scheme, where the neighbours are less 'bothersome'. Those with more modest incomes, but who nevertheless attained some measure of upward mobility as teachers or small business owners, also tend to live away from home. They are the ones behind the countless shops, kiosks and enclosed compounds that have mushroomed in peri-urban market centres alongside murram and tarmacked roads. If you ask them why they moved, they cite 'jealousies', 'witchcraft' and other allusions to conflicts with overbearing and unreasonable relatives. Such middle-income persons are no strangers to farming, yet they are likelier to send their children to prestigious boarding schools, to rent land elsewhere and employ labourers, and to use their relative wealth to control resources that the poorest and the most vulnerable need to survive, such as vehicles, specialized tools, or rooms to rent.

The relative and partial isolation between people of different classes (*ebiwango*, lit. 'levels') organizes multiple social arenas, with Seventh-Day Adventist and Catholic churches not least among them. As the number of churches grew over the decades, large congregations split according to considerations of class as much as kinship. Thus, although the membership of most churches today hails largely from the same clan – and in some instances from the same lineage or house – many churches are also associated with particular classes. There are churches whose leaders are invariably those with middle-income occupations, and where individual targets for church-building fundraisers may be both onerous and frequently requested. Some less privileged church-goers chose to set up and attend congregations where they would not feel excluded or discriminated against. Nevertheless, most churches encompass families and individuals who are socioeconomically differentiated to one extent or another, a fact that clearly manifests when church services end and the membership breaks up into cliques, teachers with teachers, farmers with farmers, and so forth. However, unlike other collectives formed on hierarchical principles – class-based or otherwise – churches are also contexts where a range of inequalities and hierarchies are most often

addressed and discussed, usually in a language of faith and trust. People often re-deploy this language in daily life more broadly.

In both denominations, church-goers listen and give voice to narratives that convey a generalized atmosphere of mistrust and a collective, all-too-human failure of trust in God through thick and thin. These narratives situate contemporary lives at the nadir of a long process of economic, social, moral and spiritual breakdown, when even the most outwardly devout Christians are but mere 'pretenders', not just at church and in relation to God but also within their homes, savings-and-credit groups, communities, or the financial institutions and state structures that some have privileged access to. In one way or another, all such narratives misrepresent and remake the world according to a mode of reckoning with questions of trust which I gloss as 'phantasmal'. This multifaceted term captures an array of affordances which narratives of trust and faith achieve.

In Kisii, trust is phantasmal in the sense that people speak of it as a critical yet unstable social achievement, too readily beset by deceptive appearances and assumptions, now more than ever before. As a narrative of modernity, 'phantom trust' obscures the extent to which an ontology of doubt and uncertainty typified the pre-colonial past as much as the late modern present. This narrative informs a vast number of calls for acts of trust and cooperation, framing them as the only way out of an unprecedented and deepening crisis of trust. Phantasmal, too, is the way in which a variety of speakers and audiences agree on how often human beings live by illusions and acts of self-deception, as when the blessed fall into the hubris of pride or when the unfortunate succumb to the fear of witchcraft or otherwise turn to occult solutions to problems of trust instead of placing their trust in God. According to this language, questions of trust and trustworthiness should never be addressed without acknowledging the incessant and pervasive satanic efforts to muddy the awareness of God's providence in everyday life, which inevitably leads people into sinful, unfaithful, and untrustworthy behaviour.

The exact implications of this language of trust and apostasy, far from unprecedented in Gusii history, are entirely contingent upon who utters it, to whom, how, and in what context. At times, it enables those occupying inferior

positions in institutional as well as interpersonal hierarchies of class, gender, and kinship to force the hands of older men, lenders, 'stable' neighbours and relatives, wealthy elites, and fellow Christians. This language also enables powerful speakers to covertly accuse, apportion blame, dominate and thereby perpetuate moral prejudices regarding who can be trusted, with what, and how. Often favouring the enforcers rather than the bearers of obligations, such asymmetries are not the only ideological mirages produced by talk which seeks, ironically, to awaken audiences to the ordinary illusions that beset acts of trusting God and other people.

More broadly, however, this thesis argues that the 'phantasmal' emerges when speakers and audiences bring multiple linguistic and semiotic ideologies into dialogue. As distinct ideas about the way in which certain forms of speech and action demonstrate trustworthiness or elicit trust, the co-presence of these varied ideologies makes it difficult for questions of trust to be settled or addressed in a singular way. In effect, even though ideologies which come to dominate certain situations do place limits on the expression and experience of certain ideas and social possibilities, trust becomes an intractably thorny issue which calls for dialogues and re-alignments across these disparate ideologies. Moreover, regardless of whether a given semiotic ideology concerns the relationship between language and emotion, or that between class and trustworthiness in positions of leadership or political office, all such ideologies have either been forged within or drawn into the orbit of colonial and religious projects. As a result, phantasmal talk of trust emerged as a transformative principle which is inseparable from faith: it marks a subjunctive mood that systematically foregrounds and addresses the ordinary tribulations experienced when trusting, often by inviting God as spectator, and thereby occasioning re-evaluations of selfhood and otherness, as well as influencing the idioms and terms under which various forms of trust can develop in relations of hierarchy and inequality.

Having sketched how the overall argument of the thesis emerges from the political-economic history of inequality in Gusiiland, I now turn to unpacking Gusii conceptions of trust as a discursive phenomenon which is intimately connected to faith, and of language as form of social action. I suggest that attending to the

performative implications of talk about trust and faith can counter narrative representations of Africa as deficient in trust, as well as the Protestant and Pentecostal biases in anthropological discussions of Christianity and social change in Africa.

Phantom trust in Africa

Over the course of an expedition through sub-Saharan Africa, Michel Leiris kept a journal where he recorded, in a humanist and surrealist vein, not just daily happenings and ethnographic observations but also his own dreams and feelings. He published it as *L'Afrique fantôme* (1934). The title befuddles to this day. One point of consensus is that Leiris's travel journal was the result out of a haunting and anti-colonial sense of disillusionment, experienced as an absence of human connection, especially with others unlike him, which led him to a reflexive unease with the ethics of ethnographic representation (Debaene 2014). In no small part, his experience was the consequence of an itinerant and bureaucratic style of conducting ethnographic research which *La Mission Dakar-Djibouti* had been designed to follow (Edwards 2017). Nevertheless, the journal does have enduring anthropological value, not only as a meditation on the inherently mediated and ideologically charged nature of cross-cultural translation, but also as a theory of ordinary language and communication based on the performativity of speech in a politically constituted linguistic field. More specifically, Leiris paid special attention to the capacity of language to make the sacred manifest through quotidian acts of partial concealment and revelation (Galetti 2003).

Such a theory of language strongly resonates with the way in which trust is spoken about in Kisii. People often suggest, in a passing manner – sometimes gravely, at other times flippantly – that they live in the wake of a pervasive and dramatic decline in social trust. Be it within nuclear families, clans or houses, or within the more 'cosmopolitan' communities in peri-urban market centres, conversations are often peppered with remarks about a self-obvious loss of trust. Such remarks are constantly reinforced by seemingly ample evidence of various individuals, groups, and institutions found or rumoured to be in breach of trust.

Narratives of declining trust often rest upon an image of the past as ordered and harmonious, where people respected, cared for, and stuck out for one another. Nowadays, by contrast, everyone is found wanting. People thus speak of how 'that love from long ago **has grown cold**' (*obwanchani bwa kare **bokendete***), of clan and neighbourly 'solidarity' (*oboamate*) having been 'spoiled' (*bosaregete*), of 'self-interest' (*oboinche*), 'jealousies' (*chindamwamu*), 'malice' (*ribero*) and other negative emotions threatening the value of 'trust' (*okwegena*).

In fact, however, such narratives unreliably evidence a situation of generalized mistrust, and certainly not to the extent that daily life could even remotely be reduced to a Hobbesian dystopia. However partial and relative their inclusion might be, people from all walks of life participate in multiple savings-and-credit groups; neighbours sit on one another's organizing committees and collectively plan fundraisers for each other's school and university fees; members of microfinance groups not only collect repayments but distribute gifts and gestures of care to their fellow members. Part of their determination stems from the widespread understanding that, in the face of intensifying congestion and pressure on the land, people ultimately – undeniably – only have each other. The tea and coffee industries have long floundered, farming no longer yields enough to survive or sell and save, the financial institutions are 'kicking us around like a football' (*bagotoaka buna omopira*) and the state is as itinerant as ever, even after the recent transition to a so-called 'devolved' structure of government. 'It's just us', they say; there is no other choice, 'nothing else we can do' (*keende nkeyio ntorakora*), certainly not now, not in these dark and digital 'end **times**' (***chingaki** chi'omoerio*).

Thus, even though people say they live in the absence of trust and cannot expect others or even themselves to speak or act in trustworthy ways, they do cooperate and act as if they trusted one another. Moreover, such narratives are often heard in the moments when cooperation is ongoing, negotiated, or redefined. Whereas a phantom limb feels present but is absent, in Kisii various forms of cooperation continue to proliferate even as trust is said to be lost or missing. Yet trust also emerges as phantasmal through the multiple and conflicting ways that it can be subtly debunked as imprudent, as liable to be abused, or assumed to be in

short supply. This is often achieved by an act of partial concealment, a coded reference in the midst of ordinary linguistic and non-linguistic interaction, as when a sudden misfortune is said to have happened *bosa igo*, 'pointlessly', just like that, with further explanations left suspended and suspicions implied. Trust is thus phantasmal in the further sense of being spoken about in language games between interlocutors situated in a system of unequal positions. When the chairlady of a microfinance group or a guest at a family's fundraising ceremony publicly allude to declining levels of trust, or when preaching voices chastise both the poor and the rich for their unfaithfulness to God and to one another, such talk elicits acts of trust at the same time as it calls them into question, subtly implying the fragility of trusting, the disparate vulnerabilities it introduces, and thus animating the propensity of relations of trust to assume shifting terms, forms, scales, and qualities.

By contrast, not many policymakers, experts and media pundits appear to look beyond the referential function of language when imposing upon the African continent pessimistic narratives of loss, social breakdown, crisis and chronically low levels of trust (see Barber 2018: 130-163; Roitman 2013; Cooper 2002). Such narratives, variants of which have also been recognised as ideological props to the anti-welfare, pro-deregulation policies so dear to global financial institutions (Padayachee and Hart 2009: 9), share a number of motifs. The first is an idyllic conception of pre-colonial Africa where people shared and cared for each other. Then came Christianity, colonial capitalism, virulent forms of individualism, new forms of value, along with inequalities varied in kind and distribution, which led to exclusions, divisions, conflicts and fragmentation. Even some Gusii scholars rehash this reasoning when describing contemporary life in Gusiiland in terms of social disorders (Akama 2017; Ogembo 2006) and a 'vanishing cultural heritage' (Akama and Maxon 2006). These narratives have a history in a number of academic disciplines, economics and political science not least among them, where Africa is often assigned 'a special unreality such that the continent becomes the very figure of what is null, abolished', stuck, at a step behind, forever the strange shadow of its former colonial rulers (Mbembe 2001: 4). Phantasmal representations of trust – as having disappeared, declined or in ever-deeper crisis and uncertainty – are thus by

no means unique in the long and ongoing history of colonialism in Africa. Moreover, they are common not just in certain institutional power structures but also among ordinary people.

Accordingly, such narratives also feature in the anthropology of sub-Saharan Africa, particularly as part of efforts to unpick simplistic representations of Africa by exposing their discursive and ideological work, both within the history of anthropology itself as well as in lived experience, often in contingent relationships to world religions and global markets or political-economic dynamics (Pratten 2012). 'The land is dying', reads the title of a monograph on mortality and growth in the Luo villages just north of Kisii, where people also speak of internally fractured communities and a 'profound sense of crisis and loss' (Geissler and Prince 2010: 2). In other cases, it is talk about vulnerability to toxins that penetrate bodies and the environment (Langwick 2018), or about cattle bought at the market that turn out to be animal witches (Broch-Due 2016). When historicized, such narratives appear as symptomatic of broader processes of commodification and extraction typical of colonial and postcolonial capitalist orders. This signals the enduring purchase of a broad thematic slot in Africanist anthropology that contends with social transformations in African communities as they encounter or lay claim to 'modernity' (Comaroff and Comaroff 1993; Hutchinson 1996; Weiss 1996; Geschiere 1997; Comaroff and Comaroff 1999; Ferguson 1999; Moore and Sanders 2001; Ashforth 2005).

My thesis accords with these views to some extent but differs from them in two respects. Firstly, where other work discusses narratives of declining social trust in terms of material flows, substances, and healing, I instead focus on the narratives themselves, placing them in historical perspective and in the circumstantial contexts in which they are uttered. Doing so allows us not only to explain why such narratives gained widespread purchase, but also to probe what they achieve, as forms of social action in their own right. Secondly, my thesis extends but distances itself from the dominant ways of problematising faith and trust in Africa. The trend, in this regard, is well-illustrated by the way in which the distinction between indigenous cosmologies and world religions such as Christianity is usually

conceptualized in terms of a charismatic-Pentecostal bias, and as more or less inconsequential for relationships of trust. According to this line of thought, Christianity is conceived as a hegemonic, colonizing vector of modernity that reformed the social fabric by making up the word 'tradition' and pitting it against 'salvation'. The result, we often learn, has been a patchy and exclusionary process that explains the growing popularity of charismatic forms of Christianity, as well as the endurance and resurgence of anxieties about witchcraft, which – it sometimes feels – is what African cosmologies are all about. By contrast, my thesis brings to fore the ways in which talk about trust is often connected with talk about faith, but according to multiple logics and theologies, such that talk about faith comes to have mixed consequences for social trust. It is these consequences that I foreground next. I do so by placing contemporary discursive connections between trust and faith in historical perspective, and by highlighting Seventh-Day Adventist and Catholic contributions to changes in religious and economic life. In Kisii, as I go on to note, Catholicism and Seventh-Day Adventism are locked in a process of mutual influence, even as they continue to offer diverse solutions to the tribulations of growth and well-being in the context of uncertainty and a plural cosmological field.

Economics as religion and the economics of religion

As elsewhere in western Kenya, Gusii individuals and communities commonly broach issues of trust through the idiom of religious faith. Members of rotating contribution clubs, self-help groups or microfinance groups always start and end their meetings with prayers. Some even pick out verses from the Bible to discuss collectively. The same goes for the meetings of village committees organizing fundraisers for school and university fees. When preaching, speakers often present a lack of trustworthiness in self, others, or the world as a failure of faith, before voicing injunctions that call upon listeners to reform themselves, the way they relate to others, and the way they comport themselves in their encounters with human difference in everyday life. Yet the manifest content of those injunctions is both varied and intimately connected to a circumstantial set of agencies, moral

stakes, and political and cosmological visions. For example, speakers at village fundraisers often envision a future utopia that is free of jealousy, conflict, and hardship, a utopia akin to the afterlife, but only realizable through constant collective effort and cooperation in the present. It is common, too, for political aspirants and their allies to conceptualize their campaigns by recourse to Biblical characters and narratives. In other situations, talk about faith is an indirect way to speak of and respond to others' mistrust, such as when a politician headlines a church-fundraiser and preaches before church members, or when attributions of faithlessness become backhanded blaming.

Nevertheless, faith is not a standard angle from which to proceed in the regional scholarship on political economy. Trust is the more common category, but usually only with respect to why narratives of declining trust arose, not to what their situated implications are. Work on Gusiiland, for example, indicates that the ebbs and flows of wage-labour migration and cash-crop agriculture changed traditional hierarchies and divisions of labour, leading to gendered (Silberschmidt 1992) and class-based (R. LeVine 1962; Maxon 1989) antagonisms and mistrust. Other accounts of similarly overpopulated communities in western Kenya evoke the tightening hold of economic individualism and capital accumulation. These were spurred on by the exigencies of everyday life, which were unlike the 'traditional ways' when 'we had trust', making it hard to swallow the constant calls of Daniel arap Moi (Kenya's second president) for a return to a socialist past of mutual love and trust by way of communities taking 'development' into their own hands (Abwunza 1990: 193). Then, Kenya took on debt from the World Bank and complied with the IMF's demands for 'structural adjustment'. Economic growth accelerated, but these reforms favoured highly skilled and educated individuals while neglecting everyone else, thus 'deepening asymmetries in income and access to resources' (Were et al. 2005: 50). In effect, Kenya's moral economies have turned 'neoliberal' too, with values like self-interest, short-termism, pragmatism, and opportunism thoroughly in the ascendant (Wiegratz & Cesnulyte 2016).

By the early 1990s, providing financial services to rural populations became the Philosopher's Stone for economists and policymakers, in Kenya and elsewhere

in Africa. At first, foreign and domestic capital primarily availed itself as microcredit, mediated through various programmes and institutions. Its limited initial results eventually gave way to a broader focus on mobilizing savings as a strategy to make more lending viable. Thus, more low-income people would be included in the financial sector, stimulating growth and wealth-creation. So 'what is really required', wrote one enthusiast, is more 'innovative financial sector products' that include the 'unbanked' (Hope 2012: 202).

Financial sectors across Africa have been quick to follow the Kenyan example, especially after the widespread take-up of M-Pesa, a mobile money transfer service launched in 2007. Research on emerging forms of digital finance and associational life has noted novel instances of the 'production of trustworthiness' (Kusimba 2018: 255), a feminisation of local political economies (Elliot 2014) and the activation of matrilineal ties (Mintza-Roth and Heyer 2016; Kusimba, Yang and Chawla 2016), as well as widespread conversions between mobile money and other forms of value in life cycle rituals (Kusimba 2018). The research also picks up on conflicting ways of linking trust to trustworthiness, such as those preferred by formal banks and telecommunications companies respectively (Breckenridge 2019). There are also disagreements between borrowers and financiers as to just what 'inclusion' might or should mean, along with a resilient mistrust of banks, with whom ordinary people find that they cannot build a relationship of reciprocal trust: banks expect people to trust them but prove less willing to entrust people with loans (Johnson 2016). In such contexts, people seem to be taking matters into their own hands, such that the institutionalisation of savings groups and community fundraisers develops organically, as hybrid versions of older forms of cooperation and mutual help rather than mere responses to the activities of NGOs or banks (Rodima-Taylor 2014; Rodima-Taylor and Bähre 2014; Shipton 2014; Vokes and Mills 2015; Storchi 2017).

This thesis contributes to this body of literature by probing both the economics *of* religion, as well as political-economic phenomena through religious eyes. In doing so, I follow my interlocutors' lead. They acknowledge the profound influence that Christian teachings have had in shaping local economies and

institutionalising certain forms of cooperation. Most continue to draw on a language of faith in the course of negotiating mutual help arrangements, which can include saving together, lending to one another, or raising money in collective fundraisers for a common goal or another. In the process, talk of faith and trust blurs the distinction between religious phenomena and seemingly non-religious projects, such as marketing microcredit, financing university fees, or running political campaigns.

Seventh-Day Adventism and Catholicism in Kisii[5]

In Kisii, widespread conversion to Seventh-Day Adventism and Catholicism coincided with a push for market capitalism orchestrated by a settler-colonial system. Missionaries of both denominations built hospitals and schools, and taught people how to read and write. Early converts and their families were literate and thus well positioned to make the most of the new economy. Such figures were among the first to put up 'glistening' (*okomesa*) corrugated iron-sheet roofs, to become teachers and 'big people in government', who then invested their new-found wealth in cash-crops and businesses, while also reinforcing the status of sugar, soap, ironed clothing and school supplies as indispensable commodities. Thus, people recall, 'the word started spreading that the church places people well'.

But conversion was not just a pragmatic thing to do. It was also a meaningful move to make sense of and intervene in a changing world. Often featuring idioms of 'light' (*oborabu*) and 'progress' or 'development' (*amagenderero*), the Adventist and Catholic languages of modernity were received by Gusii audiences in the context of long-standing existential and ontological preoccupations with trust. Consider, for example, that both non-Christian myths in circulation today are centred upon the betrayal or the abuse of trust within the family. One myth explains how humans – who used to revive after being buried – became mortal as a result of a woman cursing and preventing her co-wife from reviving, whose grave she had been entrusted to guard. In the other myth, humans discover polenta – an essential

[5] Nominally, the vast majority of Gusii Christians are Seventh-Day Adventists. However, Catholics form a substantial minority (see Appendix).

source of nourishment and vitality – when an envious woman tries to poison her co-wife by cooking finger-millet flour. Instead of dying, the co-wife and her children thrive. Hence the widespread saying: 'envy caused [polenta] to cook' (*eng'areka yagerete [obokima] bokayia*). These myths not only contradict images of 'tradition' as ordered and harmonious (*pace* Giddens 1991), but also evidence a pre-colonial, pre-Christian preoccupation with trust, uncertainty, and their life-defining and world-making implications, no matter the degree of social intimacy between self and other.

In a sense, then, Gusiiland has never been 'traditional', certainly not in the sense that trusting one another used to come any easier (or any more difficult, for that matter). The indigenous roles and obligations associated with particular kinship categories, along with an elaborate code of etiquette (*ensoni*) and an array of 'taboos' (*emegiro*; sing. *omogiro*) enforced by the ancestors (*chisokoro*) always did imply, like all rules, their transgression, as an ordinary, social fact. Given the asymmetries of power between the genders, different age-sets, kinship groups, as well as between the living and the dead, not everyone had an equal say over which lines were being crossed, and whose expectations and trust were betrayed. Singling out people for failing to be trustworthy was thus an unequally distributed privilege, and an instrument of social control. At the same time, possibilities for forgiveness, compromise and reconciliation were ample, and often marked by a (now discreet) ritual animal slaughter and the sharing of food (*ogonsonsorana*).

Where Catholicism and Seventh-Day Adventism intervened was in enabling the enforcers and bearers of obligations, including those who have less say over the terms and modes of trust being cultivated or demanded, to negotiate possibilities for questioning and remaking relations of trust on yet more terms. A clue in this respect is enshrined in the very semantics of the Ekegusii stem for trustworthiness (*-egenwa*; lit. 'trusted'), which can be used to qualify someone as trustworthy, faithful or reliable, but also to refer to pastors and devout Christians more broadly, persons for whom faith is a way of life. This echoes the manner in which the Dutch Catholic missionaries, along with their British and American Seventh-Day Adventist counterparts, engaged Gusii populations from the standpoint of a supersessionist

theology, according to which a trustworthy God of love and forgiveness would replace Engoro, the capricious god behind the sun, along with a similarly unreliable and tyrannical pantheon of spirits ancestors, all of whom – the missionaries claimed – kept people in line through fear and rigid rules. Beginning with the 1920s, with guarded but increasing enthusiasm, people converted to Christianity on account of a new metaphysics of trust, a metaphysics where acknowledging sinful acts and untrustworthy behaviour as individual debts unto God promised a new basis for acts of trust or dealing with breaches of trust in the face of uncertainty. This metaphysics boosted the rise of a rhetoric of faith and modernity, a rhetoric that bespeaks a shift away from a supposed past state of minimal, legalistic trust to a modern, superior and Christian dispensation of mutual trust, care, and well-being.

Importantly, Adventist and Catholic missionaries, along with the Gusii clergy that followed them, never entirely agreed on the specifics of their supersessionism. Adventists preached and practiced an exacting ethic of separation from sinful traditions such as concerns with witchcraft or the ancestors. By contrast, Catholics were more accommodating of local cultural concerns, something still evidenced in the way Catholics use holy water to protect themselves from witchcraft or understand the priest's spoken words, much like the words of an elder or ancestor, as powerful enough to curse and rectify a transgression. Moreover, while Catholicism cultivated a distinctly more forbearing approach to sin and untrustworthiness, welcoming both the righteous and the damned in its folds, Adventism encouraged a millenarian understanding of relationality according to which individual believers prepare themselves for the Second Coming of Christ by strictly adhering to God's commands and by restlessly striving to redress their own imperfection or sever themselves off from unfaithful and untrustworthy others.

Over the decades, however, the denominational contrast has sustained considerable reformulation following institutional changes in the post-missionary era, as well as the rise and consolidation of economic inequalities within churches of both denominations. Younger and disenfranchised segments of Adventist churches acted on anticlerical sentiment severally, recalcitrantly breaking off in short-lived sects that set specific dates for the Second Coming, and thereby cementing an

ongoing dialogue within Gusii Adventism over the extent to which an exacting ethic of faithfulness and trustworthiness could be expected from fellow church, family, and community members across class divides and hierarchies of age, gender, or status. In Catholic congregations, similar tensions and dialogues played out in the context of changing understandings of Catholicism as an institution, which continue to co-exist and bind together, in a paradoxical embrace, multiple understandings of self, transgression, salvation, and ideas about whose words are silenced or have which kind of power or authority.

These internal dialogues influenced each other at an ecumenical level too. Talk about unfaithfulness and untrustworthiness in the 'end times' is now no less common among Catholics than among Adventists. Conversely, despite the centrality of anti-Catholic polemics in Seventh-Day Adventism, Catholicism enjoys a silent popularity among Gusii Adventists, many of whom recognise that their pastor's and church elders' prayers are not as powerful as the priest's, or that Catholics are more 'disciplined' and 'organised' than Adventists. More broadly, people of both denominations draw upon a language of faith to negotiate acts of trust and thus cultivate trust on shifting terms within relationships of inequality and hierarchy.

In these respects, the intertwined stories of Gusii Seventh-Day Adventism and Catholicism provide a counter-point to Weber's understanding of the extent to which shared faith can promote trust and thereby organize broader political-economic dynamics. To Weber, American Puritan sects guaranteed trustworthiness because the Puritan demand for inner-worldly asceticism was evidenced through intense scrutiny of each individual member's ethical discipline. Unlike a sect, a church – regardless if Puritan, Lutheran, or Catholic – is not as selective about its members and cannot, therefore, guarantee trustworthiness on the basis of shared faith (Kim 2009: 57-93). This is true of churches in Kisii and elsewhere in Africa as well. While not guaranteeing trustworthiness on the basis of shared faith, Seventh-Day Adventism and Catholicism have nevertheless actively contributed to how relations of trust are reflected upon, negotiated, or precipitated in Kisii. Moreover, contrary to the Protestant bias in Weberian discussions of religion and social change

(Meyer 2017; Scott 2005), Gusii Catholicism can be said to have tempered the recalcitrant, millenarian asceticism evidenced in the history of the Adventist church. In effect, there arose an ecumenical and universalistic consensus that divine providence and the fruits of the spirit manifest themselves, to an important extent, through acts and relationships of trust between selves and others, not all of whom are equally faithful, trustworthy, or trustworthy in the same respects.

By drawing on a language of faith to speak of trust and trustworthiness, Gusii Adventists and Catholics take on pressing social issues, such as the problem of evil and negative emotions within family life or collectives divided by inequality, the ethics and moral perils of cooperation in savings and microfinance groups, as well as questions of authority and sovereignty in a devolving nation-state. In short, Gusii Christians across class, gender and age divides have been contending, through a language of faith, with what it might mean to build worlds that are not only inhabitable but desirable. In doing so, they have questioned and reshaped established political-economic processes of accumulation, redistribution and consumption. Some long-standing moral prejudices as to whose terms take precedence in acts and relationships of trust have been reformulated. Yet others have not. Overall, Adventist and Catholic dialogues on trust and faith have, in the Gusii context, both shaped and been shaped by a constellation of ways to speak about and negotiate acts of trust amidst uncertainty. These dialogues, as I now explain, are also insightful for engagements with trust as an object of anthropological analysis.

Phantom trust in anthropology

In Kisii, it is not uncommon for people to mix their use of the vernacular Gusii language (*Ekegusii*) with the two national languages, Kiswahili and English. The indigenous word *okwegena* (lit. 'to trust') is thus commonly interchanged with the English and Kiswahili nouns for 'trust', 'faith' and 'belief' (*imani*). Used as a verb, it can convey propositional statements of fact: *nin'gegenete ng'a*, 'I trust/believe that…'. The non-propositional form, of trusting or believing in somebody or something else, can be either implied (*ninmoegenete*, 'I trust him/her') or

emphasised by specifying, for example, that one should 'have' (*ogotwara*) 'faith' or 'trust' (*okwegena*) in, say, God (*Nyasae*).

Though it may be used to refer specifically to either faith or trust, in ordinary linguistic interaction 'trust' features in underspecified ways. Instead of the reciprocal form 'to trust one another' (*okwegenana*), it is more common for people to speak about faith, in a manner nonetheless consequential for mutual trust. Rather than refer to trust directly, people prefer to speak of misplaced faith, of '**worshipping** other gods' (***ogosasima*** *chinyasae chinde*), of 'trusting idols' (*okwegena emebwekano*), of desire (*etamaa*), 'thoughts' and 'feelings' (*ebirengererio*) with 'no legs' (*mbitabwati magoro*) now pervasive everywhere, in everyone, all thanks to Satan (*Nyachieni*). Even in delicate situations of tension and conflict, people are likelier to speak in the general terms of faithlessness or spiritual imperfection, of sin and transgression, of trust having been lost or imprudently placed, of 'people of God' (*abanto ba Nyasae*) and 'people of the world' (*abanto bw'ense)*, rather than be very explicit about who has breached whose trust and how.

The tendency to implicate religious faith in language games about trust has all to do with the difficulty of speaking about relations of trust in their full circumstantial richness. This difficulty derives, in no small part, from local understandings of what ordinary speech and language can do, both to others and oneself. People widely recognise that language is an unreliable and unpredictable medium of communication, not only because spoken words can elicit and act upon others' thoughts and feelings while eclipsing what speakers actually think or feel, but also because speakers can make themselves, by virtue of speaking too hastily or imprudently or trustingly, vulnerable to their audiences in new and potentially dangerous ways.

Accordingly, to 'speak well' (*ogokwana buya*) is to speak softly (*ase enchera enyororo*, lit. 'in a soft way'), 'slowly' (*ng'ora*) and prudently, while still 'telling the truth' (*ogoteba ekeene*). Failure to do so is cynically noted to be common, such as when, in passing, people disapprove of 'the many words *Abagusii* speak', and the 'conflicts' (*ebitina*) and 'quarrelling' (*okwomana*) that may ensue. Nevertheless,

people do observe and recognise the importance of not saying too much or 'sugar-coating' words, especially in the context of asymmetrical relations of hierarchy and inequality. At church, within homes and groups of financial mutuals alike – people emphasise the importance of '**watching** [one's] tongue' (***okorenda*** *orometne*), of acknowledging that words – once spoken – cannot be taken back, and should, therefore, be contained. How would you feel, as one church elder pointed out while preaching, if your fellow choir member mocked you for the holes in your only sweater, which rats had been gnawing on? Conversely, would you not be discouraged if you accepted the responsibility of leading a mutual help association of one kind or another, only for rumour and gossip to emerge, alleging that your new suit was bought with money misappropriated from that collective association? Likewise, if you threaten the neighbour you think has betrayed or abused you, will your words not return to haunt that neighbour when misfortune befalls and her outlook becomes unbearably uncertain?

Speech, when spoken or heard or repeated, is thus untrustworthy by virtue of its unruly generative power, its capacity to elicit a wide variety of reactions and responses, from acts of mutual care and an atmosphere of trust to drastic re-assessments of who, in acts of speech and trust, is burdening whom with distinct and unequally distributed obligations and vulnerabilities. Moreover, since speech cannot reliably convey the speaker's intentions, meaning is not necessarily derived from the understanding that speakers mean what they say. Instead, the Gusii mistrust of speech construes the production of meaning as a dialogic process, where listeners and audiences play an active role in creating the meaning of what is said. Since words in and of themselves invite limited trust, speakers cultivate trust not only by speaking sincerely but also through a careful consideration of the effects of their own words and actions upon others. For their part, listeners and audiences are often cautioned to distinguish between speech or hearsay and knowledge that is seen for oneself. People warn each other to awaken to modes of trust and scepticism that arise involuntarily, at indeterminate moments in the course of everyday interaction, particularly so for those in financially precarious and socially subordinate positions, those who have no choice but to rely on their spouses, elders, neighbours, loan officers, or politicians.

In this linguistic and non-linguistic play of interchanging perspectives, where people have as much to say about individual placements of trust as about being trusted, spoken to, and therefore acted upon, sceptical or trusting selves enter in dialogues with those they trust or suspect in one respect or another. In such dialogues, explicit, point-blank accusations of betrayal and untrustworthy behaviour are unspeakable. Indeed, people rarely use the indigenous word for 'mistrust' (*ogotegena*). Instead of saying 'I do not trust what you are saying', people – even the in the heat of the moment – are likelier to say, 'God sees you'. In other words, people speak in a contained manner, through allusions and circumlocutions, about a general crisis of trust which God, as an omniscient listener, observes and is certain to act upon and rectify soon. For the Gusii, trust thus shines through as phantasmal not simply in being spoken about as missing or absent, but also as a disquieting, delicate, at times nauseating, but nonetheless vital collective conversation where a variety of human and non-human speakers seek to impose or undermine certain perspectives in a system of unequal positions. Phantom trust, in short, is the fragile and uncertain outcome of a dialogic poetics and politics of speech, emotion, and action.

There is much, in these African reflections on the capacities of language to negotiate, cultivate, transform, and precipitate distinct modes of trust and scepticism, that should interest economists, political scientists, philosophers and sociologists alike. To begin with, the reflections above suggest that the Gusii acknowledge trust not as some abstract essence found in the world but actively made and re-made in the course of ordinary acts of communication and cooperation. To the Gusii, then, trust is a linguistic phenomenon, an insight commonly repressed by the logic of contractual promises that still typifies contemporary forms of capitalism (Appadurai 2016). According to this logic, trust is a voluntary decision, a choice autonomous individuals make before acting on trust and cooperating with or making themselves vulnerable to others. By contrast, for the Gusii language is untrustworthy in the sense that it generates and re-defines trust involuntarily, retroactively and performatively, which suggests a collective attunement to the capacity of speech to create the reality it refers to through its very utterance (Austin 1962). But Gusii preoccupations with language and trust also

extend the insights of speech act theorists of language, many of whom assume language generates social bonds through a promise of sincerity, of externalizing inner thoughts, intentions and emotions in the act of speech, of 'meaning as a thing derived from inner life' (Rosaldo 1982: 211). By contrast, Gusiiland encompasses speech communities where the aim is not just to speak sincerely, but to speak in a contained manner, in full cognisance of the fact that everyone – though not on equal terms – is acted upon by the words and actions of human and non-human others.

As such, phantasmal talk about trust offers a counterpoint to Euro-American narratives of a deepening crisis of trust in late modernity (O'Neil 2002), narratives now resurgent in the wake of widening global inequalities (Piketty 2014; Koch 2017), neoliberal regimes of austerity (Forbess and James 2017; Bear 2015), along with subsequent moral panics (Hart 2017) and post-truth politics (Mair 2017). In public debate, these concerns increasingly play out in terms of what Zadie Smith calls a 'hypersensitivity to language' (2019: 3), a tortured awareness of language as ready-at-hand, ideologically fraught and intrinsically connected to questions of who can be trusted to say what or speak for whom. Arguably, this hypersensitivity to language as a form of social and political action is a far-cry from the dominant rhetoric at the turn of the millennium, when voices in the Anglo-American canon of the social sciences had no qualms stating or implying that African modes of social and political organization did not foster high levels of trust (e.g. Putnam 2000; Fukuyama 1995). Nevertheless, such Euro-modernist narratives about the protean quality of trust persist and continue to shape public opinion in a way that consistently represents Africa, alongside other parts of the global south, as places deficient in trust and steeped in vestigial traditions rather than as sources of alternative social and political possibilities (cf. Comaroff and Comaroff 2012).

Anthropology has long had much to contribute to such interdisciplinary conversations and public debates. Yet it is only over the past decade that questions of trust and scepticism have drawn concerted anthropological engagements. The emerging consensus is that nowhere in the world does trust have a stable and self-evident ontological status. Instead, trust is an open-ended achievement, the

consequence of acting as if one trusted, the outcome of a certain degree of self-deception and imaginative flight, while also contingent upon specific sociocultural, cosmological, and political-economic circumstances (Liisberg, Pedersen and Dalsgård 2015). Contrary to classical philosophies of risk and contract, anthropologists have agreed that 'trust' should not be understood as a noun, as some elusive essence out there in the world, measurable through trust barometers, and forged through the deliberation of calculating and inward-looking individuals. Instead, trust is an activity that 'conjures up an intersubjective space of social anticipation' (Broch-Due and Ystanes 2016: 24). Rather than a strictly cognitive category, a question of accurately matching prognosis to actually occurring future actions and events, anthropologists have thus insisted that trusting is a relational and material phenomenon (Corsín Jiménez 2011), entangled in economic infrastructures and landscapes of multiple subjectivities (Humphrey 2018; Mintz-Roth and Heyer 2016), provisional, shot through with affect and emotion, often demanding a 'leap of faith' in the face of uncertainty, even in relationships marked by intimacy (Geschiere 2016) and hierarchy (Haas 2016; Chopra 2016).

Uncoincidentally, this budding anthropology of trust resonates with Gusii reckonings with the phantasmal aspects of trusting. Uncoincidentally, because many contemporary theoretical engagements with trust actively draw on ethnographies of sub-Saharan Africa, which have long focused on themes such as uncertainty (Cooper and Pratten 2015; Whyte 1997), intimacy and exchange (Shipton 2007; Geschiere 2013), personalised forms of trust in informal economies (Cohen 1971; Hart 1988; Carrier and Elliot 2018), or intersubjective encounters with alterity (Jackson 1989; Fernandez 1982). Alongside an emphasis on performance, pragmatics, and the co-constitution of different forms of agency, another way Africanist scholarship has shaped the study of trust in anthropology is by troubling unidirectional models of social change. Past social theorists conceptualised questions of trust as 'post-traditional' (Giddens 1991: 2), as never having been much of an issue in 'pre-modern' societies, where trust and solidarity supposedly followed on from 'mode[s] of social organisation based on ascriptive categories' (Seligman 1997: 37). By contrast, anthropologists now reject theories based on one 'great

divide' (Latour 1993: 97) or another, preferring to sidestep unidirectional narratives altogether (e.g. Guyer 2007a; Bubandt 2014; Willerslev and Meinert 2017).

Nevertheless, Africanist scholarship has not yet placed as enduring a stamp as it might have on anthropological approaches to trust, as well as on anthropologists' own trust in anthropology, alive as it is, at the twilight of this tempestuous second decade of the twenty-first century. In the rush to resist a sociology of trust as a 'modern' problem, anthropologists have disregarded the fact that narratives of trust and modernity are more than dubious analytic constructs; often, they are empirical phenomena, elements of public discourse, objects of social knowledge. At a time when demagogues press buttons with narratives of decline and betrayal (Kane 2016), when conventional economists are baffled by the widespread mistrust of experts and liberal elites (Bear 2017: 143), when historians predict humans will come to trust artificial intelligences over other humans, including themselves (Harari 2015), when people the world over crave new narratives to replace the promises of neoliberalism (Monbiot 2017), anthropologists refrain from engaging popular narratives of trust and social change head-on. Yet, it is only by staying alert to such narratives that we, as anthropologists, can truly get a viable anthropology of trust off the ground, as a sub-field not just for itself, but in active engagement with other disciplines and public debates. One way forward is to follow the Gusii acknowledgement of trusting as a phantasmal experience.

To an extent, trusting is phantasmal for the Gusii as for everyone else. Although it seldom surfaces to consciousness in moments other than those of doubt and suspicion, when it commonly feels and may be voiced as an absence, trusting manifests performatively, in the course of speaking and acting and responding, of being drawn into it and acted upon. This point is the cornerstone of bottom-up approaches to trust, which explore trust at various scales and levels of abstraction by situating individual motivations and actions in interpersonal interactions (Coates 2018). Such analyses have yielded fertile reflections on how communicative acts precipitate forms of trust (Keane 2015) and scepticism (Mühlfried 2018). While taking a similarly granular approach, this thesis cautions against an analysis which considers trust and mistrust as separate 'hypotheses' (e.g.

Carey 2017), as basic but mutually disconnected suppositions about the nature of language, persons, and social interaction. While offering an ethnographic sense of how we might challenge narratives which unreflexively assume 'trust' to be an unequivocal good, this stylistic strategy has come at the cost of oversimplification (Vanzolini 2019; Geschiere 2019). Moreover, to pursue a social theory of either trust or mistrust, as disjoined, is to enter a structural-functionalist cul-de-sac. In effect, the historical encounters between different conceptualisations of sociality, ongoing as they have been for a long time in economic and religious life writ-large, are bracketed out.

By contrast, phantom trust, as a characteristically Gusii set of ways to think about and speak of trust, extends anthropological conceptualisations of trust in three ways. Firstly, when acknowledged as potentially illusory and marked by doubt, sought and acted on while said to be absent, avoided in speech but nevertheless dialogically addressed and negotiated, often through subtle remarks that effect an interchange of perspectives between unequal enforcers and bearers of obligations, phantom trust thus calls for a linguistic and semiotic theory of trust that attends more intently to the capacity of communicative acts to construct and respond to forms of social inequality.

Secondly, the prominence of Christian idioms and devotional practices right alongside phantasmal narratives of trust calls into question secular-humanist representations of trust as a strictly human phenomenon. Arguably, such representations are clearly evidenced when contemporary theorists follow Georg Simmel in likening trust to a religious leap of faith (e.g. Möllering 2001; Geschiere 2013). Although this helps with situating trust in the context of broader uncertainties, if we approach trust only as faith, we may well end up having relatively little to say about trust in relationship *to* faith, something which few Gusii would deem prudent and wise.

Thirdly, on the issue of trust in relationship to faith, for the Gusii trusting is phantasmal in a way that frustrates the structural-functionalist common sense, along with its Augustinian and Hobbesian precedents (see Sahlins 2005: 546-548). In those frameworks, religious faith and devotional practices mark one among other

types of institutions that maintain order and create alliances between humans who could otherwise harm or kill one another. Instead, as this thesis goes on to show, discursive connections between faith and trust in Gusiiland have disruptive and transformative implications for sociality. In other words, Gusii discourses on faith and trust not only (re)produce relations of trust, but question and create them anew, in qualitatively distinct manners.

Overall, then, phantom trust bespeaks a call for a materialist semiotics of trust which balances attention to the capacity of communicative acts to mediate forms of human and non-human agency (Keane 1997a; Haynes 2014), with an awareness of how particular ways of speaking or communicating dovetail with the formation and unequal distribution of value, with large-scale processes of accumulation and consumption, with domination, insubordination, or the contested institutionalization of certain representations, ideologies, objects, passions, and actions as perduring modes of inhabiting and shaping the world (Gal 1989).

Outline

We begin with the linguistic ideology of containment, according to which negative emotions – such as pride, greed, envy and jealousy, suspicion and mistrust – are ordinary facts of life which should remain unvoiced and unnamed while at the same time be addressed, negotiated, and overcome. As a particular way of conceptualising the relationship between language and emotion, containment accounts for the way people enter subtle language games with each other as they negotiate acts of trust and cooperation. Though it makes collective mutual help arrangements possible, there is also a politics to containment: not everyone receives help that is actually helpful, largely because not everyone has equal influence over which and whose emotions are repressed, called out and redefined. Even when voiced through a language of faith and theodicy, in intimate and public contexts alike, contained speech is nevertheless liable to occasion or accommodate the 'anti-help', a short-hand for a range of negative emotions, or antagonistic and domineering forms of reciprocity.

If Chapter 1 fleshes out a sense of what it means, in the course of negotiating mutual help arrangements, to contain the anti-help, Chapter 2 explores how it is that a language of faith became a roundabout manner to speak of and address questions of trust. Contained speech and interaction, we learn, manifests the way it does today following more than a century of ongoing dialogues between indigenous, Adventist and Catholic conceptions of divinity, personhood, and transgression. The afore-mentioned supersessionist discourses on faith and sin first gained widespread purchase not as theologies supposedly superior to indigenous conceptions of moral and spiritual transgression, but rather through the promises of progress, modernity and well-being which Christianity was perceived to herald. When such promises panned out less than equitably, the tropes of sinfulness and unfaithfulness enabled projects of both insubordination and domination. The resulting debates between distinct theologies of human imperfection have defined the encounter between Catholicism and Seventh-Day Adventism in Gusiiland, as well as local modes of addressing questions of trust between unequals.

Chapter 3 builds on foregoing discussions by tracking how containment is entangled with prudential speech, a speech genre that emphasises the value of prudence in everyday life, often by cautioning audiences to unreliable and illusory placements of trust and faith. This semiotic modality emerged in the encounter between indigenous reflections on the opacity of other minds in ordinary language and a settler-colonial system. As such, when situating speakers and audiences in a fallen world at the end of time, prudential speech not only triggers re-evaluations of what is good and worthwhile in life, but also replicates class-centric moral prejudices as to whose thoughts and feelings are less opaque, or what kinds of persons are deemed imprudent, unfaithful, and untrustworthy.

Whereas previous chapters document the generative power of speech, action and emotion in shaping relationships marked by economic inequality, Chapter 4 pursues a similar agenda but with respect to hierarchies of gender and age. By situating the genesis of capitalist inequalities in colonial officials' attempts to control local domestic economies, this chapter critically engages narratives that problematize the contemporary tribulations of social trust in Gusiiland with

reference to an allegedly patriarchal past, when male elders supposedly had absolute power to enforce obligations. In particular, the chapter argues that a language of unfaithfulness and untrustworthiness has given a new lease of life to pre-colonial discourses of gender complementarity. In effect, over the decades, masculine forms of trust have been systematically challenged and reformulated according to more feminine idioms such as love and care.

Having gained an understanding of how class relations emerged out of historical encounters between colonialism, Christian theologies, and gendered kinship relations, the following three chapters continue attending to unequal forms of personhood while turning to how questions of trust are simultaneously contained and prudently raised in the context of multiplying financial institutions and changing state structures. To this end, Chapter 5 documents how both local borrowers and loan officers actively seek, in speech and action, to produce and manipulate affects and emotions as a way of negotiating or imposing certain terms of trust and debt repayment. By foregrounding the central role of intermediaries in mediating indebtedness and precipitating distinct modes of trust, this chapter stresses the heterogeneity of financialization, as a process that cannot be reduced to a dynamic of exploitative accumulation. Chapter 6 extends this argument by showcasing God as an active intermediary in the relations of debt and trust that make up the social lives of savings and microfinance groups. It is here that the afore-mentioned contrast and conversation between Seventh-Day Adventism and Catholicism on the issue of voluntary economic associations is finally unpacked.

Lastly, Chapters 7 and 8 tracks what the languages of faith and trust developed thus far bring to bear upon questions of sovereignty and the distribution of wealth in society. The chapters achieve this by focusing on the interactions between local communities and their internal elites, many of whom only used to visit Gusiiland's rural hinterlands every several years, to ask for votes and to dish out money. The emergence of county governments has intensified this dynamic. As a result, Gusii elites have been showing their faces at 'home' more often. There, by roadsides, at schools or in churches, they rub shoulders with many other aspirants for county government positions, as well as with ordinary voters, their relatives,

neighbours, and Christians. In the ensuing interactions, radical inequalities of power and wealth are both unsettled and renewed, primarily through a language that addresses questions of trust and trustworthiness through religious imagery and theological politics.

Methodology and ethics

Figuring out what the links between trust and faith are is not a methodologically self-obvious task. Making it especially difficult is the extent to which speaking of trusting or mistrusting others can have gravity: questioning somebody else's trustworthiness can be insulting, demeaning, or simply reckless. I could not just go around asking people to justify, describe, or explain their trust or mistrust in others across different arenas and situations of everyday life. This, of course, would have been both anthropologically misleading and ethically misguided. The problem, thus, was that of documenting a known but often unspeakable unknown, at times merely gestured to in public speech or discourse, and at best only intimated during moments in which fieldwork becomes a form of life in its own right, as opposed to simply a job. To recognise those moments, as well as to understand what is being said at any given time, by whom and to whom, I dedicated most of the first nine months of my fieldwork to language learning as I settled in and befriended people. I studied Kiswahili with an accomplished teacher who became a close friend: he gave me homework, and patiently guided me through the Kiswahili texts we read together. Ekegusii was trickier to ease into. By the time I had a feel for the grammar, it became clear that the best way to learn it was by immersion.[6]

I lived, from the very beginning and to the very end, with an SDA family. I am being deliberately vague about my living arrangements to protect my hosts. Suffice it to say it was somewhere in an ordinary Gusii village, nestled within banana groves and fields of tea bushes, surrounded on all sides by thorny hedges separating neighbouring compounds and homesteads. In my new home, English, Kiswahili, and Ekegusii translations of the Bible and the quarterly Bible study booklets published by

[6] In anthropological work on trust, methodologies indebted to linguistic anthropology are under-represented. For exceptions, see Haas (2012) and Martin (2018).

the SDA church were easy to catch sight of, often opened on tables, annotated in pencil or red ink, and re-assembled every Saturday morning for church. I made a habit out of joining my host family in reading and at church, while they generously filled in the blanks of my early attempts at jotting down what is said, discussed, or prayed over. Conversely, I spent Sundays following my Kiswahili teacher to mass and his *jumuyia*[7] meetings. During the weekdays, I would travel to other rural or urban sites to conduct semi-structured interviews with individuals working in the microfinance or development sector, with microcredit borrowers, as well as with leaders of savings or self-help groups. Friends accompanied me to help translate when needed and as appropriate (one of them eventually became my research assistant; together, we transcribed interviews in Ekegusii and over four hours of sermons and Bible study sessions per week). In terms of my daily fieldnote-taking, those early interviews bequeathed the individual life histories, notes on microcredit repayment and associational life, and other basic information about the workings of finance capital in Kisii that are interspersed between accounts of sermons and interventions at church.

So, most of the fieldwork I conducted during this initial language training period was aimed at gaining an overview on the issues that had brought me to Kisii in the first place, while also making new friends and deepening my relationships with them. My host family, teachers and assistants, and their own friends, were my key interlocutors for a good while. But many of them were male, employed, retired or slightly better off, and conversant in English. Gradually, the more my language skills grew, and the more I weaned myself off English and Kiswahili, the more I was able to have meaningful interactions with a broader range of people. It was when I was able to speak well enough to resist being made to sit with the men at public ceremonies, to make crowds laugh or strike conversations with any fellow passengers on overcrowded vehicles, that my primary set of interlocutors really became diverse. I entered into dialogue with families who depended solely on farming and informal economies for a living, with women young, old or widowed, with youth forced to drop-out of school. Some of these conversations became the

[7] The Kiswahili term *jumuyia* refers to the worship and welfare groups internal to all Catholic congregations in Kenya.

basis of friendships, insights, and research leads that took me well beyond the confines of the area I lived in.

In part, though, embedding myself in multiple sites and networks was also a deliberate choice. As gossip, secrets, and talk about trustworthy or untrustworthy others increasingly featured in my fieldnotes, the extent to which my presence in my friends' lives shaped the kind of data I gathered became a pressing concern. I knew living in a single place, with a single host-family, would be the best way to absorb the minutiae of everyday life in the Gusii countryside. But this also carried the risk, among others, of ending up with a distorted vision of the place. I felt that embedding myself in multiple sites, savings-and-credit groups, or Catholic and SDA congregations, allowed me to strike a balance through which I could cast a wider net and formulate my own opinions and interpretations. It took me about a year to finally be able to say that I had become something of an insider in the dense networks of multiple rural and peri-urban sites.

This is about the time when I changed tack and stuck with a limited set of church congregations and savings-and-credit groups, especially those whose memberships overlapped to some degrees. What guided my choice of sites was the extent to which I could observe members in both contexts or engage them in conversations that asked them to reflect across those contexts. A partial exception to this thumb rule was a parish whose priests were actively involved in coordinating the circulation of interest-bearing monetary credit. I didn't work with other secular savings-and-credit groups in that area; rather, I was 'adopted' by two local families who were members of multiple savings-and-credit groups, including their parish's, and whose interpretations and reflections complemented those of the priests.

Working outwards from within these groups and congregations – following their members in their daily lives, and documenting their commitments, obligations and reflections upon relating with other – was also a useful strategy insofar as it threw up new leads that were pertinent to trust and faith. For example, I followed my interlocutors as they balanced savings and microcredit repayments with invitations to attend, and contribute towards, the fundraisers that their neighbours, kin and fellow villagers organised, or alternatively when they themselves organised

fundraisers. I joined them in their clandestine engagements with *abasabi* ('prayers'), a controversial and ambiguous class of Pentecostal-charismatic Christians who practice divination through prayer. And I followed their lead when, beginning with the early months of 2016, they increasingly turned to reaching out to or seeking the company of those known or making themselves known as aspiring candidates for the local and national elections in 2017. In the final months of my fieldwork, I started documenting political campaigns and spending whole days following aspirants around. I did so at a time when my reputation and identity were already firmly established in my field-sites and following several months of Egesa – a Gusii radio station – replaying an interview with me where I had the chance to describe my research.

If my self-presentation was an uphill struggle for the most part of my first year of fieldwork, this was not because people had any trouble understanding that I was a Romanian student carrying out his research for a doctorate in anthropology. In this highly literate society, most people deemed research to be a legitimate endeavour. My declared interests in Christianity (*obokristo*) and development (*amagenderero*) were perceived as 'good' topics and certainly helped my case. But I was also hailing from London; from Europe or America, which explains why saying I did research (*obotuki* or *obounenkia*, lit. 'investigation') also courted issues to do with rule and empire. I have already addressed such concerns with positionality to an extent, but here I want to explore the methodological and ethical implications of the radical inequality I indexed as a fieldworker.

I had heard, for example, an old man casually state that sixty percent of all Americans are Illuminati members; only devil worshipping could conceivably explain the extent of their riches. I had also heard of a conversation in a local bar, where people puzzled over whether I could have been sent by the FBI. Others speculated that it must have been an NGO that had sent me there to report on which savings and self-help groups might receive funding. Meeting these rumours, negotiating the amplified expectations associated with wealthy foreigners, and still coming off as a caring human being in ongoing social relations, all called for another careful balancing act. A lot of it hung on how I spent my money, and on whether I shared,

contributed or gave what to whom and where. These considerations also helped clarify when trust and faith were at stake in the relationships, settings, or situations I documented. This was all foreshadowed for me at the beginning, when my host family advised me not to give money away just like that, carelessly. There was much wisdom in that warning.

It mattered, therefore, that I didn't buy or drink alcohol, didn't 'sponsor' lovers nor own and drive my own car. In day-to-day interactions, I would decline casual and explicit requests for tiny amounts of money by making recourse to wild claims – e.g. 'I only have my transport money', 'I've run out, been left with nothing', or 'alcohol kills, I don't want to kill you' – claims that were a locally appropriate mix of dishonesty and avoidance of outright refusal. I still vividly remember a *matatu* driver laughing at one of these claims and noting that *kwang'ainirie*, 'you've wised up'. Apart from two old men who'd always try me out when we'd meet at the *matatu* stage, such demands gradually diminished with time. Instead, I became known as a reliable presence and contributor at funerals, at fundraisers for church-building or school and university fees. Some of my interlocutors have gone out of their way in sacrificing their time to answer my questions, and many of my poor interlocutors have welcomed me with food that their children would only eat at Christmas. So, when visiting homes and conducting interviews, I often reciprocated by bringing some basic goods and in a great number of cases leaving a parting monetary gift too.

This strategy helped challenge the conception that I have a lot of money, and thus also addressed the risk that my closest associates could be perceived to benefit disproportionately from their friendship with me. I considered it a sign of success when, for example, the fundraiser my hosts and I organised for their children's university fees worked out much better than my hosts initially expected. Even though they are Adventists and I'm not Christian, my friends from a nearby Catholic church not only showed up in large numbers but held a collection one Sunday right after mass, to show that I too am 'a Christian somewhere'.

My long-term engagement with specific savings, credit and self-help groups led to situations where members would ask me to lend them the money they were

missing to make repayment deadlines, or to enter a merry-go-round and thus make the overall weekly pot of money more sizeable. I couldn't always help to the extent expected, and neither were these expectations unequivocal. Some group members and especially group leaders actively voiced their concerns about this during group meetings, when they asked others not to betray my trust. Similarly, close friends who'd asked to borrow money from me in times of need insisted on paying me back or, if late, took the time to reassure me they would eventually. Nevertheless, I often ended up waiving debts, to both be at peace with myself and hope for positive perceptions within complex webs of relationships. It wasn't easy. It was embarrassing for my friends and distressing for me. But such incidents are to be expected in any deep entanglement between human beings, marking, perhaps, for that very reason, an important source of insight into how people speak about trust and mistrust and how they negotiate feelings of tension and uncertainty in social interaction. Some of these feelings and the social ambiguities they pose struck me as some of the strongest data I record. I always thought about and reminded my interlocutors of my role as a researcher even as I shared their dismay with the contradictions between wanting to be of help and wanting to understand. My closest interlocutors were always willing participants and took an active interest in my project. Some went as far as making me privy to experiences and feelings of disquiet and uncertainty, and the more they did so the more I was able to pick up on nuances and subtleties in their interaction with others.

To an extent, it is because of the nature of my long-term and intensive engagement with various individuals, families, groups and collectives that I preferred not to pursue a large scale survey. I felt that going from house to house with a questionnaire that demanded to know, among other things, how much money they are making from their occupations and activities, what property they own, whether they attended school and university, was too intrusive, too rude, something the state might do. It was also an act inconsistent with my style of research. I conducted a fair number of formal interviews – notably with loan officers, bank-managers, church leaders, and political aspirants or incumbents. But when in the company of the families, groups or collectives that I was closest with, I would usually jot down blow-by-blow accounts of conversations and meetings,

sometimes just taking my voice-recorder out and turning it on; people knew when I did so and, given the positive local valuation of verbal performance, the presence of a voice-recorder kindled rather than stifled conversation. Based on my questions and activities, people knew me more rather as a 'philosopher' and a 'linguist'; both are appellations that some local *matatu* drivers used towards the end of my fieldwork to explain my presence in the car to passengers that found it surprising.

Finally, I also kept an eye out for shifts in my own inner experience, for those occasions when a moment of introspection could signal important insights or leads. For example, on one occasion, in the latter half of my fieldwork, a young man who works as a nurse in America turned up at a local politician's house shortly after I'd arrived to conduct an interview. He seemed to be testing the waters and was as keen as I was to ask about the politician's experience in a leadership role. Some hours later this young man offered me a ride home, at the end of which he tells me he'd heard about me from his mother, produced a 1000-shilling note and offered it to me: 'thank you for the good work you are doing in the community', he said. The money burned through my mind. It came at a time when I had been internally contending with a large number of monetary debts friends had said they would repay but did not. I had also been listening to others' similar dilemmas, particularly around the themes of unacknowledged sacrifice, and the commonly accepted wisdom that it is best to leave it to God and move on, for ultimately God will repay. Obviously, 1000 shillings hardly plugged the real gap in my budget, but it made me gasp inside with wonder: 'God does return money back'.

Thus, at certain junctures, moments of personal inward transformation guide the ethnography. In this respect, the thesis testifies to a commitment I shared with Leiris: that of recording one's own emotions and dreams alongside everything else. On the face of it, this appears to be a simple matter of reflexively cultivating a readiness and openness to the marvellous and the surprising, of acknowledging a surrealist aesthetic intrinsic to the ethnographic craft (Clifford 1981). Beyond the issue of reflexivity, however, this strategy also enabled Leiris to work towards an 'ethnography of militant fraternity, rather than one of detached examination or artistic sampling' (Leiris 2017 [1981]: 60). He shared with other surrealist twentieth-

century authors a deliberate effort to bring powerful unconscious forces to fore as well as to expose the structural violence that colonial idiocy perpetrated the world over (see also Kelley 1999; Eburne 2006). Like Leiris, I pointed such an insurrectional politics against myself, as I struggled to reconcile the way my work and research brought me in uncomfortable proximity with the enduring legacy of colonialism. We begin, therefore, with the idea that the chief problematic emotion which arises in situations of increasingly uneven scarcity is that of envy. After almost two years of helping my hosts barricade their homestead with walls and fences and burglar alarms, the same insidious and misleading idea grew on me too.

CHAPTER 1: Containing the Anti-Help[8]

Village gossip peaked soon after Grace lashed out at her brother-in-law Alfred, when she wrathfully took her clothes off outside in the open, while hurling wail after wail across the hills. Nobody had been aware of any conflicts between their families, but Grace's extreme act led to new speculations regarding the death of Alfred's cows over the previous months. People had heard of the strange materials pulled out during autopsies: plastic, nails, blankets. Now, Grace became the prime suspect. Passers-by who heard the quarrelling up-close described how Grace accused Alfred and his family of arrogance and resentment, because Alfred 'has money' and children in university. On the grapevine, though, these words were cited as evidence that Grace was envious, which may have motivated her to bewitch Alfred's cows. In conversation, these rumours prompted interlocutors to agree on an all-too-common narrative about Gusiiland: because of rising scarcity and inequality, envy has run amok and permeated contemporary Gusii lives all the way down, as it were, holding them hostage to the worst disorders of desire and their usually minor, silent, though always potentially lethal eruptions. This narrative is misleading.

In fact, what is most striking about the envy and witchcraft purported to typify Gusii society is that their prevalence is exaggerated. In this setting, conflagrations such as the one between Grace and Alfred are rare. Moreover, despite growing inequalities and intensifying land scarcity, local practices of mutual help have endured and flourished. Most people, however dystopic their narratives about ordinary life in Gusii villages, can and do call upon their neighbours, kin and friends for help in moments of need. Village fundraising committees, Christian congregations, and even savings or microfinance groups are routinely called upon to see their members through critical moments. How is it that such forms of cooperation prevail in a setting supposedly beholden to envy? And why should envy be the primary problematic emotion in a context so undeniably strained by unequally distributed scarcity?

[8] A version of this chapter has been published as 'The anti-help: Accusations, mutual help and the containment of ugly feelings in the Gusii highlands, Kenya' (Zidaru-Bărbulescu 2019).

This chapter argues that a Gusii ideal for containing the expression of 'ugly feelings' (Ngai 2005) in speech and action plays a crucial role in making cooperation possible. Yet containment is a fragile ideal, as the eruption above demonstrates. Things really fell apart during a meeting between the two families over some money Grace owed Alfred. She had asked Alfred – a teacher with access to credit and wider networks – for help with paying school fees. Alfred borrowed money on her behalf, but she wouldn't return the money, not even after he influenced a secondary school board to hire Grace as secretary. Under strain, with children to send to university and no money to facilitate that, a mood of pent-up uncertainty troubled Alfred and his family. Brashly, Alfred's eldest son asked his cousins for the money over WhatsApp. Insults were exchanged. At the meeting, when both the debt and the insults exchanged over it were being ironed out in the open, Alfred's eldest son acted on impulse again. He called his aunt *egesagane*, a small uncircumcised girl. She had provoked him too, certainly, but it is unbecoming for a child to speak back to elders with anything but respect. This is what pushed Grace over the edge. It is also what Alfred later chastised his son for, reminding him that 'words are like arrows, not footballs'.

Alfred's lesson for his son is a good illustration of what I refer to as 'containment', a semiotic ideology that binds speech, action and emotion in such a way as to repress negative emotions and thus sustain space for a shared intentionality of cooperation. When unrestrained, surging out for all to see, words can poison and impale rather than bounce back. On the flipside, absolute containment may be both impossible and undesirable, since any degree of cooperation requires some degree of mutual intelligibility as to the actions and desires of the parties involved. In effect, what is at stake in containment is speaking in order to avoid, but also address, confront and overcome sensitive issues without precipitating mutual unintelligibility.

When this delicate balance proves untenable, ongoing acts of requesting, giving or expecting help descend into what I call the 'anti-help'. The term picks up on my interlocutors' concerns with the inherently antagonistic nature of both ordinary language and mutual help; hence my use of the prefix 'anti-'. As such, the

anti-help stands for a set of negative outcomes that participants in mutual help arrangements experience through their participation. These outcomes include but are not reducible to witchcraft or the breakdown of cooperation. The anti-help refers, rather, to disruptive 'words' or 'issues' (*amang'ana*) animated by moral evaluations people make as they request or respond to requests for help. The anti-help, then, is best glimpsed in situations when help is said to be given or denied on a prejudiced basis, received unthankfully, or otherwise requested presumptuously.

If such evaluations introduce a level of exposure and uncertainty, vulnerabilities between askers, givers and broader audiences are not uniform in either kind or distribution. Those least included in networks of mutual help are also the likeliest to be living in acute hardship, and to stand accused should they fail to contain themselves in speech and action. Conversely, those most included are wealthier, less likely to attract accusations when their passions are on display, and able to speak to audiences that others cannot. Avoiding or containing the anti-help thus emerges as an unequally distributed burden with mixed social implications, not least among which is the sense in which domesticating passions and securing scope for cooperation can also replicate structures of domination and inequality. In short, contained speech is a condition of possibility for expressions of care, respect and mutual help, but it can itself accommodate the anti-help, as when narratives of scarcity and inequality become a roundabout means to apportion blame, attribute envy, or denounce the feelings of certain others as 'ugly' and illegitimate. In this chapter, I document how my interlocutors navigate these contradictions and ambiguities by tending to the relationship between language and emotion in negotiations of mutual help.

The key aim of my ethnography is to caution against the tendency to isolate one emotion from a broader field. Literature on envy, which has mostly focused on its nature and effects, is a case in point. Key conversations have asked whether envy is constructive or destructive (see Cohen-Charash and Larson 2017), how it arises from and relates to socioeconomic inequalities and situations of relative scarcity (Ben-Ze'Ev 1992; Foster 1972; Schoeck 1969), or how culturally contingent values and social structures can account for the different trajectories and fluctuating

intensities that typify the experience of envy cross-culturally (Graeber 2007a; Lindholm 2010). Envy's co-presence with a broader range of ugly feelings has been less considered. The same holds true for Africanist scholarship. There, an overbearing focus on witchcraft as opposed to the emotions that occasion it has reinforced the idea that envy is fundamental to African emotional landscapes. When witchcraft is noted to be motivated by envy, it is easy to lose sight of the fact that envy is not a unitary phenomenon. The resulting analysis easily becomes partisan: not only does it place responsibility for occult attacks squarely on envious subjects, but it also misreports envy by conflating it with other, distinct emotions. In effect, unitary conceptualisations of envy stand in implicit complicity with certain accusations without interrogating what those accusations do for accusers and to the accused. In a sense, then, anthropological understandings of envy and cognate negative emotions run the risk of descending into a blame game similar to how the wider community singled out Grace as envious and ill-intended on account of her lower socioeconomic status, despite her nephew's demeaning words and the possibility that the threat of violence cuts both ways.

Parting with the tendency to separate 'envy' from other negative emotions, this chapter offers an alternative, inductive approach that stresses the performativity of acts of naming, recognising or responding to ugly feelings. The emphasis here is on talk about emotion as a form of action in the world. When negative emotions are named, in everyday life and regional scholarship alike, the indigenous term *endamwamu* is systematically reduced to its restricted sense of 'envy', even though it may refer to a variety of disorderly feelings and desires. This slippage arises when speakers in positions of relative power influence the terms of public discourse. Accordingly, I argue that attending to the relationship between speech and feeling is essential if Africanist scholarship is to achieve more clarity and precision in conceptualizing the ugly feelings that arise in the wake of intensifying scarcity and growing economic inequality. To do this, I place my interlocutors in dialogue with Stanley Cavell's call for attending to the passionate side of speech through a 'systematic view of language as confrontation, as demanding, as owed, … each instance of which directs, risks, if not costs, blood' (2005: 187). This conceptualisation of language accords well with the Gusii semiotic ideology of

containment, which shapes not only the expression of passion in speech but also acts upon inner experience and a field of political possibilities. Understanding the politics of containment, I argue, is key to elucidating how narratives of scarcity and inequality – threaded throughout the chapter – afford a complicit and narrow focus upon a single emotion in a broader field. Since such narratives are often voiced in terms of Christian idioms, tracing the political work of containment also foregrounds the role of Christian theologies and theodicies in animating concerns about the anti-help.

Endamwamu in Gusiiland

Abagusii, or – as they are known in the ethnographic canon – 'the Gusii', are dubiously stereotyped as one of the most witchcraft-inclined social groups in Kenya. Curiously, previous scholarship has done little to challenge this stereotype. What overflows the boundaries and disciplinary inclinations of foreign and indigenous scholars alike is a sense that, in this corner of southwest Kenya, something nasty is afoot. This comes out most clearly in recent work that investigates spates of witch-hunting in the 1990s as consequences of the IMF's structural adjustment programmes (Ogembo 2006), but also in publications of a psychological bent that emphasized the local prominence of the fear of 'jealousy' and witchcraft while also historicizing that cultural complex as becoming more and more acute in the wake of growing inequalities and extreme population growth (R. LeVine [1984] 1994, 2003; S. LeVine 1979). Though less explicit, scholarship in other disciplines echoes a similar argument: Gusiiland, we learn, is now at the apex of a century-long process of environmental degradation and political fragmentation that came about through intensifying demographic pressure on ever more fragmented agricultural land, the emergence of local elites, uneven processes of social differentiation, the cash-crop industries whose collapse or decline was mostly a blow to those in already disadvantaged positions, and so forth (Boone 2014; Maxon 1989; Okoth-Ogendo and Oucho 1993). Unsurprisingly, when a demographer heard about my research on trust in rural Gusiiland, it immediately made sense to him, recalling how – decades

before, in an LSE lift – Mwai Kibaki (Kenya's third president) had told him to go do research in Gusiiland: 'It's a crowded place; that spells trouble', he said.

This sensible association between ugly feelings, scarcity and inequality is also one of the commonest ways my interlocutors articulated their reflections on rural Gusiiland, as then and now. It makes sense, in the most visceral of ways. From atop the ridges, an undivided three-acre plot easily stands out from the surrounding slivers, usually delineated with thorny hedges that enclose several houses – a mosaic extending in every direction across the hills. People are building their homes closer and closer together despite a cultural preference to build farther apart. The farms may seem to be brimming with banana groves, maize, tea or coffee trees, but farming can no longer provide an avenue for upward mobility. For many families, subsistence itself is an open question. Conversations often draw a correspondence between land scarcity and sociality in Gusii country. It's as if land scarcity has had a knock-on effect on valued qualities of relationality such as 'neighbourliness' (*oboamaate*), 'love' (*obwanchani*), 'peace' (*omorembe*) and 'unity' (*obomo*). They have all 'reduced' (*ogokea*).

The usual culprit that such narratives pick up on is *endamwamu*, which in its strictest sense refers to envy in the form of a malicious desire to destroy or undermine another's position or advantage. Due to the combination of 'stomach' (*enda*) and 'black' (*emwamu*), *endamwamu* misleadingly recalls ethno-physiologies of witchcraft that contain the possibility of involuntary action triggered by an inheritable substance lodged in the abdomen (e.g. Evans-Pritchard 1937). However, people situate *endamwamu* in the heart (*enkoro*), the seat of all emotion and volition, which *endamwamu* can 'bite' or 'grasp' (*okoroma*), 'override' or 'overwhelm' (*okonyara*). If extreme and outwardly manifesting, people speak of *endigitani* or, in cases of murder, of *emoko*. Beyond nuances of intensity rather than kind, people also use *endamwamu* to refer to 'greed' or 'avarice' (*uchoyo*), 'lust' or 'gluttony' (*obotonu*), to 'resentment' (*ogochaya*), 'jealousy' (*eng'areka*) or fury. In all these cases, a disorderly and transgressive desire remains the common ground. Yet this broader set of associations clearly connects with what could be considered as qualitatively distinct emotions. Moreover, *endamwamu* has a polysemic *and* a

polyphonic nature. *Endamwamu* is uttered or evoked by manifold voices, whose positionality in relation to each other is reflected in the nuances and intonations of their speech.

The dynamic tension between *endamwamu* as envy and as disorderly desire resembles the way in which English speakers commonly conflate jealousy with envy in ordinary speech. In relation to an object of desire or relationship of value, jealousy and envy are opposites: 'jealousy is a protective reaction to a perceived threat' whereas 'envy is hostility' directed towards what others have but one does not have (Clanton 2006: 411–412). If referring to envy as jealousy is to confuse the different situations from which they emerge, it can also undermine fundamental presuppositions of what jealousy is and when it occurs, capturing them within an artificially totalising conception of envy. This is especially convenient for those with the power to dictate the terms of the discourse, whose own ugly feelings will tend to become socially unrecognizable under a unitary definition of envy.

For instance, although *eng'areka* can refer to jealousy, especially that between co-wives, its association with *endamwamu* in ordinary speech distorts it in such a way that the nuances it throws up correspond more to envy than jealousy. Thus, when men identify *eng'areka* among co-wives, they do so by spinning it as destructive rather than protective: they will pick up on the 'throwing around' (*okoruterana*) of responsibilities, sometimes to the extent that an affluent man with multiple wives would receive food from neither and, in time, die. A slippage occurs, too, in the ways in which suspicions and accusations are voiced following the loss of dairy-grade cows in mysterious circumstances. Accusers imply not only envious hostility but also a greedy self-interest (sometimes interchanging *endamwamu* with the Kiswahili words for greed and selfishness) to convey the fact that the accusers have been sharing their good fortune with the accused, so the accused have no reason to be 'feeling bad' (*okoigwa bobe*). In effect, envy is attributed at the same time as it is conflated with greed and self-interest, even though envy may lead to actions that are against one's self-interest.

A specific style of speaking facilitates such language games. There is a sense in which talk about *endamwamu* maintains a degree of indirectness even when

seemingly unambiguous about its status as an accusation, or the identity of the accused. This follows from a broader cultural preference to avoid reference to others' intentions or inner emotional states and instead speak of overt action, habitual behaviour, or issues of physical, economic and spiritual well-being. Other ethnographers drew on this preference to articulate how Gusii ethno-psychology contradicts a Western view of clearly demarcated psychological, physiological and magical-religious phenomena (R. LeVine [1984] 1994). By contrast, my concern is with how this preference structures the relationship between language and emotion according to what I will call a semiotic ideology of containment. Feelings, especially if ugly, are best left concealed, unvoiced, or at the very most implied. Yet they can also spin out of control, making you 'burst' (*ogoutoka*), 'boil over' (*okoberoroka*), or otherwise occasioning an inadvertent revelation. This tension appears supremely salient when considering that, despite intensifying scarcity and growing inequalities, the collective coordination of mutual help is increasingly decisive for the pursuit of educational aspirations. At fundraisers for university fees, or, more broadly, when askers and potential givers face one another, speakers tread a fine line between a tone of moral suasion and pragmatic civility. In such circumstances, talk about *endamwamu* articulates itself through multiple narratives of scarcity and inequality, each with particular ethical demands and political implications. Depending on their respective nuances and intonations, such narratives take on formulations that can call for cooperation but also facilitate concealed, insinuated acts of blaming. The rest of this chapter documents the emotional and political work of such narratives by foregrounding how people seek to contain and address negative feelings in speech. To do this, I first bring my interlocutors' concerns with the anti-help into conversation with Africanist approaches to speech, emotion, and witchcraft.

The anti-help and its passions

One morning, Nyakongo – then an infant – was sitting on the grass, crying incessantly, right next to his mother as she threshed a pile of beans. A litter of dogs suckled milk some metres away. A neighbour, a relative of Nyakongo's family,

entered their homestead and greeted Nyakongo's mother. She asked why Nyakongo was crying. He wanted milk but they had no more. Then came their neighbour's disturbing suggestion: couldn't Nyakongo drink the dog's milk? The mere thought was scarring and dehumanizing enough to leave a deep and bitter imprint on Nyakongo's mother, and later upon Nyakongo himself. He shared this memory with me, just as his mother had done with him, as a testament to the unadulterated malice (*ribero*) that lurked beneath interactions with their neighbours and fellow community members. It wasn't the only revealing event, or the most wounding. That was the accusation of witchcraft, levelled against Nyakongo's mother, and locally rumoured following the death of Nyakongo's cousin and uncle. They had both been rumoured to have slept with the same HIV-positive woman, but because they died shortly after a land dispute between their family and Nyakongo's, witchcraft remained a distinct, sticky possibility. To Nyakongo, what enabled the accusation to spread was not the timing of his cousin's and uncle's deaths alone. *Batochayete*, 'they resent us', he said. 'They always have, because we are poor.' He whispered his words to me, even as we sat inside his bachelor's hut, with rain pouring outside, and trickling through holes in the grass-thatched roof above our heads.

Now in his twenties, Nyakongo had recently passed his KCSE exams with marks that qualified him for a government-subsidized university degree. The government, though, only disburses the loan instalments after the beginning of the academic year, and even thereafter it's not enough to get by on. He knew that he was forced to do what most other people do in his situation: fundraise. This meant relying on his close and extended kin to meet and arrange for guest lists, invitation cards, access to wealthier individuals, loudspeakers and so forth. Most of these kin and neighbours are the very ones Nyakongo and his mother were convinced despised them, but who now, with Nyakongo's academic achievement, also had grounds to envy them. A fundraiser also meant that he might attract scornful attitudes from community members, regardless of future outcomes. He imagined them saying: 'You have failed, and yet we gave money for your education', 'You have succeeded, but you have forgotten us'. Unnervingly, the prospect of a local fundraiser augured yet more nefarious horizons of possibility. Nyakongo recalled

how the community fundraised for one of his cousins who wanted to study to become a primary school teacher. Not long after the fundraiser, this cousin injured his leg so badly that it affected his academic performance. He almost failed and had to endure the lashing words of his neighbours, even though, Nyakongo insisted, their money was never genuine – their intention all along was to harm, and not to help. Hence the question: what if something similar happened to him? What if the help he asks for turns out to obstruct him?

Accounts and anxieties such as Nyakongo's abound in the ethnographic literature on sub-Saharan settings. Indeed, this body of work almost naturally springs to mind when pondering how anthropologists have touched upon the way in which hate, suspicion, envy and jealousy charge ordinary life (e.g. Ashforth 2005; Geschiere 2013). One of the key legacies of this work is a renewed momentum in debates about trust and mistrust, enlivened by the question of how to maintain, rebuild or respond to a loss of trust in toxic relationships that are also, to some extent, intimate, necessary or inescapable (Broch-Due and Ystanes 2016; Carey 2017; Silva 2017), a concern that partly animates this thesis too. Most works, however, broach ugly feelings obliquely, if at all, and chiefly through witchcraft. In the process, envy and cognate ugly feelings have fallen by the wayside of anthropological analysis, with most studies only referring to 'jealousy' (i.e. envy) as a motive for witchcraft, as something to expect with growing inequalities, and as inducing a sense of menace and mistrust in everyday life.

This neglect has endured despite a long-standing preoccupation with the relationship between witchcraft and language. Be it as lexicons about modernity and social transformation (Comaroff and Comaroff 1999; Geschiere 1997; Moore and Sanders 2001), or as manifesting mainly through speech acts such as gossip, accusations or rumours (Douglas 1970; Favret-Saada 1980; Gluckman 1972), witchcraft is intrinsically connected to the power of words to both describe and act upon the world. However, although occult phenomena are as much a matter of feeling as of language (Bonhomme 2016), the tendency has been for complex emotional experiences and their links with speech in everyday interactions to remain underspecified in ethnographic accounts. Take, for example, Mary Douglas's

attempt to discard the cruder functionalist overtones of a model that saw witchcraft accusations as either reproducing the social order or reflecting breakdown and disorder. She acknowledged the enduring relevance of such a model in the idea of a 'communication system': accusations '[amount] to a denial of common bonds and responsibility' (Douglas 1970: xxv); they are a means of clarifying, redefining, breaking and regrouping relations.

Unsurprisingly, Douglas's formulation resonates with Nyakongo's family's experience. I could explain how their being accused of witchcraft makes sense given the increased competition over land, or how their accounts of subtle, insidious experiences of economic exclusion and social denigration stand testament to the capacity of accusations to deny mutuality even with close kin. Yet the result would be rather sanitized, stripped of any of the unspoken passions that, in any case, mattered most to Nyakongo and his mother. Would Nyakongo make it to university, even as the first in the area to attend a prestigious institution, and despite their past tensions with neighbours and relatives? Would they be dismissed, avoided, belittled, further branded, or envied, helped, but only somewhat, and at the same time harmed? If Douglas's conceptualization of accusations does little by way of capturing the complex uncertainties and vulnerabilities that Nyakongo and his mother experienced, this shortcoming might well reflect how sharp distinctions between language and emotion, with an attendant excision of feeling from form, are not unheard of in the anthropology and philosophy of the twentieth century (Wilce 2009: 157). By contrast, the accusations that feature in Nyakongo's exposition not only go beyond the issue of witchcraft but are voiced in a register that showcases a deepfelt concern with the expression and experience of feelings in ordinary language.

Let me clarify that in arguing for renewed attention to the relationship between language and emotion I am not suggesting we view language as primarily referring to internal subjective states and a singular domain of 'emotion', as separate from thought and modelled upon Euro-American Protestant conceptions of an authentic inner self, seeking sincerity in outward expression (Beatty 2005). Indeed, to see language as merely referring to emotion would make for a poor

entry point into the web of accusations and emotions that Nyakongo revealed. We would have to start with the question of whether others really did resent Nyakongo's family for being poor, or envy Nyakongo for obtaining a place at university, or whether Nyakongo's family did feel envious following unfavourable outcomes in land disputes. Such considerations are arguably also at work in scholarship on envy that circumvents the methodological problem of there being no interlocutor willing to recognize his or her own envy by focusing solely on the perspective of those who deem themselves or seek to be envied (e.g. Desplat 2018), or by inferring envy primarily in those on the lower rungs of society in situations of unequally distributed scarcity (Foster 1972). The alternative approach I develop here not only stresses the capacity of language to elicit or act upon rather than merely describe or name feelings, but also proposes that the best way to probe the role of emotions in ordinary interaction is, paradoxically, to displace a simplistic focus on a given emotional expression in favour of placing the person at the heart of inquiry.

Here, I follow Unni Wikan's strategy of documenting emotions by focusing 'on a person experiencing and expressing herself while engrossed in multiple concerns' (1990: 134). Like the Balinese context she documents, my interlocutors also keenly monitored and controlled outward expression with a view to interpret but also to manage, influence and address feelings, whether others' or their own. A general injunction to show love and respect in interactions with others weighs on everyone. This implies a dynamic of containment: people should 'monitor' their '**tongue**' (*okorenda* ***oromeme***), to speak 'softly' (*enyororo*) and 'slowly' (*ng'ora*). A Gusii saying warns that 'one should speak little in the presence of fellow others'[9], not only because of their questionable trustworthiness, but also because speech has an intrinsically hazardous nature, as always liable – especially if uttered in the heat of the moment – to bring more 'issues' (*amang'ana*), ignite 'conflicts' (*ebitina*) and 'quarrelling' (*okwomana*). Outspoken threats, accusations and suspicions draw stern rebukes as speaking 'carelessly' and 'bluntly' (*ovyoovyo*), as 'saying too many words' (*ogokwana amang'ana amange*), while at the same time attracting mockery and ridicule for betraying morally ignoble thoughts and feelings that should not be

[9] *Kwana make ekero ore n'abagisangio.*

on show. More than a mere inversion of sincerity, the point in containment is not simply to avoid the expression of some 'genuine' inner feeling but to overcome and transform, a dynamic that I explain in more detail in the next section.

For now, I want to linger on what sets the Gusii context apart the most, which is the extent to which a concern with containing ugly feelings plays out through participation in collective mutual help arrangements. This brings us to the 'anti-help'. I propose this term as a shorthand for the vulnerabilities and ordeals of uncertainty people experience when they ask or are asked for help. These come into view when considering their unequal distribution. Far from leading to a straightforward realization of the mutuality, harmony and self-sacrifice ordinarily extolled in speech, fundraisers reinforce a tiered structure of mutual help: those who arguably need help the most are those who can command the least of it, while those perceived to have already attained some markers of the good life are precisely the ones to whom help is most readily given. In this tiered system, requests for help trigger moral evaluations as to who should be given or entrusted with how much help and on what basis, revealing how askers and givers value each other – as sharers, inferiors or superiors, creditors or debtors. What follows is never entirely predictable, for requests are but 'preludes of potentiality, initiating and testing the limits of loyalties, commitments, credits, debts and affections' (Elisha 2017: 177).

If requests for help express, imply or play upon feelings without there being any certainty as to how others might respond, what they might say and how they might value you and your request, it becomes hard to say where the request stops, who has the last word, and how it all might end. These remained open questions for Nyakongo and his mother as well, particularly after his request for a fundraiser for university fees. Another of Nyakongo's uncles took him aside one evening at the market, congratulated him profusely for his university offer, and made an advance contribution, there and then. He added that Nyakongo shouldn't tell his mother about his contribution. Why? Why not tell his mother? But the uncle simply walked away, leaving Nyakongo to wonder about the true intent behind that money. Words, in short, were still owed, thus echoing Stanley Cavell's reflections on the

impassioned performativity of ordinary language, and his attendant call to 'not stop at what we should or ought to say, nor at what we may and do say, but [to] take in what we must and dare not say, or have it at heart to say, or are too confused or too tame or wild or terrorized to say or to think to say' (2005: 185). If Nyakongo's wonder about what was left unsaid is akin to Cavell's attunement to an unbidden scepticism folded within everyday life, this is also because Cavell's philosophical puzzle regarding the relationship between language and emotion can respond to and account for the pressures that arise from a Gusii pursuit of containment in negotiating mutual help.

On the one hand, speaking in a contained manner can diffuse the passions which, if unrestrained, would imperil further scope of cooperation. On the other hand, contained speech can nevertheless express, involve or provoke feelings in unpredictable ways, much like Nyakongo's uncle who has no clear standing, appearing to single out Nyakongo's mother again even as he seeks to reassure Nyakongo of his commitment to coming together to help him pay for university. Thus, any request for or act of help, in seeking participation in a moral order of mutuality and self-sacrifice, can contain within itself the possibility of failing or attracting feelings that place the conventions upholding that moral order on an insecure footing. In effect, containing the anti-help exceeds a realm of convention and involves an improvisatory reckoning with disorderly desires, felt or perceived, if a sense of community is ever to emerge. As such, attending to the anti-help shares much with Cavell's conceptualisation of 'passionate utterances' (2005), as both a distinct kind of speech act but also as another side of *all* speech acts. To say 'You resent me' is to utter a passionate utterance: to single out the addressee, demanding a response, staking a unique claim not readily resolved by drawing on orderly, formal or ritual speech. More roundabout utterances achieve similar work. Nyakongo's uncle's statement and the subsequent breakdown of mutual intelligibility is a good example. It seems that for my interlocutors, as for Cavell, speaking conjures vulnerabilities and uncertainties even when the spoken words do not explicitly single out, police and demand a response, or when words are absent altogether, in which case it becomes compelling to ask whether speechlessness

'may come from being silenced, from not wanting to say something, or not sensing the right to say something' (Cavell 2005: 179).

The politics of containment

Containing passion in speech has been high on my mind ever since an illness I experienced during fieldwork triggered an accusation of witchcraft against a neighbouring family. The illness manifested straight after closely documenting a land dispute in which my host family recovered the borders their neighbours had shifted over the previous decade. The neighbours were heard venting about their arrogant oppressors, fed by a European they greedily keep to themselves. It reminded me of an earlier occasion when, from across a thorny hedge, our neighbour's wife sang about being despised, because she's poor, uneducated and bereft of male children, with no one else in the vicinity other than my host father and me, spraying his vegetables early one morning. In hospital, I received more than a dozen calls from fellow villagers I didn't know that well. Was learning what I thought had happened as important as learning how I was faring? Maybe so. I recalled how my host family's children reacted when I offered to confront our neighbours over a domestic issue: 'Don't! Our mother always tells us not to say much to them; that way, we can avoid trouble'. So, I decided not to take any chances and responded to questions about my health with a light-hearted, rationalized and ironically ethnocentric account: about how many people pop antibiotics for a common cold, or give them to their animals as prophylaxis. Not many seemed decidedly convinced. Nor was my host's labourer when I joined him on the farm one day. He told me people had speculated that our neighbours may have had something to do with my illness. After hearing my own theory, he simply said: 'I don't know. Maybe. At least now you are well. Your face has become white again. But that day … aii … it had really darkened!' What happened remained an open-ended question. My darkened face could have signalled distress, pain, but also fear. I changed the subject.

This vignette illustrates the semiotic ideology of containment introduced above. Note how a degree of indirectness, a pregnant vagueness, tends to

accompany moments when ugly feelings are evoked, insinuated or attributed. Even when our neighbour's ugly feelings were most explicitly visible, as with their song and rant, their speech was either voiced in the third person or in our absence. Moreover, it seemed that the only way that I could speak with third parties about the animosity between our neighbours and my host family and I was by entering a language game where talk about physiological disruptions signalled, negotiated or attempted to diffuse ugly feelings without explicit reference. Indeed, our neighbours, my host family and I were on common ground insofar as we all sought to restrain our speech to pre-empt scope for further escalation. Yet the power of containment extends beyond simply a matter of restraining the urge to speak passionately. As a concern with the aesthetics of ordinary action and expression, containment has deeply political implications.

When I joined my host family in late 2014, they had already achieved – at least in others' eyes – a good deal of upward mobility. My host father and mother had both gone through one kind of tertiary education or another; they had built a spacious permanent house, and their mostly male children seemed to secure one university offer after another. The neighbouring family here in question had attained neither of these achievements. My arrival contributed to this cleavage. Not in a material way, for how impactful can a meagre PhD stipend be anyway? The optics, however, were rather infelicitous. No matter how tactful I was in my presentation of self, regardless of my participation at local fundraisers and my gestures of care and help towards my immediate neighbours and broader local publics, I still embodied abundance. Three elders, leaders of a local self-help group, once asked me to facilitate a transfer of about six million sterling. On another occasion, someone broke into my rooms. They didn't take anything, not even the digital equipment I had lying around. Did they, as my host father remarked, expect to retrieve sacks full of money only to be disappointed and leave? In any case, what was clear was that my presence lent weight to the possibilities that my host family is having it rather well, perhaps too well, that they are greedily and jealously influencing how much I share and with whom, and that I too am beholden to the same sort of *endamwamu*.

In relating these episodes, I want to loop back to the issue of accounting for a broader field of ugly feelings within the context of scarcity and inequality. A structural analysis might begin by associating certain emotions with specific positions in the social order: for example, the poor are envious, the rich are arrogant, fearful or jealous, and so forth. It could continue by attending to the political implications of accusations. It may even attempt to reflect on how theorizing ugly feelings can itself be a form of accusation. Yet this analysis would ultimately stop short of capturing the complex relationship between what is said and what is felt, complex not just because what one can feel varies between and within societies, but also because how one speaks is an equally important empirical variable. The tensions I was drawn into and exacerbated through my presence are a good example.

Most people sided with my hosts. To them, our neighbours' rants evidenced *endamwamu*, as desiring what others have, not in a mimetic sense of desiring *for* themselves but rather in the malign sense of seeking to appropriate (land) or destroy (me). Nobody, at least not explicitly, entertained the possibility that my hosts and I were given over to *endamwamu* of a different kind, as a greedy and jealous drive to guard what we have and relate to others arrogantly and resentfully. The silence and avoidance that my hosts and I chose to respond with to our neighbours' accusations obviated the possibility that they were justly motivated. According to my hosts, had we responded passionately, especially by way of uttering the witchcraft accusation ourselves, village talk might have taken a different turn. Our neighbours' accusations would have turned out to be felicitous after all, foregrounding a dynamic of domination and a moral failure to acknowledge a fundamental equality in the face of death or before God.

We return, thus, to the slippage between an expanded and restricted sense of *endamwamu* but with a sharper understanding of how a concern with containing feelings in speech lubricates this slippage, thereby affording a containment of political possibility and maintaining the status quo. My silence may have diffused the accusation of witchcraft against my neighbours, but it also left intact the widespread consensus that my neighbours were envious and morally culpable. The

possibility that my host family and I had inadequately acknowledged and illegitimately responded to our neighbours' plight never gained purchase. In effect, our restraint accommodated a denial of recognition. The inequality between us faded under a chorus of voices condemning our neighbours' envy.

At other times, the slippage appears as more deliberate than surreptitious. The words that regularly burst forth from rented loudspeakers and wash over the hills at fundraisers illustrate this well. Speakers invariably ask hearers for help based on a common existential need for help, on the understanding that no one is insulated from the disquieting gap between aspiration and the means to fulfil it. 'So, don't feel bad', voices beseech, for 'we are all in the desert together', and 'we can all be rained upon, no matter whether your roof is grass-thatched or made of iron-sheets'. 'Today it's me, tomorrow it's you', as MCs often declare. In a setting where the fear of envy explains why news of pregnancy is withheld from others for as long as possible (S. LeVine 1979), at fundraisers speakers reframe children as 'everybody's children', as bringing 'light to the whole community', as future doctors or the 'next Obamas'.

If narratives of inequality, scarcity and abundance facilitate strategies of moral suasion, they can equally afford a more pointed moralism that may seem to evade responsibility or distract from potentially unjust social disparities. This has to do with a politics of voice, or the issue of who can speak to whom, about what and on behalf of whom. And so, the voice that is preaching before you at church might very well riff off a story about a poor woman, with only a cow, that comes to the rich man for help. In response, the rich man takes away her cow – the very object she was most attached to but – allegedly – precisely what was keeping her poor, locked out of God's blessings, which only manifested once she was freed from worldly attachment. 'Poverty is in the mind', you hear the voice say. But it can't be a coincidence to you that, unlike yourself, the voice is salaried, educated and in her prime, especially if the voice is your brother-in-law, whose help you asked for before. This is how preaching doubles as blaming, riling up the audience, some of whom may feel it as a backhanded accusation: 'It's me he's preaching about'.

A sense of how containing passion in speech accommodates the stifling of others' speech and working upon their inner experience begins to come into view. Particularly instructive to this end is Josephine's lie before her fellow church members. On the catechist's invitation, Josephine stood to address her fellow congregants and thank them for their kind support in the fundraiser she and some of her relatives had been organising for her eldest son. She needed help paying his school fees. Microphone in hand, speaking right before congregants would be invited to hand over their contributions, she mentioned her son was in his second year at Egetare, a local secondary school. The dozen or so of us who had shown up for her fundraiser's organising-committee meeting at her home knew otherwise: Josephine's son had recently passed his Standard 8 exams with high scores and received an offer from Egetare. The rest of the congregation, though, didn't know the details. What they did know was that Josephine was hardly a woman of means. To learn that her son was going into Form 2 at Egetare meant she had managed to pay for Form 1 herself, which was surprising given her background and Egetare's reputation as one of the more expensive and prestigious boarding schools around. Surprising, impressive, and for that all the easier to sympathize with: 'She has really tried, hasn't she?', commented a woman sitting next to me.

I never asked Josephine about this lie. I expected her to ignore my question or claim I had misheard her. In any case, it would have unnecessarily added salt to an obvious wound. Over the previous months, I had witnessed Josephine's relatives talk about her search for help to put her son through Egetare. Most thought Josephine was stretching beyond her means. Some recalled how they had helped Josephine and her family several years back: if it hadn't been for them, Josephine and her children wouldn't have had an iron sheet roof: 'They were being rained on. We sympathized with them, and we still do, but now she has transgressed: where does she expect to find so much money? From us?' Others drew my attention to Josephine's husband's relatively large but unused plot of land. Couldn't she try farming, like everyone else? 'She is never satisfied', another man said, 'regardless of how much you help her; she has *endamwamu*'. In her presence, the blaming was less overt but palpable nevertheless. Time and again she was told to take the child to a school she can afford. Walking out of one such meeting together, I asked her

what she would do. She spoke, for once, with a blank stare, the visible side of a muddy torrent of defiance: 'My child is smart. Would he study as well anywhere else? No. There must be a way'.

I am struck by both Josephine's defiant resolution and by how her requests for help bore the repressed mark of having sensed something unbearable, that her requests triggered a moral policing which discredited her. Her act of braving the anti-help – of braving the responses, perceptions and talk that follow requests for or acts of help – suggests a counterpoint to the political implications of containment sketched above. While containing dysphoric passions in speech may accommodate domination or denials of recognition and thus dignity, containment nevertheless does leave at least some room for manoeuvre in an otherwise rigid social and political order. By way of a 'tactical empathy' (Bubandt and Willerslev 2015), Josephine contained her ugly feelings in a way that ensured her request was felicitous, effectively forcing the hands of those who might otherwise have policed and judged her request as illegitimate. Her lie, and at church of all places, brings us back to Cavell's acknowledgement of the internal propensity of all speech acts to be openings unto and generative of passion, as partaking of a double-natured everyday space of both habit and improvisation (see also Das 2014). It is within this everyday space that the politics of containment manifests. The 'political' here is far removed from the structures of the state. Rather, it concerns forms of authority, domination and contestation within a quotidian space of collective habitation. It is through events such as a brash utterance, a troubling silence or a restrained address that the political is made to emerge in spaces not ordinarily conceived of as such.

Theodicies of scarcity and inequality

To counteract the assumption that envy is the chief ugly feeling typifying contexts marked by rising scarcity and inequality, in Africa and elsewhere, this chapter has argued for an emphasis on the performativity of accusations that attends to the ethnographically contingent configurations of the relationship between language and emotion. For my Gusii interlocutors, who are acutely aware of how ugly feelings complicate everyday life, this relationship bespeaks a dynamic of containment, a

dynamic that acts upon inner experience and shapes political possibilities as much as it accommodates scope for cooperation. By way of conclusion, I return to how some of my interlocutors deploy narratives of scarcity and inequality not to negotiate but to accuse, moralise, and attribute *endamwamu* as envy. Could such narratives also explain why the field of ugly feelings may have narrowed in the first place? Past theories of envy, as Geoffrey Hughes (personal communication) indicates, do echo late twentieth century ideas about limitless growth, ideas that validated portrayals of farming communities worldwide as cognitively deluded and living in a mere 'image' (Foster 1972) of scarcity. 'Poverty is in the mind', you hear the voice say again. The other 'you', the reader now familiar with how ugly feelings can be contained but nevertheless elicited or acted upon by uttering seemingly non-accusatory statements, might well begin to consider anew the narratives of scarcity and inequality lodged within the scholarly canon or macroeconomic policymaking (cf. Bear 2014; Peebles 2011; Scoones et al. 2018). The lead emerging here is the sense in which uttering such narratives – be it in the field, in writing, or among influential elites – can never quite be excised from an incarnation of 'the political' that stitches together words, feelings, and actions from within and according to one's situated participation in particular forms of life. In other words, attending to certain modes of speaking can enable a re-examination of the political outcomes achieved through narratives of scarcity and inequality. Solely attending to the structural diagnostics these narratives afford means failing to acknowledge the emotions and aesthetics these narratives express and elicit. As such, non-reflexive invocations of such narratives could very well perform the anti-help.

In Gusiiland, it is under the aegis of Christianity that the rhetoric of scarcity and inequality is elaborated, influenced or contested. In both Adventist and Catholic communities, they say God never intended scarcity to be a cosmological postulate. However, humans being human (i.e. imperfect), they found themselves 'banished' and 'cursed' to a life of suffering and uncertainty, including the most brutal and uncanny sort, as when Cain killed Abel. So did humans begin to 'spread', populate, and 'fill' (*ogoichora*) the world. No wonder this process can embolden evil, especially when, as in overpopulated Kisii, limits to growth and their unequal distribution are abidingly clear. Yet evil also bears the possibility of redemption,

inscribed along the very lines through which discord articulates itself. One of my SDA interlocutors made this clear while accusing her neighbours of envy, when she asked me to hold out my hand:

> Look at your fingers; are they all equal? God must have seen some beauty in them being unequal. It is the same with humans. God gave us different gifts – some of us are teachers, doctors, others farmers. The challenge is to still come together, to see past our differences and still love one another. That's what God wants.

The logic here is persuasive but biased, promising change through stasis. This conservative logic is widespread. In preaching and everyday conversations alike, accusations of negative emotions are either accompanied by or contained through talk about faith and faithlessness. Accusers state their relentless faith in God, in a just divine retribution and reward for enduring misfortune, hardship, or injustice. One family who had buried more than a dozen dairy-grade cows in their backyard, explained that they would under no circumstance stoop to pulling their children out of boarding schools, even if they lost their major source of income. They were determined to endure and smile through their pangs of hunger, and thus displease those who had so clearly wished their demise. 'One day', the wife said, 'they will grow tired! We are praying for it. And God has been watching. They will not prosper in their lives. They will just loiter around and wonder "*wa…* we cannot mess with these people". They will see.'

Another example can be found in the tensions between Nyaboke, a widow and farmer in her 50s, and her brother-in-law, Jackson, a shopkeeper. I remember her freezing on her own doorstep following a meeting of her fundraiser's organising committee. I saw her purse her lips and clench her teeth. Tears welled up in her eyes. Finally, she turned and addressed Jackson. He was the secretary for Nyaboke's fundraiser organizing committee. As such, he was supposed to liaise with guests and distribute invitation letters. Did he pass them on? Jackson said he had. But it wasn't much of a reassurance. According to hearsay, Jackson had tried to sabotage another fundraiser by hoarding invitation letters. Nyaboke speculated that Jackson might try to do the same, especially since he had scheduled a fundraiser not long after hers. 'Jackson', she said to me, 'thinks there's not enough money around. He's probably one of the ones backbiting me, saying *nemigereire emechango*' – that she

squeezed in or forced herself upon all the other fundraisers. She referred to talk that accused her of asking for a fundraiser for her son to go to a technical college at a time when several other fundraisers were being organised for university fees, which are more expensive and come earlier in the year than college fees. There was indeed something of this reasoning in Jackson's own remarks, though the direction of blame was inverted. With a disapproving click-of-the-tongue, he told me how Nyaboke showed up on his doorstep, similarly distressed, on the morning of her fundraiser. Was he coming? 'That woman doesn't have faith. Even if you are missing money, you must trust God; a way will be found', explained Jackson. He then proceeded to give me a detailed account of how God blessed him when he had enrolled his son in college without money to pay for fees nor anyone to help him.

It is striking how an accusatory revelation of mistrust suddenly slipped into a language game about faith in God. Nyaboke's plea bore the inexplicit mark of having come to know something unbearable, that others had singled her out, to exclude and put her in her place. At the same time, her plea identified Jackson as beholden to thinking in that zero-sum way where somebody else's fundraiser is a subtraction from one's own. Conversely, Jackson defended himself through a muted rebuke, implying that Nyaboke's unseemly scepticism is entirely the outcome of her own failure of faith. Both the plea and the rebuke had moralising overtones, while also displaying the 'makings of something that could easily spin out of control' (Das 2014: 299). As an instance of containing the anti-help through talk about faith, this vignette offers a sense of the way in which utterances and participation in Christian forms of life can legitimate certain moral and economic inequalities. To be sure, not everyone who gets to speak at church voices the same view on inequality. Some priests and pastors make a point of regularly critiquing the pride and arrogance of the rich and privileged, whose fall into hubris may lead them to forget that God can always turn the tables around. Are inequalities divinely ordained invitations to demonstrate Christian values of self-sacrifice and mutual respect? Or are they symptomatic of moral failures in demonstrating those virtues? Yet, in between the lines, passionate speech that makes demands for love and respect is captured by those in positions of authority to justify all manners of exclusion in the

name of Christian piety. Take, as a case in point, the words of a priest, who begins his sermon by stating what he sees when he faces the congregation:

> I see men, women and children; you all wear clothes, just as you are all God's children. These clothes have different colours, depending on what you chose, just as some of you are farmers, others nurses, teachers or entrepreneurs. God has given us all different gifts, and we must use these gifts faithfully, for the good of others and the community. Those who don't obey remain imprisoned. This imprisonment includes stupidity. And even poverty. How many of you here are poor? Because you may not be poor and yet consider yourself a poor person, a poverty of your own stupidity. And you know you are a fool, it's just that you have decided to stay one. For you, crossing yourself takes a new dimension: instead of "in the name of the Father…" you say "I'm a fool, I don't have the heart of loving other people, nor do I have strength to work, amen, for all years". Stop living in sin! Love other people!

I paused on this priest's words not just as another illustration of how theodicies of scarcity and inequality can operate as the anti-help, but also to foreshadow a set of questions that concern the following chapter. How is it that talk about faith can both contain and perform the anti-help? When and how did faith lend itself to a politics of discrediting and a language of staking moral claims and demands? If the rules to obey and obligations to fulfil are divinely sanctioned and policed, what of situations when rules are more honoured in the breach than in their observance? This is where questions around the role of language and emotion in shaping relations of trust and faith bleeds into questions of personhood as well as valued moral ideals and their transgression.

CHAPTER 2: The Politics and Poetics of Transgression

Accounts of pre-colonial and early colonial periods have tended to depict Gusii society as an autonomous and ordered whole reproduced by individuals who are subject to many prescriptions, rules and norms. According to Iona Mayer (1975), everyday life was akin to a theatre in which people acted the parts that were expected of them and thereby established their sense of personhood and identity. Roles and rules followed on from one's position in a segmentary, male-dominated kinship system. The division of labour between men and women was sharply differentiated and imbalanced in favour of men. Children and parents interacted on the basis of *ensoni*, an elaborate code of etiquette which shows respect and deferential distance while avoiding shame or embarrassment. Other prohibitions and sanctions derived from an ancestor cult primarily centred on the male ancestors of one's lineage. We get the sense that deviations seldom occurred. In a structural-functionalist vein, what really mattered was the sense of coherent and structured order produced in the process of observing these codes, rules and prohibitions. Thus, pre-colonial Kisii was gerontocratic and patriarchal, governed solely through a 'patriarchal mystique' that permeated all spheres of life and demanded 'axiomatic reverence form sons, wives and daughters' (1975: 277).

On the face of it, much seems to have changed. Numerous local voices would certainly hasten to note so. Parents regularly bemoan how disrespectful children have become, how quick they are to forget about those that nourished and cared for them. Some children, they say, go as far as offering their parents as human sacrifices in exchange for infinite wealth from the Illuminati. All-male cliques at the bar complain women speak back nowadays and don't share enough of their income. By contrast, in the chatter at savings groups or at the marketplace, women decry and mock their men as inept, wasteful, and adulterous. At church, we hear a lot about human beings' remarkable propensity to say one thing and do another, usually the sort of stuff God condemned as sinful, like polygamy, witchcraft, or worrying about the ancestors. Yet, on closer inspection, such forms of talk give the mistaken impression that deviation was less common in the past. The social change that talk about transgression bespeaks is not a descent into chaos and dystopia but

an increase in the number of positions in conversations about the nature of transgression and its implications for personhood, faith, and trust.

As with the accusations of envy and other ugly feelings deconstructed in the previous chapter, there is a politics to talk about transgression. Not everyone has equal capacities to shape the public reception of particular ways of acting and speaking as transgressive. At the same time, transgression has a poetic dimension. An act of defiance, neglect, betrayal or abuse, an inappropriate utterance, all have the power to produce changes in perception, moments when the taken-for-granted is re-evaluated, when established images of self, other, and the world become sources of disquiet. Chapters 4 and 6 will echo a similar concern with the politics and poetics of transgression but problematized strictly with respect to the implications of Christianity for patriarchal relationships and forms of economic cooperation. This chapter, by contrast, locates the relationship between faith and trust in conversations between missionaries and the indigenous population, and between Gusii Christians themselves. These conversations concerned not only different understandings of the nature of transgression, but also disagreements over the implications that ordinary transgressions bear for relationality.

My aim here is to propose an alternative generative problematic that could ground an anthropology of religion. Most works in this sub-field start by inquiring how different religious traditions contend with a core paradox or problem: due to their apparent absence, the presence of non-human beings must be mediated through language, objects, and actions (e.g. Engelke 2007; Keane 2008). Transgression, I suggest, is another generative, core problematic that any religious system must contend with. The problem of transgression is fruitful to pursue, not least because it can provide a lens with which to probe the intersection of trust and faith. Note, for example, how transgression at its most general implies a breach, a disappointment, a contravention of a given moral order. More importantly, however, attending to how transgression is spoken about and lived with creates a space for inquiring whether religious forms of language reverberate or carry over in ordinary language. This goes against the grain of attempts to grapple with religious language exclusively from the standpoint of ritual (Keane 1997b; Bialecki et al. 2015).

We begin with an account of missionary efforts to displace and discredit indigenous concerns with sociocentric transgressions (i.e. disruptions of relationships with the others that make individuals who they are). The story is not one of a unidirectional transition to an individualized understanding of sin. Instead, concerns with sociocentric transgressions remain salient but under a new regime of discursive possibilities and constraints imposed by the language of progress and well-being that marked the Gusii reception of Christianity. Under this regime, older concerns withstood reformulation in terms of the lapsed, imperfect, unfaithful Christian person. The next two sections explore shifting and ongoing disagreements over the implications of moral imperfection for relationality: should faith in God mean detachment from imperfect and untrustworthy others, or should one's faith entail a responsibility to trust and love others despite their imperfections? These two ethical stances, I argue, are the products of different ideas of sin and salvation not just between but also within Seventh-Day Adventism and Catholicism respectively.

Translating sin

The first missionaries to set up camp in Gusiiland were the mostly Dutch Catholics of the Mill Hill Fathers in 1911. Representatives of the British Union SDA Conference followed suit a year or so later. Both denominations attracted a great deal of hostility. This was in part because they arrived on the heels of British colonial officials who had started, several years before, a brutal campaign to subdue Gusii groups. 'Confiscating' huge herds of livestock and liberally unloading guns on Gusii warriors were the key strategies. If missionaries didn't seem that different from the British invaders, sources suggest this perception was also buttressed by the contemptuous demeanour in which early missionary activity was conducted. The first European trader in Kisii evocatively captured, in his diary, how the Adventist missionary A.A. Carscallen would approach a 'native asleep under a tree, put his hands on his head and if he still slept give him a kick on the backside and say, "Son, you are saved, and you can thank the Lord it is me who saved you; if it was one of the others you would be condemned to terrible torture when you died." With these

words the "convert" would be roped in to carry a load on the next safari' (in Ochieng 1974: 246). During a German advance on the region in the first world war, missionaries fled alongside British administrators. When they returned, they found that the indigenous population had overrun and sacked not just Kisii Town but also the near-by Catholic mission at Nyabururu and the SDA church at Nyanchwa (Shadle 2006: 26).

It was only after the end of the first world war that conversion to Christianity took off in Gusiiland. At first, Christians lived apart from everyone else. Early converts were somewhat subversive figures, for the other power brokers in the land – old men and now an extractive colonial state – found Christians to be rude, vain and recalcitrant, quick to give refuge to girls rebelling against forced marriages or patriarchal authority, defiant with respect to conscriptions for communal or wage-labour (Shadle 2006: 26-27, 68-69). Educational work went together with evangelism in both denominations. Missionaries envisioned themselves as educating and thus bringing into being a literate and Christian elite. That they did. The pupils who were at first disowned by their families or ridiculed at beer parties later began to command respect when their literacy translated into government jobs. Accounts of life in mission villages echo a similar sense of tension with broader moral, cosmological and political orders. Catholics considered their missions to be 'Citadels of God, with hundreds of white-clad inhabitants living in long rows of houses, away from the wicked world' (Burgman 1990: 161). Adventists similarly lived communally, in lines (*ase chiraini*), farming on land which became known as *obosomi* (the land of *abasomi*, 'the learned ones'), in relative separation from the darkness (*omosunte*) outside.

Missionary evangelism was, in part, predicated on the invention and rejection of 'traditional religion' as a systematic body of beliefs abstracted from other dimensions of life. Before Christianity, Abagusii acknowledged Engoro as a supreme being, located behind and identified with the sun (*erioba*), the 'eye of God' (Ochieng 1974: 183-187). Relatively distant but not entirely absent, Engoro manifested mainly through the ancestors (*chisokoro*) and occasionally in thunder and lightning. Both Engoro and *chisokoro* shared the same essence, the same set of

capacities: they were understood as benevolent sources of blessings, prosperity and well-being, but also as communicating with humans through dreams, omens, and – if necessary – misfortune or death. As in the Nuer (Beidelman 1971) and Gikuyu (Peterson 2002) cases, the forces associated with the ancestors and Engoro were, to an important extent, unknowable and dangerous, although generally only so in situations when humans would transgress the will of such beings. They were to be held at arm's length, to be respected more so than venerated, to be appeased rather than showed affection to.

The missionaries, however, didn't care much for such nuances and ambiguities. Their stance was one of manufacturing a coherent set of indigenous doctrines where there were none, to better condemn and contrast them with the Christian understanding of God. The logic was supersessionist: God, unlike Engoro, could be trusted to be loving and kind; therefore, God should supersede or displace Engoro and the ancestors as beings that humans place their faith in. Thus, Adventist missionaries deemed the Gusii God to be an 'irrational tyrant' (in Nyaundi 1997: 30), while Catholic missionaries spoke of Engoro as 'a lazy chief who lets the lesser ghosts have it very much their own way', referring to the dead ancestors who are 'mischievous' and behave in a very 'material' way (in Burgman 1990: 221). Such discourses obscured the fact that, before Christianity came along, kindness and generosity were attributes associated with Engoro, just as they were and still are typical of a person with a 'good **heart'** (***enkoro*** *engiya*) (Ochieng 1971). Nevertheless, a Mill Hill priest had no qualms in stating that the values of 'unselfishness, self-sacrifice, humility have no meaning for the heathen natives', adding that 'modesty, purity, and chastity […] are only predictable of the female sex' (in Burgman 1990: 221). Early on, when such language prevailed only at mission schools and villages, the wider populace deemed early converts to Christianity to be vain and foolhardy individuals which Engoro could strike with lightning (Nyaundi 1997: 113).

As elsewhere in East Africa (Lienhardt 1982; Keller 2005), literacy and education were major vectors through which Catholicism and Seventh-Day Adventism were absorbed in the Gusii world. Yet other features, such as previous ideas regarding transgressive behaviour, also played a role. To an important extent,

the Christian idea of sin – which the missionaries translated as *ekebe* – appeared like a foreign version of what was already a well-known and obvious truth, that there are rules and limits the breaking of which can attract grave consequences. These were referred to as *emegiro* (sing. *omogiro*), which most contemporary Gusii English-speakers translate as 'taboos'. Some derive from *ensoni*, a code of etiquette that dictated how inter-generational sexual restraint should be enforced: e.g. a father should not enter a married son's house; a son should whistle when approaching his mother's cooking hearth. Another taboo (*omogiro*), common in the days of cattle-rustling, manifested if a warrior (*enkororo*) neglected to cleanse himself from the pollution wrought by the spirits of those he killed. He needed to perform a ritual killing, but not before decorating himself, strutting around the village and stopping at crossroads, where passers-by – to avoid pollution – would throw coins at him and say: ***ebirecha*** *bire biao*, 'the **spirits** are yours'. Yet other taboos remain high in people's concerns, especially during funerary rituals: e.g. if a dead man's wife is not there to throw the first handful of soil over her husband's coffin, her husband's family may feel her loyalty to their lineage is questionable and the grave-diggers may accordingly halt the proceedings until they manage to not only coax her into performing the action but forcibly dress her in her husband's clothes and smear her with ash from the vigil fire. In this way, she is further bound to her husband and his family; if she tries to marry another man, that man will die. This is a specific instance of *amasangi*, a sub-set of taboos that concerns adulterous erotic transgressions. A play on the action of 'sharing' (*ogosanga*), *amasangi* occurs when, for example, the husband has been *okobega obokima* (picking up maize-meal with fingers before it has been apportioned in different plates, an euphemism for sexual intercourse) with a mistress and then returns to the wife; if the wife is ill, menstruating, or just after childbirth (i.e. especially moments when blood is shed), the wife will bleed to death.

It is telling that missionaries, in translating the notion of sin, opted for using the adjective *ekebe* (lit. 'bad') as a noun instead of seeking to graft the idea of sin onto the concept of taboo (*omogiro*). If *omogiro* was the indigenous concept closest to the Christian notion of sin, why invent a different word? In part, the missionaries' choice echoes their resolve to reject all that came before Christianity.

But it also evokes the errors or category mistakes which their translation entertained. As the missionaries quoted above themselves imply, a predominant indigenous concern with the spirits of fathers and forefathers together with an apparent lack of abstract theological precepts frustrated missionary efforts of identifying one divine sovereign authority whose commandments defined what sin was. By contrast, the rules that contemporary Gusii identify as 'community **laws**' (***amachiko*** *y'ekenyoro*) were never as coherently organised.

Similar to Bataille's (2007) descriptions of general economy, where life is conceptualized in terms of the interactions between a realm of order and a heterogenous realm of excessive or transgressive phenomena, the ways in which taboos are said to manifest and the actions they call for bespeak processes of contagion, containment, and expulsion as opposed to simply atoning for an infraction. *Emegiro ekobwata – emegiro* 'grasp' or 'grab'; they are not 'done' or 'committed', like sin. To cleanse themselves and avoid further illness, misfortune or death, people would have to perform a ritual animal killing (*ekengwanso*). This is not quite a 'sacrifice', but rather a moment where **'blood** is shed' (***amanyinga*** *agoiterwa*) and the chyme (*obosontoto*) scattered around, ingested, or smeared on one's 'throat', *omooyo*, which also means 'breath' or 'life', thus metonymically standing for a person's well-being. Christian missionaries viewed such animal killings (*ebingwanso*) as akin to the sacrifices of the Old Testament. By contrast, in the Gusii understanding – as with the Kuria version of such non-sacrificial ritual killings (Ruel 1990) – *ebingwanso* were (and persist as) vehicles for protecting life and channelling well-being more so than surrogates meant to placate personalised disembodied beings.

Nevertheless, converts to Christianity began speaking a new language through which they distinguished themselves from an indigenous world order outspokenly identified as backward and inferior. The language was one of progress, with teleological overtones: a new, superior, and 'modern' society stood as a distant goal, attainable by adopting a new lifestyle and a new set of beliefs. To worry so much about the death and misfortune that transgressing 'community laws' (*amachiko y'ekenyoro*) could court was simply obsolete and misguided. Only

the Christian God was truly sovereign, and it was His laws, recorded in the Bible, that truly mattered. Breaching the 'laws of the **book**' (*amachiko y'**ebuku***) amounted to a disruption in one's relationship with God and made the prospect of salvation less likely. In this language, people are accountable to God before they are accountable to those around them. This implied a challenge to forms of patriarchal authority, at least insofar as such forms of authority were replicated by observing 'community laws' (*amachiko y'ekenyoro*). Moreover, in foregrounding education and the acquisition of foreign knowledge and competence, a language of Christian progress provided a point of observation from which to reflect anew on whether male elders were the be all and end all in ordinary life.

First-generation converts spoke of undergoing a process of reformation, whereby they discovered inner conviction and followed the 'path of **truth**' (*enchera y'**ekeene***), with a strong sense of purpose, self-discipline, and high moral standards. Outspoken rejections of new transgressions such as polygamy or ritual animal killings were integral to their self-making. If at first received with suspicion among the parents and extended families of young converts, this language became more popular once the qualities of humility, hard-work, and discipline associated with Christianly educated daughters began to amplify the bridewealth amounts fathers would receive when their daughters married. Christianity, in short, turned from threat to source of social recognition. An echo of this process lies in the distribution of names in contemporary Gusii communities: the names of grandfathers and great-grandfathers who were widely recognized for their status as successful, enterprising, and educated pioneer church leaders are commonly passed down not just within families but also within houses or lineages. By the time early converts and their children returned from the mission villages to live on their ancestral lands, the consensus had become that, as previously indicated, 'Christianity places people well'.

This evidences how people came to accept Christianity not through its supposedly superior theologies and doctrines, but rather through its contribution to well-being, via education and a language of progress that appropriates foreign knowledge and skills. Godfrey Lienhardt, in his reflections on the Dinka reception of

Catholicism (1982), describes a similar process through the notion of 'linguistic parallax' (a change or displacement in how an object is perceived and spoken about thanks to a new point of observation). Catholic missionaries had a lot to say about doctrine and eschatology, but the Dinka displaced that focus by being more invested in ideas of progress and material development. Though Lienhardt's account mistakenly considers the church as 'the bearer of a theoretically unified body of theological and social doctrine' (Norget, Napolitano and Mayblin 2017: 64), his discussion is nevertheless salient in the way it traces semantic and idiomatic shifts in language to missionary encounters. His point was that Catholicism introduced a new system of thought which didn't replace a previous order as much as it came to co-exist with it. Much the same could be said about Catholicism and Seventh-Day Adventism in Gusiiland too.

Thus, although both Catholic and Seventh-Day Adventist missionaries and early converts foregrounded a notion of 'sin' (*ekebe*) with distinct implications for self-making, their dialogues with non-Christians produced the agreement that what is of foremost importance about Christianity is its implications for well-being and prosperity. Conversely, from the point of view of a pre-Christian order challenged by an alternative system, taboos became displaced by sin, not in the sense of having been replaced by or integrated within Christianity, but in the sense of becoming unspeakable. To speak of taboos or conduct animal killings openly meant courting reprimand, mockery, and accusations of unfaithfulness. To this day, people are disinclined to acknowledge the continued salience of taboos in everyday Gusii lives. Most contemporary Gusii youth have a limited, if any, understanding of the word for 'taboos' (*emegiro*). Yet, at funerals, for example, even as church leaders are invited to pray over the gravesite, gravediggers will not begin digging unless the eldest grandson of the deceased digs the 'first hole' (*egekamago*). They are not upfront about this, but instead simply ask: 'where did that boy go?' Elaborations for the inquisitive anthropologist usually don't go beyond suggesting that if the boy doesn't do it, *ekio n'**ekebe*** ('that is **bad**').

Shifts in how transgression has been conceived or spoken about echo not just the early conversations between Christians and non-Christians, but also inter-

and intra-denominational disagreements over what exactly counts as transgressive behaviour and how transgression should be dealt with in daily life. As I now go on to explain, over the past decades both Catholic and Seventh-Day Adventist communities have had to contend with the problem of transgression but have done so in divergent ways. The contrast extends beyond textual and scriptural differences, to fundamental questions of selfhood, aesthetics, and the nature of human action. I will bring these issues into relief denomination by denomination, in the next two sections, before asking what implications, if any, did Catholic and Seventh-Day Adventist Christianities have for Gusii forms of patriarchal and gerontocratic authority.

Even if the models of individuality first upheld by the Catholic and Seventh-Day Adventist churches posited Christians as inwardly faithful and outwardly sincere individuals, their different approaches to transgression and moral imperfection have sustained disagreements over what a Christian 'individual' is. The only consensus is on an understanding of imperfection as intrinsic to the human condition: human beings are vulnerable to sin, at a step away from God, always in danger of neglecting their commitment to the new beginning that their baptism heralded. People may call themselves Christian but that is not in any way an assurance that they do live by the values, ethics, and demands of faith they are taught about at church. In both denominations, a popular image that spurs conversation is that of a 'fool who repeats his folly' as a dog that returns to its own vomit (Proverbs 26:11). This is not to suggest that people hold sinful Christians to be somehow non-Christian, but rather to highlight how commitment to God cannot be abstracted from the concrete circumstances of its continuation, renewal or interruption. Calls for radical change in line with God's will are currently voiced less in relation to becoming a Christian than the ongoing tussle of being one. People no longer convert but are born into most mainline Christian denominations in Kisii. The moment of baptism – be it as infants (Catholic) or teenagers and adults (Seventh-Day Adventist) – is not of greatest concern. In one priest's words to mourners at a funeral, 'planting the seed is easy; the difficulty is in weeding and watering'. And concrete instances of neglect, of falling short of fulfilling one's moral and spiritual responsibilities can become poignantly apparent through the intimate knowledge

of each other's failings and weaknesses that inevitably accretes in many, especially rural, Gusii communities.

Imperfection, or Adventist takes on the dog that eats his own vomit

I had just finished an interview with a bank manager in Kisii Town when my phone rang: 'come to Level 5 Hospital; Alex, Job's son, is ill'. I found my friends huddled together around Alex, his eyes glassy and his body contorting, writhing in pain on a stretcher, holding and tugging at his father's arm, imploring him: 'dad, it's just like ulcers, tell them it's just like ulcers!' Despite the obvious emergency, my friends had waited for several hours and the most hospital staff had done was to administer morphine and hook Alex up to an IV drip, which Job held up with one hand as he tried to calm and hold his son down with the other. I last saw Alex through the doors of an operating theatre, with Job praying over him, as one nurse undressed him, another inserted a urinary catheter, and a third ushered everyone else – Alex's brother, Job's cousin, and me – outside. 'The surgeon is coming; he is on his way', we were told, for yet another eight or so hours. It was too late.

Outside the operating theatre, Alex's brother poured his heart out. He'd begged Job to try take Alex to a private hospital, where they wouldn't have to deal with negligent doctors: 'but if you say anything, he doesn't listen; he just stands there. He doesn't understand this is a hospital not a church'. To my mind, Job was simply and understandably paralysed. His son thought otherwise: he suggested their father was too tolerant of the carelessness around him, too slow to act, too deluded to hope for divine intervention, and perhaps, yes, also rather indifferent. For Job was convinced Alex had taken drugs. No explanation or account of an otherwise normal evening the night before could shake Job out of this conviction. So, Alex's brother surmised, this was evidence that their father couldn't shake off, not even in the darkest of hours, the rancour he held against Alex for defying him and continuing to indulge in alcohol and drugs. Was Job aware of how people ridiculed him on the grapevine, as a prominent SDA church elder who is nevertheless unable to teach his own children to live in the right, Christian way? And anyway, Job's cousin asked, 'must you give up on your son because he's not holy?'

Job's cousin, Gesimba, also a church elder, had a different idea of what was going on. In private, outside the hospital, he made me privy to an uncanny moment, a mystery or wonder (*egekone*) that seized his attention the minute he saw the nurse holding a catheter for Alex. It made him think of Nyakundi, Job's father. Gesimba had cared for Nyakundi in his old age. When Nyakundi was on his deathbed more than two decades before, he too had a urinary catheter. At the time, Job and Nyakundi were not on speaking terms. The rift had started when Nyakundi said he'd marry again after his wife's death. Job objected to his father remarrying, saying it was an 'unchristian' thing to do. Others speculated Job deemed remarriage to be below his family's class (*ekewango*; lit. 'level'), or that what Job was really worried about is a rise in the claims on the wealth that stood to be inherited from his father. As an act of protest or rebellion, Job stopped visiting his father. He wasn't there when his father needed to be cleaned or transported to hospital. Job's father, neglected and in need of care, was hopelessly disappointed. He commented on his disappointment openly, for anyone to hear, saying that the same things that had happened to him should happen to Job too. It was Nyakundi's words that came to Gesimba's mind the moment he saw the catheter. *Igo nakumetie ng'a: eke n'**ekeragererio** gose…?* 'So', Nyakundi said, 'I wondered: is [Alex's illness] a **curse** or…?'

Both speculations on Alex's illness and death picked up on Job's misgivings, first as a father and before that as a son. Now, I never became close enough to Job to feel like I captured his side of the story with absolute certainty. But I did know him well enough to understand where Alex's brother's frustration and the possibility of an ancestral curse came from. Job is a fervent Adventist and one of the most active church elders I knew: he is first elder at his own congregation and often receives invitations to visit and preach to other congregations in the area. When passing by the agrovet shop and gas-station he inherited from Nyakundi, in his moments of rest I often spotted him reading his Bible on a bench. A gentle smile usually glows on his face. It did so even shortly after Alex's death, when I visited him and his family to say *pole* and offer my condolences. We ate together, but only Job addressed the elephant in the room, when he prayed: '[…] tonight, we are missing one of us; but it is your will, Father, and we have to obey it'.

That smile was there too when Job told me, some months before Alex's death, that not following the doctrines and 'fundamental beliefs' of the SDA church is 'to live in **sin**' (*okomenyera **ekebe***). This was during a conversation with three other men (Gesimba among them), while eating *amandasi* and drinking tea together, as guests and mourners at another funeral ceremony. Someone had asked me what funerals are like in Romania. My grandfather had passed away recently, so I showed them the photos I received on my phone. Most of the men – Gesimba included – objected to an element of Romanian funerals that sounded ridiculous to Gusii ears: 'You mean to say Romanians keep the body in the church the night before the burial? Why? Are they not afraid of witches coming for body?' We all broke in hearty laughter, but then Job turned the conversation to religion in Romania: what of all the icons and intricate fabrics that clearly stood out? What 'religion' (*edini*) was that? And were there any Adventists in Romania? I said I wasn't sure, that I hadn't ever heard of let alone interacted with Adventists before visiting Kisii, and that I didn't know that much about Orthodox Christianity either – my peers and I grew up surrounded by it but were seldom invested or involved in it, and generally not even curious about it, which wasn't our fault but a matter of historical circumstance. This was a turning point in our conversation.

In response, Job had much to say not just about the importance of Christianity, but also about the supreme importance of Seventh-Day Adventism. His was a familiar monologue about Seventh-Day Adventism as the Remnant Church, the only church to have stayed true to the way God really wanted us to worship Him, and the only church through which salvation remains possible, if only people were unwavering in their faith in the imminent return of Jesus Christ, when the holy and the deserving will be whisked away to be reunited with their maker for eternity. Hearing all this, I asked my interlocutors: is it only Christians or Adventists in particular that can be good persons? For Job, the answer was a simple yes: if you don't follow God's commandments, you are living in sin. The rest of the men disagreed. 'Not all Christians are *abaegenwa* (faithful or trustworthy)', said one. 'No one is 'perfect' (*omoikeranu*), Christians too 'can make mistakes' (*naba bakomocha*), said another. Amidst hums of approval all round, Gesimba echoed the consensus. Enough about doctrine. What about love? Or forgiveness? Isn't love – be it for God,

others, or both – ultimately what really makes us ***abanto*** *abaya* (good **people**) and *abaegenwa*?

Our discussion remained courteous and light-hearted, but Gesimba's comments to me later suggested he had held back: 'It is because of people like my brother that Adventists have a reputation for 'arrogance' (*amadharau*) and 'individualism' (*oboinche*). Not all Adventists are like that!' He went on to cite a Biblical verse I had already heard him use while preaching at church on several occasions: 'You are the salt of the earth' (Matthew 5:13). To Gesimba, the verse puts forward the metaphor of church members as salt; since salt is also an ingredient in cooking, there arises the question of whether church members should keep to themselves or mix with other 'ingredients' different from themselves. But doesn't food taste better with salt in it? And isn't that akin to the kind of transformation that God wants us, as Christians, to bring about in the world? Unfortunately, Gesimba continued, Adventists have a fundamentalist and legalistic impulse that can lead them to view those who routinely disobey God's commandments with contempt and disregard. This impulse, he suggested, could help explain why SDA church-members have come to relate to outsiders or to one another on an ever more fragmented and isolationist basis instead of reaching out, coming together, and supporting one another during critical moments.

Note how, in Gesimba's reflections, there is an intriguing alignment between broader narratives of a decline in social trust in Gusii history and the idea that Christianity – and Seventh-Day Adventism in particular – has made people more individualistic. Other church elders and pastors similarly observed that the individualism SDA doctrines and theologies purvey played an important role in shaping how social change has unfolded in Gusii history. Few went as far as suggesting that Seventh-Day Adventism made people more self-centred and unreliable. Yet most acknowledged that there was indeed something individualistic to how Adventists understood the 'righteous', faithful, and trustworthy person. These disagreements recall a robust debate in the anthropology of Christianity regarding the extent to which conversion to Christianity fosters individualism.

Individualism and imperfection

For more than a decade now, studies of social change in the anthropology of Christianity have worked with an understanding of Christianity as a cultural phenomenon which places an emphasis on the individual in its 'vertical' relationship to God. When introduced or appropriated elsewhere, this model of personhood appears to have momentous social consequences. Its insistence on life as a project of overcoming sin disrupts and redefines pre-existing horizontal relations (Robbins 2004). It asserts itself through ways of speaking and acting which stress the importance of inner authenticity or sincerity, while seeking to purify or separate subjects from the objects and others that impinge on individual freedom and agency (Keane 2007). Other voices in the anthropology of Christianity have cautioned against unidirectional understandings of the social transformations that Christianity precipitates (Scott 2005; Engelke 2010; Chua 2012).

One proponent of the push against approaching Christianity as occasioning unidirectional processes of individualization, Mosko (2010) questions whether Christian persons are ever quite so indivisible as their inner immortal souls might imply, proposing instead that all Christian persons everywhere are composites of partible aspects of personhood. That is to say, all Christian persons are composites of mutually detachable parts – the body, the soul, sinful actions – and aspects received or picked up in interactions with different human and non-human personages. At its most excessive, this position is a rehearsal of 'continuity thinking' (Robbins 2007), a predilection for diachronically hollow analytics whereby everything is old wine in new wineskins and nothing ever changes. Nevertheless, the position Mosko takes finds continued relevance as a critique of the insistence that an 'atomistic' model of the person as 'individual-in-relation-to-God' (Scott 2015) always leads to processes of individualization. As a result, it makes sense to remain attuned to the power of individualism as an ideological formation while also attending to the co-presence of multiple modes of personhood (Bialecki and Daswani 2015).

As an organizing rubric in discussions of Christianity, personhood and social change, individualism has run its course. The ordinariness of transgression is, by

contrast, a less considered problematic, even though contending with moral imperfection in daily life can precipitate change for both individuals and communities (Mayblin 2010). As in the case laid out above, social interaction is always, to some extent, shaped by audiences who have a profound sense of the gap between stated moral aspirations and continued misgivings. People do not always do what they say they do or should do, nor do they always say what they mean or have the nerve to say. Moreover, when omniscient listeners such as God or the ancestors are addressed or make themselves heard through ritual action and non-ritual events, multiple ways of speaking and acting jockey for moral legitimacy, are normalised or otherwise framed as being out of line. In effect, commitment to certain ways of speaking and acting throws up questions of transgression and moral imperfection which encompass but are not reducible to questions of individualism. In other words, like other social and political phenomena, all forms of religiosity must contend with the simple fact that every rule or normative ideology implies its transgression. Furthermore, tracing different ways of conceiving or responding to transgression can be a productive way to historicize the relationship between personhood and Christianity. All this begins to make sense when considering the differences between Gesimba and Job's views on what makes a person faithful or trustworthy.

For Job, it was a matter of inner belief and stringent, purified commitment to Seventh-Day Adventist theologies and prescriptions. Gesimba, by contrast, highlighted forgiveness and forbearance as crucial outwardly-oriented aspects of any faithful person. In these respects, Gesimba and Job recall Scott's (2015) terminology of 'participatory' and 'atomistic' models of personhood co-existing in tension within a seemingly unitary Christian tradition. The contrast can also be read as evidence of a further rebuke to a simplistic understanding of social change that posits a unidirectional trajectory from a sociocentric model of transgression (deriving from disruptions in relationships to the others that constitute the self) to an individualized conception of sin. As a church elder, Gesimba occupies a position of leadership in an institution that demonises and dismisses concerns with the ancestors as 'traditional superstitions'. Nevertheless, Nyakundi's words returned to manifest and intervene in everyday affairs long after his death. Thus, Gesimba's role

and status as church elder did not 'narrow the grounds of [his] ever-evolving knowledge about selfhood and otherness' (Klaits 2011: 145). On the contrary, as Gesimba himself noted: 'We have always been told curses are not real, that they don't work. I have often said that myself. But maybe they do work!'

Although Gesimba and Job illustrate the tension between participatory and atomistic conceptions of personhood, the polemic between them here exceeds the issue of individualism. Gesimba's reflections on Job had less to do with Job's understanding of himself as an individual accountable, first and foremost, to God. Instead, the problem was the extent to which Job's professed commitment to the Seventh-Day Adventist faith was excessively legalistic. Such outspoken legalism rendered Job more liable to be accused of hypocrisy and self-centred arrogance, especially since he spoke and acted with apparent disregard for God's injunction of mutual love and forbearance despite human imperfection.

The nexus between speech, action, and personhood highlighted by the disagreement between Gesimba and Job is commonplace. It finds precedent in the tensions, internal to Seventh-Day Adventism, between a fundamentalist form of millenarian relationality and its more progressive counterpart. The fundamentalist version encourages a legalistic mode of preparing for the Second Coming of Christ, which is held to be literally imminent and to mark a moment when the faithful shall be held accountable according to a strict blueprint of moral perfection. By contrast, the progressive version of Adventist millenarianism stresses that salvation does not come by faith alone, and that complete separation from all that is imperfect and impure is not only impossible but undesirable. In Kisii, ongoing conversations between these two versions of Adventist millenarianism are inextricable from class struggles and relations.

Class in the end times

Achieving an exacting sense of separation was a prominent concern among Gusii Seventh-Day Adventists from the very beginning. Paulo Nyamweya, one of the more popular pioneer Gusii Adventists still spoken about today, explained his choice of Adventism over Catholicism by pointing out that Catholics 'did not seem to exact a

difference between the "old" and the "new"' (Nyaundi 1997: 51). Drinking and smoking, for example, were acts the Catholic system tolerated. 'You would get men turning up to church drunk; they would stumble through the church door', one elderly Adventist claimed. By contrast, Seventh-Day Adventist communities prided themselves on a strict discipline and an austere lifestyle. Smoking and drinking was forbidden. So was dancing. Adventists sought to distinguish themselves as persons who are self-reliant (*ogwetenenera*, 'to stand for oneself'), who worship God biblically, who speak the truth and see the world for what it really is: a struggle between good and evil whose end will soon begin. The millenarian flavour of Adventist conceptions of personhood is, however, internally diverse. Among Gusii Adventists, this diversity is best illustrated in the tension between a minority of splinter fundamentalist groups and the majority of Gusii Adventists who abide by a progressive version of millenarianism.

A good example of an SDA splinter group is a revival movement which occurred between 1948-1952, roughly around the time when communal life in SDA mission villages was beginning to become impossible. Members of this movement spoke of themselves as saved, as having received the Holy **Spirit** (***omoika*** *omochenu*), as 'people-of-the-spirit' (*abanyamoika*). Their long and heartfelt prayers gave way to public and spontaneous confessions of theft, adultery, and even witchcraft. Accounts suggest a penchant for outspoken rebuke and public provocation was part of the charisma of those leading this movement. They launched in 'uncomplimentary fault-finding' and seemed to bear 'a burden of pointing fingers at those who were thought to be deviating from the "blue print"' (Nyaundi 1997: 159). As the movement's membership grew, so did the spectre of hubris. Revivalists sought to discredit and shame, acts they justified through their self-declared saved and perfected state of being. They freely accused their fellow families and co-religionists of living in sin, interrupting and shouting over sermons at church, in some cases abandoning their spouses, in other cases accusing fellow congregants of witchcraft, and always warning everyone of the imminent fire that awaited all who did not repent. They prayed for dreams and visions from God, as per Joel 2:28, and 'saw themselves as of a higher rank and class than the rest of the believers':

> They congregated in an open place and pointing to the sky, they would say "Look, there is Jesus, he is in white and wearing a crown". The others would curiously gaze vacantly into space without seeing anything. After vain attempts to see Jesus who actually (one would suggest) was not there, the unfortunate believers would be shouted at with the question, "mm, having eyes don't you see?" (Nyaundi 1997: 162)

I want to briefly pause on the author's own words here, which offer a sense of the implications of this exacting version of sincerity for Gusii Adventist communities. Clearly, claiming licence to accuse others of moral failure based on one's supposed moral perfection and possession of special knowledge and clarity, of being in direct touch with God, can have alluring effects. Being publicly discredited and shamed surely pushed some non-members of this perfectionist circle to confess and accuse themselves. But such confessions also wedded interaction between members and non-members to the issues of moral imperfection and the suspicion of insincerity. Indeed, the movement declined precisely because of rumours and allegations that foregrounded *abanyamoika* as less than irreproachable, going as far as condoning orgies within their close-knit group. The South Kenya SDA conference at Nyanchwa corroborated such talk after more and more of its pastors stood accused of witchcraft. Soon enough, leading *abanyamoika* figures were arrested by the government on suspicion of being Mau Mau agents.

Importantly, the subversive nature of SDA splinter groups has less to do with opposition to government than with anti-clerical sentiment.[10] Splinter groups usually accuse the official SDA church of being unable to guarantee salvation and of being too relaxed about the advent of Christ's second coming. The disagreement proceeds from contradictory readings of what righteousness by faith means. In standard SDA doctrine, human beings are born sinful but have the opportunity, through (adult) baptism, to profess their faith and accept Jesus Christ as their saviour, as having died for their past sins. Faithful humans thus became

[10] Inter-generational politics and class struggle must have played an important role in stoking anti-clerical sentiment. It is certainly telling that many *abanyamoika* members were illiterate and yet they participated in Bible study classes, citing from biblical books with Gusii names despite there being no such books in the Bible. Moreover, most followers of SDA splinter groups were young and were only further emboldened by the resistance they received from established church leaders and elderly members.

redeemed and righteous, but only provisionally so since more sins can always be committed. Therefore, a Christian can only justify oneself as righteous in Christ's name through an active and ongoing process of sanctification. *Imeyomwana*, an Adventist splinter group popular in the 1980s and 1990s, had a different view. They noted that the process of sanctification usually fails, that humans cannot be trusted to act in the way they are supposed to act, let alone be upfront about any newly committed sins. As a result, mainline Adventists were always mired in guilt, their salvation too uncertain, or worse, a mirage.

By contrast, the *Imeyomwana* proposition was to view Christ's death as not only wiping off past human sins but as also pre-emptively crediting any future sins. In effect, human action was insignificant, or meaningful only insofar as it accorded with the sufficiency of Christ's sacrifice for human righteousness and Christ's imminent return. In situations of illness, taking any other action apart from praying for healing would be evidence of faithlessness. This included the use of Western medicine. They set specific dates for Christ's return and lived by a mode of radical anticipation. They did not send their children to school. They destroyed or sold off their possessions, in many cases relinquishing the money to a common pot to foot their collective life only up until the moment they expected to ascend to heaven. To them, established Adventist leaders and elders were decadent pawns of Babylon. *Imeyomwana*'s younger membership rejected their authority, preferring to live in close, aesthetically austere fellowship. Faith was to be protected by punishing the body. This meant no beds, no shoes, no omnivorous diet or any other luxuries, including church-buildings or open giving of tithes and offerings. To them, being sincere Christians meant professing and nurturing one's faith in the sufficiency and imminent return of Jesus Christ (Nyaundi 1997: 230-246).

In response, Nyanchwa declared this movement to be heretical and based on 'lie[s] peddled by ignorant *Imeyomwana* members' (Aencha 2014: 120). Yes, Adventists should be sincerely waiting for the Second Coming, but no one should be under the illusion that faultless behaviour can ever be attained. Rather, a state of moral perfection can only be something to aspire for, never something one can claim of oneself or, for that matter, a group or collective. Moreover, God will save

us out of love and not based on how impeccably Christ-like we are. However seemingly uncertain, salvation is something Christians can nevertheless be assured of if they recognise unconditional love as the cornerstone of their faith. Being faithful means much more than obeying out of fear or desire for a reward, both of which are self-centred. It involves love that builds upon an acknowledgement of a fundamental 'Biblical solidarity' (Aencha 2014: 122) which connects all humans as created by God, spoiled by Satan, and redeemed through Jesus. To be 'in Christ' is not as much to be saved as it is to acknowledge Christ's self-sacrifice which made salvation possible in the first place. So, speaking truth to sin is not about outspokenly shunning all that is worldly, imperfect, untrustworthy, but about embracing such attributes as fundamentally human. Under this view on moral imperfection, a faithful and sincere anticipation of the Second Coming should not accommodate disengagement and isolation from seemingly unholy others, nor should it underemphasise the importance of human action to Christian personhood. Instead, Christians have a moral duty to wait for Jesus by spreading the gospel through their words and actions, by interacting, loving, mixing with, and caring for those around them. Only when the gospel has spread all around the world will Jesus return.

Adventist splinter groups may have waned, but they have hardly disappeared. Although tucked away from public attention, their influence continues to reverberate in the conversations between mainstream Adventists in their congregations and communities. The chief disagreement is that between two modes of relating faith to trust through the issue of moral imperfection. On the one hand, we have the 'atomistic' mode: humans are hopelessly imperfect so are best kept at bay precisely because of their imperfection. A faithful Adventist, who is committed to speaking the truth, can therefore be justified in calling others out on their imperfections. Voicing scepticism serves a process of self-purification, of isolating and perfecting oneself in anticipation of an imminent divine reckoning. On the other hand, we have the 'participatory' mode in which faithful Adventists must trust and love fellow human beings despite and because of their intrinsically imperfect nature. In this case, outspoken accusations are excessive and should be avoided or contained, for it is only through diplomacy and dialogue that Adventists

can finally achieve respite from the misery and mistrust so typical of the end times. Although internal to Seventh-Day Adventism and fuelled by widening inequalities and class struggles, Gusii dialogues between Adventists on how best to link faith to questions of trust and trustworthiness have also been shaped – to no negligible extent – by the presence and robust popularity of Catholicism in the area.

Catholic parallaxes

Abagusii may be predominantly Seventh-Day Adventist, but it would be unwise to write local Catholic congregations and communities out of discussions of personhood and social change. Catholics account for at least half of certain Gusii communities; in others, Catholics can number less than a quarter. Stated membership, however, can be deceptive. A far greater number of Seventh-Day Adventists do, at least at some point in their lives, appeal to the help of the local parish priest, especially in situations of misfortune. They do so discreetly. Their loyalty to the Seventh-Day Adventist faith may well be questioned, especially since talk about Catholics as satanically-misguided fetishists is commonplace in SDA congregations. Nevertheless, Adventist congregants recognise that the prayers of their pastors and church elders do not have power (*chinguru*). In the local hierarchy of credibility, the Catholic clergy has the upper hand. This silent consensus is partly the outcome of the dialogue between the exacting and forbearing modes of sincere speech detailed above. To speak in an impassioned and exacting manner, in a context where direct reference to inner feeling and intention is generally avoided, borders on being inflammatory and eliciting critical moral evaluations along with at least a modicum of scepticism. But this consensus has also emerged out of a 'long conversation' (Comaroff and Comaroff 1991) between Seventh-Day Adventism and Catholicism in the Gusii highlands.

One reason behind the silent popularity Catholicism enjoys in Gusiiland is its different attitude towards indigenous conceptions of transgressive behaviour and fears thereof. Like the Adventist missionaries, the first Catholic missionaries and their converts dismissed 'heathen' practices and declared them obsolete in the superior order they thought themselves to be auguring. However, the Catholic

response to witchcraft or ancestral retribution cannot be said to have completely disengaged these indigenous concerns. The indigenous idea of patriarchy as a lineal communion by descent didn't appear all that different from the idea of apostolic succession which grounds the authority of the Catholic church. This similarity must have made it difficult for missionaries and early converts to deny or ignore. The prevalence of intermediaries was another, closely related similarity. Just as people would turn to *abaragori* (diviners) or *abanyamosira* (sorcerers) to communicate with ancestors or explain situations of misfortune, priests were intermediaries between people and God. Yet, unlike the former, priests claimed they were divinely anointed and integrated in an encompassing hierarchy whose media, aesthetics, and infrastructures were placeholders of an eternal, sacred truth. In effect, as I explain below, priests established themselves as more than power brokers and mediators of human and divine relationships; they are also powerful speakers, whose words could act upon the world in much the same ways as an ancestor's words might. Following the first generation of indigenous clergy and the Second Vatican Council, the Catholic church in Gusiiland formalized the parallax between Catholicism and pre-Christian concerns through a stance of inculturation, of accommodating local cultural concerns within the bounds of authorized doctrine. This is why the contemporary Gusii Catholic clergy offer tangible actions and solutions when it comes to worries about witchcraft or the ancestors, even as they condemn these concerns as satanic ploys to derail people's faith in God.

Catholicism has contributed to debates in Gusii society about sin and personhood by doing more than simply absorbing indigenous conceptualisations of transgression. As in Gusii Seventh-Day Adventism, the Catholic input to local debates about the implications of transgression for personhood also centres around issues of individualism and moral imperfection. However, in Catholicism, these issues are problematised in an ecological rather than an intellectualist modality, as I explain below. This means the burden of accountability is not placed solely on an individual, guilty interiority as much as it is extended onto the church as a collective Body and Bride of Christ. Thus, from a Catholic point of view, it is possible to orient the self towards taming and tolerating imperfection rather than seeking or claiming moral perfection on the basis of faith. The following sub-

sections contextualize this orientation with regard to anticlerical sentiment and conflicting preoccupations with salvation within Gusii Catholicism. The similarity here with Gesimba's ethical stance is not coincidental and appears as the outcome of Seventh-Day Adventist reflection on the self through a Catholic point of view.

Priestly power

In Kisii, priests are prominent power brokers. They do not have the same access to resources that missionary priests had. Nor do they receive a salary from the diocese. Nevertheless, contemporary priests live in relative prosperity. They occupy spacious permanent houses within parish centres and travel around in four-wheel-drive pick-up trucks. The diocese and foreign contacts provide funds for some parish projects, but most of the resources priests command come from the communities they serve. In their visits to outstations, priests not only receive money for fuel and day-to-day expenses but they also regularly collect offerings of grains, flour, vegetables and eggs. Their pick-ups are often brimming with food; at other times, with villagers catching a ride. Because of this relative wealth, as well as the influence priests are seen to still wield in schools and hospitals associated with the Catholic church, patronage – a legacy of the early missionary days – has endured as a significant aspect of priest-parishioner relationships. People expect priests to help in situations of need. Refusals can but rarely attract accusations of selfishness. One priest I knew explained he regularly sees about a dozen families through droughts or the run-up to harvesting.

Priests are also powerful speakers. Their words draw authority from their status as anointed members of the church. Thus, priests have the authority to declare a couple married before God, to perform the mass and give communion, to baptise, or conduct the sacrament of confession. However, the power underwriting priestly utterances derives not only from priestly status, but also from the analogies between priests and indigenous ritual specialists or elders with the capacity to bless or curse. People credit priests with the capacity to discern and tell the truth, including whether a parishioner is a witch. Parishioners in the dozens visit the priest's office on weekdays, many of them in situations of ill-health and asking to be

prayed for. In situations of occult attack, priests visit their parishioners' homesteads. They pray. In some cases, they do mass. But they can also go as far as issuing threats of revealing the identity of as yet unnamed witches, usually down by the closest market centre, for crowds to hear. This is something a witch-sniffer (*omoriori*) or a sorcerer (*omonyamosira*) would do too.

Most *Abagusii* recognise that priests are not to be messed around with. In Catholic and Adventist circles alike, it is not uncommon to find individuals aware of this fact through one story or another. People might recall, for example, how one priest who had arrived to officiate a Catholic woman's funeral was prevented from doing so by the woman's husband and his Adventist family and pastor. Insulted, the priest cursed those who obstructed him for the injustice wrought upon him and the deceased. They say the curse became true. On another occasion, as one elderly Catholic man recounted at a weekday service, a witch was envious of the priest's powers so she sent her child to collect and bring her the communion wafer from church. Upon reaching home, the child was struck down by lightning. Catechists too make statements about priestly power during services such as baptismal classes. Catholic parents, or adults wishing to be baptised into the church, are instructed not to speak ill of priests and that those who do so will find themselves '**being** mightily **cursed**' (***okoragererigwa*** *okonene*). Note how a priest's capacity to name and police transgression recalls the capacity of cursing associated with elders and ancestors. This resemblance is further strengthened by a shared capacity of blessing.

Abafather, Fathers, are widely regarded as conduits of blessings (*amasesenio*). Since anointed and ordained, they can pronounce substances and objects as blessed, as divinely empowered. This applies to more than just the ingestion of the holy communion, which is held to bring the body and blood of Christ within Christian hearts. It is common for Catholic homes to hold on to and display crosses made from palm leaves and distributed on Palm Sundays. Holy water is even more common. I once asked a Catholic church member, proud owner of four dairy-grade cows, if he didn't fear somebody might poison or bewitch his cows. He said he didn't: he regularly sprinkles them with holy water. His response made me think anew of the dozens of plastic bottles that parishioners bring along to mass for

the priest to bless. This is often how mass ends in Gusii parish centres: with a priest walking along a line of mostly female parishioners kneeling before the altar, expecting a cross to be gestured on their heads as they hold out whatever they want blessed, usually water, sometimes bags of clothes. Some use spare hands to touch priests' robes. Many priests think such scenes can get out of hand.

Shifting ecologies of faith

Priests sometimes worry their parishioners build an incorrect understanding of the Catholic faith. Or, more specifically, that parishioners do not think of faith in God as something to be understood, as an intellectual system. Two priests explained this to me over a lavish breakfast. We even used cutlery. They had sensed I picked up the popular and incorrect view of salvation. The important thing, they stressed, was not the priests' inter-mediatory capacity, but the fact that salvation is always attainable, for anyone and in any circumstance, however much one has sinned or strayed away from God. All it takes is a sincere request for forgiveness. By contrast, parishioners tend to recognise the peculiar power of priests as crucial not just for dealing with sin and attaining salvation but also – and perhaps more importantly – for safeguarding this-worldly well-being.

This disagreement is, in part, a consequence of the transformations the Catholic church pushed for following the Second Vatican Council. Thenceforth, Catholicism's stance of correcting other 'religions' by incorporating and adopting itself to them was a strategy with a new end-point. The goal was to institute, in Catholic communities worldwide, a liberal, rationalising, and individualistic approach to religious faith and practice. Catholicism was to be an intellectual system, more so than a system of practices. This consensus typifies the Kenyan Catholic clergy and church hierarchy as much as in other Catholic communities (see Christian 1979). In Kenya though, the Second Vatican Council (1962-1965) coincided with the transition to independence (1963) from the British colonial empire. Liturgy and prayers in vernacular languages, new structures of lay participation, and other church reforms thus came with 'a hint of Uhuru [Freedom]' (Burgman 1990: 281). De Reeper, the

last white bishop of the Kisumu Diocese, had this to say about the vision he pursued in his last years at the helm:

> It does not show the Church any more as a supernatural institute of power, the Pope at the top, surrounded by Bishops, these again assisted by priests, all concerned with guiding a passive flock of the faithful towards their final destiny. The Constitution does not start with the Hierarchy but it begins with recognising the "Populus Dei", the People of God. The officials no longer stand above but amidst their people; they are servants of the People of God .... (in Burgman 1990: 279-280)

In local parishes and their constituent outstations, this agenda unfolded as part of a redefinition of the idea of mission. When foreign Mill Hill Fathers handed over leadership to a rising indigenous clergy, the missionary effort was agreed would continue but in an autonomous, 'self-reliant' vein. With restricted access to foreign resources and benefactors, it was up to the laity to support the local church. This was reflected in the teaching promoted in the run up to and following the handover to the indigenous clergy. Children and adults alike were told to aspire to be self-reliant and self-evangelising Catholics, to be missionaries unto themselves. Caring for others, be they fellow human beings, or church servants, is an integral aspect of this self-reliant evangelism. The sense of individuality purveyed through the notion of being self-reliant (*ogwetenenera*) was predicated on acknowledging one's debts to the Church, the Body and Bride of Christ, to whom all blessings, forgiveness, and life itself are owed.

Under a postcolonial dispensation, discourses on Catholic personhood stressed not only by membership, attendance at, but also support for the church. The clergy was there to serve the laity but the clergy itself needed to rely on the laity for subsistence. Everyone had both rights and obligations. Previously, under the patronage of foreign missionaries with access to European monetary flows, Catholicism was mainly perceived as a supernatural source of power and cargo. This perception clearly has not waned. In Kisii, as elsewhere in the Great Lakes Region (Scherz 2014), the notion of Christian charity continues to be closely aligned with hierarchical relationships of patronage. Under a Gusii and Kenyan clergy, however, discourses on Catholic personhood stressed the duty of actively enabling and extending the work of the Church. The mark of a faithful Catholic was not a

statement of faith as much as it was an action of self-sacrifice towards fellow human beings, including catechists, priests, or bishops. One outstation chairman had this to say when I asked why tithe payments are important enough to be recorded in parish ledgers and the diocese database:

> Your faith shows when you do something for other people. Say someone comes up to you on the road and says they feel ill and they are on their way to hospital. You can try to encourage them; maybe even tell them you will pray for them. But the truly faithful thing is to actually do something for them too: you take 50 bob out from your shirt pocket, and tell them 'here's your transport to hospital'.

To enforce this new dispensation of the Church, a composite of parts distinguished by their self-sacrificial orientation towards each other, the clergy doubled down on emphasising discipline and the strict following of rules surrounding the Catholic sacraments. For example, adults who had families and children but had not organised a marriage ceremony[11] within the church were excluded from communion. People learnt that if they hadn't paid their church dues they should exclude themselves from confession or partaking of the Eucharist. Periods of lukewarm involvement called for similar self-restrictions from full participation in the sacraments. Priests and those with access to non-agricultural income streams benefitted the most out of this strategy. A two-tiered system appeared which distinguished between 'First Class' members who 'receive public praise, and Second Class [members] who are not rarely excluded from church burial, the anointing of the sick and administrative functions' (Burgman 1990: 248). The former class became likelier to be seen and spoken of as 'practicing' Catholics, whereas the latter were aligned, in popular and clerical perception alike, with 'lapsed', sinful, and disobedient Catholic selfhood. This dynamic occurred despite the ubiquitous declarations, in public discourse at church, that all humans are equal before God and all humans are intrinsically imperfect. Uttered by priests and the wealthier laity, who control the terms of discourse, assertions of human equality

[11] In Gusii eyes, a church wedding ceremony should follow the payment of bridewealth. Often, however, couples do not go for a church wedding because of the costs involved, not because bridewealth has not been paid. A church wedding is a relatively prestigious way to celebrate and formalise marriage.

and imperfection co-exist with the perception that those at the bottom rungs of involvement in church activities are less righteous than their wealthier counterparts.

Clearly, changes to the division of labour enshrined in the constitution of the Catholic church created morally ambiguous situations for both clergy and laity. The laity was no longer meant to be passive recipients of grace and blessings but to participate in constituting the church in much the same way as missionaries did: by providing, helping, serving. In effect, to think of oneself or be recognised as a faithful and accomplished Catholic became a function of one's acts of material support and self-sacrifice for the church and clergy. Conversely, the clergy not only served but continued to have influence and power over the Church, an ecology of words, signs, substances and the agents that listen to, perform, live with, or ingest them. For the clergy, the moral conundrum was how to manage the co-dependence they normally purveyed in speech without being or standing accused of being exploitative and abusive.

The momentousness of such moral and political conundrums for post-mission Catholicism is well evoked in local accounts of social and religious transformation. In communities where Catholics have a longstanding and sizeable presence, it is not uncommon for Catholic families to describe Adventists as former Gusii Catholics who rebelled against the economic pressures the church laid on the laity after Kenya's independence and the Second Vatican Council. People refer to this act of rebellion as the 'reformation' (*erefomation*). In such accounts, the differences between Catholicism and Adventism did not precede the Gusii conversion to Christianity. Instead, Adventism arose *within* Gusiiland, out of scepticism against an indigenous but rapacious Catholic clergy whose requests and fundraisers drained the laity. The lay members who recount the reformation usually respond to the anticlericalism that motivated it. They argue that Adventists misconstrue all the hard work priests do for their parishioners despite priests not having a salary. Adventists, these Catholic voices say, 'love themselves' (*bweanchete*). They think themselves 'better-off' (*kuwa afadhali*) without contributing to the church as much, but in the process 'they just stay with clothes'

(*wanakaa na manguo*), 'they cannot look one another in the eye', and their pastors spend their weekdays doing business despite receiving a monthly salary.

Deferral and imperfection

As a lay defence of clerical hierarchy, this hyper-localized account of the reformation evidences another instance of a core disagreement over the implications of imperfection for personhood and trustworthiness. Within Adventism, this disagreement was framed in overly intellectualist terms: humans are imperfect, so trusting the other boils down to a self-conscious choice of detachment or forbearance. By contrast, within Catholicism, coming to terms with moral imperfection involves open-ended deferral to a hierarchical structure rather than the self-conscious choice of an individual subjectivity. Through deferral, I understand not just lay deference towards the Church, but a dynamic generative of community. Catholicism is among those markedly institutional forms of Christianity where sharp divisions of labour between laity and clergy dovetail with an unevenly distributed burden of piety and uncertainty. In such cultures or 'communities of deferral' (Bandak and Boylston 2014), believers can orient themselves towards domesticating imperfection rather than seeking immaculate righteousness. Such individuals are unphased by uncertainty over salvation, devotional practices, and theological beliefs. The finer details may be unclear, but they are there, with the priest, the bishop, and within Catholic tradition. In effect, responsibility for faithfulness is not placed squarely on individual interiority but extended outwards onto an inclusive and encompassing hierarchical structure. For example, one catechist had this to say when the discussion during a baptismal class drifted to concerns with witchcraft or the ancestors:

> Human beings do things which can test your faith (*okwegena*). You yourselves can sin – everyone does. We all have bad thoughts and feelings. Does that mean nobody is a person of God? No! But who do you trust? (*ningo okoegena?*) God! If you trust humans, can you really expect life? [Audience: no!] What we must do is seek God's forgiveness. So, you are supposed to go report to the priest. Hold nothing back. It is with the priest that salvation can be found. He will tell you what [penance] to do, and

he will help you as best he can. Don't you know Father can banish spirits (*ebirecha*) and demons (*amachini)*?

In other words, 'traditional' Gusii concerns may be false and sinful to entertain but revealing them in confession to the priest is put forward as the correct and wiser thing to do. More broadly, the implication is that hiccups in faithfulness are all too human. Humans have bodies and passions and live in a material world. They just cannot help it. Because humans are incorrigibly imperfect, human action should seek forgiveness first and foremost, which is mediated through priests and the Church.

Priests, of course, are also imperfect. I heard Bishop Mairura of the Kisii Diocese state this at a parish fundraiser, when he asked the audience to forgive their priests for any trespasses. This was telling, especially since I had gathered a fair amount of complaints and rumours regarding priestly behaviour. The most widespread rumour is a commentary on the asceticism and saintliness expected from priests. They say the last 'exam' priests must pass before ordination is to be stripped of their clothes and forced to sleep next to a naked woman. Only by resisting temptation, by being apart from a material world of objects, passions and bodily sensations, do priests truly begin their vocation. At the same time, parishioners are all too aware of their priests' misgivings and weaknesses. Some complained of clerical extravagance. Others had a good cackle when they heard their two priests had a fist-fight over the parish leadership. One parishioner explained she attends church in a different parish because one of her former priests spoke to her lewdly and demanded a kiss from her in the room behind the altar. She asked him about his priestly vow of celibacy. 'Forget about them', he said. 'You see', she remarked to me as if in a stupor, 'you can't trust anyone; not even trust a priest'.

The paradox that shines through here stems from the challenges moral imperfection poses for the very institution that claims to offer and mediate a superior source of trust in the face of adversity. Importantly, however, the paradox does not derive from a simple opposition between 'official' Catholicism and a set of 'popular' or 'folk' variations. Rather, the paradox is internal to the Catholic faith as a

'living ecology': a complex of signs, practices and agents, often in politicized arrangements which also 'display elements of "flow" and "mutuality" with their physical environments' (Norget, Napolitano, and Mayblin 2017: 21). As such, the paradox marks not only a vulnerability of accountability for the Church but also the tendency for 'Catholicism to encircle not only doubt and dissent but also *indifference* within its single embrace' (Norget, Napolitano, and Mayblin 2017: 19; original emphasis). Note, for example, how Catholic anticlericalism differs from its Adventist counterpart: where the latter appears likely to involve a challenge to the authority of the SDA church, the former's scepticism is primarily elaborated with respect to particular instances of indiscipline. Moreover, despite commonplace talk about the clergy as exploitative and abusive, Adventists have come to regard Catholics as generally more disciplined. For this very reason, some Adventists have no qualms sending their children to Catholic boarding schools.

Conclusion

This chapter has explored a multiplicity of modes through which to acknowledge and respond to moral transgressions in everyday life. I have argued that the Gusii conversion to Christianity led to an ongoing tension between sociocentric and individualized conceptions of transgression. This tension does not neatly map onto a simplistic distinction between an individualist Christianity and a collectivist African 'tradition' (*pace* Ntarangwi 2011). Instead, the tension has also been shaped by multiple models of how a faithful Christian acts and speaks. These models are internal to the Catholic and Adventist traditions in Gusiiland, but they have also come to interanimate each other as they confronted and displaced each other in dialogue. In effect, pre-Christian concerns with ancestors and the occult found reformulation in a language of progress, sincerity, and moral imperfection. Yet this language was itself internally diverse. It is an instance of what Mikhail Bakhtin understands by 'heteroglossia', or the 'internal dialogism' of utterances and discourses. According to Bakhtin, any utterance is situated in a broader, specific and open-ended historical flow of dialogue. As such, words and actions are inherently 'double-voiced', 'two-sided', always marking a response and a position, always

picking up distinct intonations and flavours, leading to new ways of speaking and acting. To trace this process is to document 'changing social attitudes (towards authority, towards other people, and towards received truths, for example)' (Morson and Emerson 1990: 150).

In Kisii, conversion to Christianity has led to shifting attitudes to faith and its implications for trustworthiness. After missionaries and early converts spoke of sin, biblical truth, and sincere faith, most *Abagusii* entered the conversation through Christianity's contribution to material and spiritual well-being. Subsequently, talk of unfaithfulness and imperfection gained different affordances according to the various theological discourses it was exposed to. Thus, although Adventist communities agree that moral imperfection places faith and salvation at bay, there was disagreement over whether sincere commitment to biblical truth must translate, in everyday life, to an ethics of separation from or participation in an imperfect, broken world. By contrast, the Catholic response did not seek to dismiss and repress sinful concerns with ancestors or witchcraft. Instead, it incorporated and subordinated such concerns to a hierarchically structured ecology of powerful words, substances, and speakers. Vatican II and independence inaugurated a sharpened division of labour between clergy and laity. In its wake, degrees of participation in Catholic forms of life created talk that some people are less imperfect than others, much like the tensions within Seventh-Day Adventism. Nevertheless, Catholics and non-Catholics alike continued to live out Catholicism in its ecological or baroque manifestation, where misgivings and transgressions can be tamed through deferral, where real discipline and power can be found.

CHAPTER 3: The Value of Prudence

Be it at church, at school, at home, in savings groups or at other village ceremonies, one of the commonest ways people reflect on relationships of trust is by reference to prudence. To refer to prudence directly, people use the term 'carefulness' or 'vigilance' (*oborendi*), which is derived from the Ekegusii verb for actions such as guarding, watching, protecting, as well as caring for or being concerned with something or someone of value and importance (*okorenda*). Alternatively, people speak of 'thinking twice' (*okorengereria kabere*), of exercising 'wisdom' or 'intelligence' (*obong'aini*), or of making use of one's brain (*ogotumia obongo*) before speaking or acting. Other formulations evoke affective – rather than strictly cognitive – semantic nuances. 'Watching the tongue' (*okorenda oromeme*), or keeping a close eye on spoken words, is another common motif, which emphasises the tongue – as per Jacob 3 – as uniquely restless, poisonous, divisive and unreliable. Such words, expressions, and motifs are often interchanged or explicated through Kiswahili adverbs for carrying out actions attentively (*kwa makini*; *kwa uangalifu*), or expressions such as 'staying alert' (*kuwa macho*; lit. 'being eyes'). Watchfulness or prudence is also associated with a certain degree of slowness (*okoira ngora*; lit. 'to take it slowly') when performing an action or evaluating a certain situation, a kind of measured reserve and deliberate composure (*utulivu*). In Kisii, as elsewhere in East Africa, haste bears no blessings; rather, it is the distinguishing mark of the careless and the imprudent.

But prudence need not be named or voiced for it to be recognised as of fundamental concern. Beyond the terms used to describe or refer to it, prudence features in everyday life in more implicit ways too. For example, when teachers and clergymen spend hours speaking to school children at graduation ceremonies or prayer-days, it is common for a wide variety of discourses – e.g. about the negative effects of mobile phones and social media, about devil worshipping and the Illuminati, or about the merits of education and hard work – to be expressed in a register of warning or cautioning. A similar register occurs, too, in ordinary dialogues between friends and intimate kin, or between the members of a church or a savings group as they coordinate and negotiate the terms of their charitable and

economic endeavours. Prudence is summoned to mind through discourses that situate interactions as unfolding in the 'end times' (*chingaki chi'omoerio*), under divine oversight and satanic assault. It is inscribed and performed in specific spaces, such as when the employees of Guardian Angel – a *matatu* company in an industry commonly criticised for its drivers' recklessness – ask passengers to observe a moment of prayer before vehicles set off, or when a mother decides to display, in her sitting room, a plaque that cites Jeremiah 9: 'beware of your friends; do not trust anyone in your clan […]'.

In all such circumstances and more, prudence shines through as an underlying value. It features as a way in which people understand the importance of certain actions: 'I pay for my brother's children's school fees; if I don't, they could turn out to be tomorrow's witches'; 'I gave that young man some money for lunch and told him he is a good person; he hangs around with the wrong crowd in the village, some of whom are known thieves; if he respects me, maybe they will spare my house on their next raid'. Prudence is also indexed in the reactions that speakers sometimes seek to provoke in their audiences: to caution, alert, warn, to re-evaluate and re-consider. Be it explicitly or implicitly, such utterances seek subjective reorientations in time and space, and to draw attention to the importance of a deliberate and systematic anticipatory calculus. In other words, as a value, prudence is often evidenced in everyday speech not just as a theme but more broadly a style of speaking. As a style, it is typified by more than just intonation or semantic considerations. What better distinguishes this style is speakers' apperception of addressees or audiences in need of being cautioned or warned, of gaining a fresh perspective on things, or otherwise be reassured of the speakers' own commitment to prudence (such as Guardian Angel drivers).

Any specific way of sensing or imagining the addressee of an utterance or an act, any awareness of who an act or utterance is directed at, also happens to be the defining or distinguishing characteristic of what Mikhail Bakhtin called 'speech genres' (see Bakhtin 1986: 95). Prudence talk, I will shortly explain, can be understood as one such speech genre. Its most obvious site of expression is the space of the church, where, in the course of preaching and praying, the theme of

faith or trust in God is consistently used to give voice to a crucial sense of sceptical caution or desirable disquiet about how humans place their trust in themselves or each other. More broadly, both within and outside the church, what prudential speech achieves is always, in one way or another, an intervention or response to the all too human and open-ended questions of who should trust whom with what, of who should accept and honour whose trust, on what terms, and why.

This chapter explores the answers prudential speech offers to such questions across varied and inter-related arenas of social activity that are seen to involve or depend on, in one way or another, trust. The chapter argues that, in emphasising and making the value of prudence desirable, prudential speech sheds light on moments where individual commitments to a host of other values are sought and forged anew. This transformative potential is evidenced in the history of prudential speech as a genre. Christian tropes and discourses have played a crucial role in precipitating certain, in some cases denominationally-specific, understandings of what is worth being prudent about. But Christianity was not alone in bringing the value of prudence to prominence; this was also the result of the influence of the colonial and postcolonial capitalism, particularly as it entered in dialogue with indigenous ideas about the opacity of others' feelings and intentions in everyday forms of speech and life.

Overall, thus, the chapter explores how and when an attitude of 'unending vigilance' (Monyenye 2006: 304) or prudence typifies the way in which Abagusii orient themselves to forms of value and trust. Accordingly, much of the ethnographic material covered here draws on a renewed momentum for the study of value in anthropology. Aside from several focused theoretical engagements (Graeber 2001; Pedersen 2008; Otto and Willerslev 2013), value has also become a central empirical concern in diverse discussions, ranging from the role of language in precipitating forms of social injustice (Shankar 2017), to theories of mind (Schieffelin 2008; Stasch 2008), to ethical life in adverse conditions (Harms 2011; Han 2011 and 2014; Neumark 2017), or how best to account for orientations towards the future (Moroşanu and Ringel 2016; Bear 2016; Stephan and Flaherty 2019). The momentum behind this expansive revival derives, in part, from the prospect of

analytical synthesis that 'value' promises, 'particularly of overcoming the difference between what one might call top-down and bottom-up perspectives: between theories that start from a certain notion of social structure, or social order, or some other totalizing notion, and theories that start from individual motivation' (Graeber 2001: 20). It bears remembering, then, that a bridge between action-oriented and structuralist approaches to value remains as elusive as ever. Accounting for how certain forms of value become valuable in the first place, or how different values might relate to one another, and perhaps on different terms through time, remain points of weakness but also robust disagreement, in anthropology as in other disciplines (Robbins and Sommerschuh 2017).

In emphasising the value of prudence, I take up a common and nagging question in literature on value: do people hold one value to be more important than other values? To be sure, my argument is *not* that prudence is akin to a 'paramount' value (*sensu* Dumont 1966), a value that encompasses all others in a taxonomic hierarchy or a structured whole. Instead, I follow my interlocutors' own understanding of prudence as a tricky value to remain committed to, a value that humans are especially liable to lose sight of, and yet vital to people's capacity to place their trust in others in a considered or differential manner. As such, prudence is not a value that encapsulates a system of rules or encompasses a given structure of values. Rather, prudence is a value which affords renewal and transformation in how people orient themselves to multiple other values, as sources of trust and trustworthiness. By contextualizing different instances of prudential speech, I argue that prudence gets under people's skin precisely in the moments when established notions of what is good and worthwhile in life – such as trust and solidarity between kin, fellow Christians and church members, or cooperation and mutual help across divisions of class and generation, or whether language is an authoritative and reliable medium of communication – are re-evaluated and re-considered, so that trust may be more wisely placed, cultivated, or accepted. This does not always happen without prejudice.

Prudential speech

Imagine you've been a mother for the past thirty years. Since you became one, you've been struggling with farming, juggling a photography business and a stationery store, often working as a day labourer on other people's farms to make ends meet. You've supported your husband through teaching college, you've taken larger and larger loans once he was employed, expanded your business, put your four children through boarding or national schools and three so far through university, built a good permanent house on your (husband's) family's land and contributed the most to putting one up for your mother-in-law too. You don't live at home, however. You say you prefer renting a room behind the stationary shop. It's more convenient, smack-in-the-middle of the market centre nearest home. Better for business.

You do attend church at home, with many other of your husband's relatives – including your mother-in-law. You and your family were all close to her, so her abrupt death was distressing to all of you. A week after attending the funeral, your eldest son calls from Nairobi: his skin is going white, in a patchy way, all the way up from his face and neck and down to his hands and fingers. It looked grotesque, but that's not what made the situation uncanny in and of itself. What really troubled you is that your eldest son's visit home for the funeral had only happened a week before; that his being employed in Nairobi as an engineer sounds poignantly enviable to other relatives; that he not only spends all his salary on treatment but also asks for your help in paying for drugs, tests, travel and basic necessities. Your business is consequently down, you had to borrow from friends because you couldn't make your debt repayments to the microfinance bank in full and the government continues to slash sizeable portions from your husband's salary to recover money lent for his college education. As if this downward spiral wasn't sickening enough, a memory looms large, of your second-born suffering from a similarly prolonged, resource-intensive sickness. And to think that by now, if none of this had happened, you could have almost finished paying up the loans, a moment that little yet significantly closer to purchasing land elsewhere, to moving

away entirely. Your name is Mirika, and it's all starting to get to you, as your own words suggest:

> I kept doing the maths and started asking myself, 'Why? Why me? Why all this illness attacking me?' But I must be brave: when doubts come, I pray immediately. God opens doors; he is the only one who can do that. And we now found doctors specialised in that illness, my son's employers have helped him find the right dosage, and there's a change – you see? In Christianity, these kinds of challenges are normal. There are people there, worldly people (*abanto bw'ense*), who bewitch or could think this is witchcraft. But you must be brave. If I hadn't been brave, I would have failed completely.

Mirika uttered those words at a time when the worst had yet to come. The costs grew and so did the weight of her loans and fears. She needed help. She sought it with friends in secondary schools she had done business with, who allowed her to cash in on tenders before supplying. As for her extended family and church, she knew she couldn't expect much from them. Of course, there was the bare fact that she urgently needed a far larger sum than what community and fellow church members could ever raise. But there was also a tinge of resentment in Mirika's appraisal of what could be expected from her fellow relatives, neighbours, and fellow church-members. Whenever there are fundraisers in the community, she contributes faithfully and 'gives herself over' (*bwerwete*) – had she not asked me several times to buy her products so she could make her goal for this church fundraiser or another? And yet demanding help from them would inevitably make some backbite, since at her home village she is perceived as rich, or at least affluent enough to cast a shadow of malfeasance to the image of an 'able' (*bwenyarete*) person still asking for support. Surely, she reckoned, it was no coincidence that her *ekamati* (sister-in-law) hadn't visited her. Nothing. Not even a phone call.

Mirika considered leaving the church entirely. What a strange respite this would have been: not only from the menace she detected amidst her own relatives, neighbours and church-members, but also from the unease that arose when going to 'herbalists' (*abanyamete*), 'diviners' (*abaragori*), charismatic-Pentecostal prophets (*abasabi*, lit. 'pray-ers') or other such borderline-occult means became distinct options to try out. She was baptised, she can call herself a Christian, but

would she be able to call herself a faithful (*omoegenwa*) Christian? And anyway, how can she go to church with the very people that are likely rejoicing over her travails? How can one share (*ogosanga*) with people one does not trust (*tobaegeneti*)?

It was only when Jacob – a friend to Mirika – strongly objected to such a train of thought that she reconsidered. He pointed out that her children are young and live in 'digital times' (*chingaki chia digital*) where it is easy to get distracted and become lukewarm about Christianity. Her husband's relationship (*oboamaate*) with God had grown cold a long time ago; he rejects religion altogether. What sort of example would she set to him and their children? Sure, Abagusii do say that 'if one option fails, try another' (*egiasireire nchera maate, kerigerie nchera rogoro*), but she should remember that most diviners, prophets and so forth are little more than expensive quacks. Wouldn't she run her family in even deeper financial distress by turning to them? Moreover, if word gets out that she turned to such morally dubious sources of help, wouldn't other church members backbite about her faith in a demeaning way? And why was she letting her mistrust of others get to her like that? So what if her sister-in-law never bothered to visit her at this difficult time? Didn't she remember – as all routinely hear in sermons – that 'the love of many will wax cold' (Matthew 24:12) in these end times? *Rema, genderera gosaba. Nyasae nagoanchete.* 'Be brave, continue praying. God loves you', her friend admonished her.

***

Jacob's response to Mirika's plight is a good example of prudential speech. Although Jacob does not use any of the terms associated with prudence, he does sense Mirika is in danger of making an unwise set of decisions for reasons he takes time to point out to her. Three inter-related aspects stand out about Mirika's friend's response. Firstly, there is the issue of trusting a loving God, along with the sheer prominence of other Christian tropes. Secondly, that exclusive commitment to God refracts onto inter-human relationships in ways Mirika had started to lose sight of. Leaving the church and appealing to occult assistance could well invite, for Mirika, a loss of face, money, and moral authority in her family, not to mention additional anxiety over whether she could count herself among the 'people of God'

(*abanto bwa Nyasae*) as opposed to the 'worldly people'. Instead, Jacob encourages Mirika to continue meeting her tribulations with the same courage she ordinarily claims to find in faith and prayer. Thirdly, by situating contemporary life in the end times, Jacob indicates that there is nothing more ordinary than experiencing disappointment or encountering untrustworthy behaviour. In these circumstances, an attitude of moral scepticism is entirely appropriate, and should not be psychologically crippling, certainly not with a loving God by one's side.

In many ways, Jacob's response gives voice to what preaching voices rarely fail to touch on anyway. It is said that instead of placing their faith in the one true God, people 'worship' false gods, in the form of ancestors, diviners, witch-doctors, prophets, but also simply by desiring and fretting about money and wealth. 'We are possessed' (*twebwateranetie*), as one common phrase goes, by the phones we use, the loans we take, and the cars or land or homes or status we want. None of this should be surprising. We do, after all, live in the end times, so a general trajectory of decline, of moral and social breakdown, is inevitable. *Kuwa macho*, 'be alert'; otherwise, you too may well become a slave to desire.

Even though the millenarian flavour of this kind of talk is associated with Seventh-Day Adventism in particular, such utterances – including their millenarian reflections on social trust – are widespread across all local Christian communities. Indeed, Jacob and Mirika do not and do not have to identify with the same denomination for them to enter a language game where sin and a millenarian time-map are invoked in a way that warns and cautions. In a sense, then, Jacob's response to Mirika does not belong entirely to him; rather, it is carried over from the formal register of preaching to an informal situation where two friends are having a private and candid conversation.

So, we see one specific kind of talk – a way people talk when they preach – crossing over from the context where it was shaped or that it most readily typifies to another situation or setting – a friend about to make an imprudent decision. As such, Jacob's response to Mirika offers a clear-cut example of what Bakhtin understood as 'speech genres'. This concept grew out of Bakhtin's critique of traditional or Saussurean linguistics, according to which words and sentences are

the units of language, such that an individual act of speech (*parole*) is only meaningful as an instance of a linguistic system (*langue*). By contrast, in Bakthin's conception of language, the meaning of an utterance is disclosed in open-ended dialogue between speakers and addressees. As unit of communication, an utterance has 'extralinguistic' or 'metalinguistic' aspects: 'someone has to *say* it to someone, must respond to something and anticipate a response, must be accomplishing something by the saying of it' (Morson & Emerson 1990: 126; original emphasis). In short, to communicate effectively, speakers must situate their utterances in a given context: the relations between speakers and audiences, their relative positions in society, their memories, the values they share or disagree on, the expressive intonation deemed appropriate, senses of time and place, as well as sets of possible or desirable future outcomes. This is a lot to consider before each utterance. Luckily, humans can rely on relatively stable and authoritative types of utterances – 'speech genres' – to set the tone and animate communication:

> Genres correspond to typical situations of speech communication, typical themes, and, consequently, also to particular contacts between the *meanings* of words and actual concrete reality under certain typical circumstances. Hence the possibility of typical expressions that seem to adhere to words. [...] This typical (generic) expression can be regarded as the word's 'stylistic aura', [...] an echo of the generic whole that resounds in the word (Bakhtin 1986: 87-88; original emphasis).

The generic aspect of speech genres makes them good props in the course of communication, but of course whenever a speech genre is uttered the metalinguistic context of that utterance is not always the same. In fact, although a speech genre might emerge out of a specific sphere of activity – e.g. preaching –, speech genres are often taken up and repurposed in other contexts, by specific individuals in fluid and open-ended relations with others. As they cross different areas of life, speech genres take on new meanings or retain the tones and echoes of former contexts in a way that redefines a present experience in a novel or additional way.

In our example, the expressive tone of Jacob's remarks to Mirika concerning the decline in social trust at the end of time echoes Christian teachings repeated, again and again, in preaching. More specifically, as a response to Mirika's anxieties

concerning individuals she suspects of envy and wilful neglect, the millenarian discourse on trust is repurposed as an invitation to abandon the assumption that other individuals, however intimate and supposedly righteous, will accept and observe one's trust on the same terms that one offered it. Mirika, in other words, could not – should not – expect her kin and fellow church-members to acknowledge her sacrifice, selflessness, and love on a reciprocal or mutual basis.

This brings us back to the issue of trusting others in situations of relative inequality, but as another point of contact between prudential speech and everyday forms of life. A brief historical overview of state-orchestrated value-transformations will help explain why the genre of prudence talk is the result not only of Christian rhetoric but also of shifting understandings about the legibility of other, particularly poorer or subordinate minds in ordinary language.

The whiteness of prudence

The colonial contribution to prudential talk in Kenya begins to come into view when considering how imprudence is spoken about. To this end, the Kiswahili adjective or adverb *kienyeji* is especially revealing. Across Kenya, *kienyeji* can be used to refer not only to what is 'local', or the past and the category of 'tradition', but also to the qualities of recklessness, carelessness, and – by implication – untrustworthiness. Utterances involving *kienyeji* often collapse these nuances on purpose. For example, when people complain of over-speeding on Kenyan roads, they use the term *kienyeji* about as much as 'carelessly' (*ovyovyo*) to describe imprudent driving. In other cases, as when high-ranking county officials lecture farmers on farming, the term can convey negligence and even laziness. More broadly, to do things *kienyeji* is to do them haphazardly and unreliably, without commitment or determination. Such semantic overlaps, no doubt, come on the back of decades of colonial and missionary efforts to discredit and devalue all that is old and traditional in favour of the new and modern. The language of progress familiar from Chapter 2 not only instituted 'modernity' as a desirable future outcome but also devalued the past – as false, ignorant, or primitive. For the colonial apparatus of political and economic control, the key of aim of this language was to trigger a transformation in local

value systems, from a past presumed to have been socialist and egalitarian to a modern future where autarky and entrepreneurial zeal would be paramount concerns.

For such a radical transformation to occur, the settler-colonial discursive apparatus needed to remain vigilant about the tribulations of trust in hierarchical relationships, such as those between settlers and their native employees. The catch, in imperial eyes, lay in being able to justify economic exploitation and inequality as favours to native populations. It had to become normal, all the way down to the production of people and social relations, for people to accept labouring for private profit, and willingly – or at least accept they have no other choice but to – trust their white employers with their livelihoods and aspirations. To this effect, vigilance was an important concern on more than one occasion. Take, as an example, this excerpt from a newspaper written by and for settlers, where the government is cautioned to stop setting the price for native maize lower than that for European growers:

> [W]e are simply shouting for trouble in the future if we allow our government to get away with this sort of shabby treatment. Every settler worth his salt has tried for years to impress on his native labour that they get a fair deal, and we simply cannot allow the government to risk that reputation which we have built up. We and our sons have got to live amongst and work with the natives long after most of the present government officials have left the country. This is our home and the natives are our people, and unless we look after our people, we are not only failing in our duty, but we are simply courting future disaster. (cited in Huxley and Perham 1956: 131)

Elspeth Huxley, daughter to a settler family, offered this quote while sparring with historian Margery Perham in their correspondence on race and politics in Kenya. Writing in 1943, almost a decade before the Mau Mau nationalist movement, Perham tried to convince Huxley that colonial policies allowed many settlers and state officials to fall in a state of moral hubris; they were consistently unable to acknowledge the racial inequalities they instituted for what they were: structures of injustice and the sure sources of future unrest. As such, the colony was in dire 'need for constant British vigilance' (Huxley and Perham 1956: 101). Huxley dismissed such 'diatribes against exploitation' (1956: 119) for creating the false impression that the Europeans ever behaved in ways quite as uncaring,

untrustworthy, and imprudent. The quote above is thus part of Huxley's apologia for the colonial abuse of native trust. In her view, the Europeans could not be charged with imprudence, not only because some settlers were actively concerned with native welfare, but also because the Europeans had the values and expertise that recommended them as trustworthy drivers of economic growth and development. By this logic, only the Europeans could turn the Kenyan 'wilderness' into 'productivity', such that placing Europeans and Africans on a more equal standing would have been the patently more imprudent thing to do. We can note such reasoning in Huxley's position on the expenditure of tax revenue on education:

> Harsh things are said because much more is spent per head on Europeans than on Africans. Well, what do you expect? It's out of the question, at present, to raise the expenditure per head on African education to the same level as the European. [...] Would you then spend less on Europeans? And thereby create [...] the largest possible number of ill-educated, ill-equipped poor whites? Who would benefit from that? Certainly not the Africans. (Huxley and Perham 1956: 114)

Although the Mau Mau insurgency eventually confirmed Perham's precocious warnings, it was the narratives about prudence and trustworthiness evidenced in Huxley's writing that endured. The reason they endured lays in the work these narratives performed: they tampered with local understandings of social differentiation, with local languages of value and evaluation. The Gusii view of history and the life-course no longer focused exclusively on a cyclical succession of generations and their territorial migrations. Instead, the key consideration became the promise of upward mobility, through education, employment, and commercial farming. It became commonplace to state that discipline and hard-work were not only necessary but enough, in and of themselves, to enter 'modernity' and achieve 'development'. This discourse offered those in positions of relative power and privilege a ready licence to claim they are more deserving of being acknowledged as trustworthy. To others, ongoing difficulties in attaining autarky and upward mobility made it harder to push back against accusations of laziness, negligence, or reckless indiscipline, of doing things *kienyeji*, as if by a suspect and decadent act of choice.

As a result, a class-centric distribution of perceptions concerning trust and trustworthiness rose to prominence. This shift occurred in a similar way to the

dynamic described in Frantz Fanon's *Black Skin, White Masks* (2008 [1952]), where colonialist ideology insinuates itself in the psyches of the colonized, who therefore come to imitate and appropriate 'white' ways of speaking and acting. We continue to see something of this process in the 'NO VERNACULAR!' signs plastered around every other Kenyan school, or in the common way that people nowadays recollect past British colonizers: as benevolent agents who introduced discipline and order where, allegedly, there was none. We also recognise this process, I suggest, in the way people talk about placing their trust in those they deem more trustworthy. Most people, from all walks of life, consider it prudent to elect leaders or representatives (e.g. committee chairpersons, treasurers, spokespersons, state officials) who are 'able' (*bwenyarete*) or 'stable' (English term commonly used), meaning they are either salaried or relatively successful business-owners. For example, when I asked a youth group why they agreed for X to be their designated point of contact with a politician offering money by the roadside, I was told it was because X – unlike everyone else in that group – had a working business and 'handles money every day'; as such, he was less likely to abuse their trust.

So, the colonial contribution to prudential talk could be said to have come in the shape of a moral prejudice that favours the wealthier and the more powerful while systematically portraying the less privileged as the less prudent and the less trustworthy. This is the 'whiteness' of prudence – the tendency to insinuate and allocate prudence in such a way as to reinforce a class-based hierarchy of credibility. Regional linguistic and historical literature has not dwelled much on the implication of ordinary language for class distinctions, but it is easy to see how the moral prejudice here in question contributed to the consolidation of class distinctions in Kenya.

The creation of an 'African peasantry' as a distinct and controllable class was crucial to the colonizing project from the very beginning. Local farmers were expected to pay tax and provide a safety-net for their underpaid relatives working in towns or on settler farms. At the same time, smallholders were systematically excluded from commercial credit and market opportunities (Atieno-Odhiambo 1977). So, at a time when a settler capitalist system sought to coax the indigenous population out of the 'labour reserves' they called home, it was convenient that

those whose labour underwrote the costs of exploitation started to discipline themselves by giving voice to foreign narratives about their own imprudence and untrustworthiness. Unsurprisingly, this upheld an economic apartheid bent on keeping the peasantry in its place. After independence, when anticolonial fervour and talk about equitable redistribution of resources waned, the same dynamics replicated themselves. Whiteness, as a set of values and aesthetic principles, remained the superior reference point in daily life. This occurred even though effective emulation was often the sole privilege of the governing elite, and even though this elite catered less for the peasantry than for the foreign interests that continued to own the means of production in Kenya (Murapa 1972).

Thus, over the past century, 'whiteness' introduced a class-centric moral prejudice regarding not only what kinds of persons are imprudent, or should be more prudent, how, and to what extent, but also regarding the kinds of actions and values are held to better invite or warrant trust. The next section explores how this moral prejudice influenced indigenous ideas about the extent to which language is a reliable medium of communication, or whether others' minds, intentions, or emotions are otherwise opaque. The problematic of opacity was foreshadowed in Chapter 1, particularly when we learnt that the negative emotions of those who control the terms of discourse tend to pass as socially illegible or unrecognisable. Here, we turn to the legibility of other minds in ordinary language as a long-standing problematic in Gusiiland, but also a problematic that has been redefined by growing economic inequalities. As a result, when the theme of opacity in everyday interaction is taken up in prudential speech, outcomes differ according to the relative socioeconomic positioning of speakers and interlocutors. For some, to speak prudentially about opacity is to provide a moral justification for changing commitments to multiple values, now in conflict, now in harmony. Conversely, those in vulnerable and subordinate positions discover that opacity has become something of a class privilege.

Opacity and inequality in ordinary language

In Kisii, the issue of opacity is a central concern in daily interaction. By opacity I am referring not just to the possibility that the intentions and feelings of others might be unknowable or should remain unnamed, but also to the concealment of one's own private affairs. 'People', in the words of a friend, 'are not used to speak from within (*gokwana korwa ime*)'. For example, domestic conflicts between husbands and wives or between parents and children should be shielded away from prying ears, to protect the family's name and dignity. Feelings and actions that contravene the moral order can bring shame (*obosoku*) and should therefore never be disclosed. Similarly, one's innermost desires should be kept secret (*bobisi*), as a matter of exercising caution. Interlocutors, as popular wisdom goes, can always repeat information shared in confidence, or worse, use that information to sabotage and undermine. More broadly, people often keep mum even about morally unproblematic and seemingly mundane matters. Inquisitive greetings usually elicit vague rather than detailed responses. One common way to respond to a request for news is to say that there is none. As elsewhere in East Africa, 'skilful storytelling, joking, and pulling a person's leg are valued and admired and are an important means to teach others a lesson' (Beckmann 2015:78).

In effect, people cannot be expected to say what they really mean or think. In other words, speech is inherently untrustworthy. Several of my closest friends drew my attention to this point. They warned me to look out for people 'with sugary lips' (*wenye midomo sukari*), 'two-mouthed-persons' (*nyamenwaebere*) and to not give in to every other request for money, for askers may well intend to 'grasp' (*okobwata*) or curse me through that money, such that I would continue giving without questioning why. To my host mother, my illness was evidence that I was indeed sloppy and careless in my routine: 'every day you walk around from dawn to dusk; who knows where and what you're really eating or drinking; they could even poison you and you wouldn't know who did it!' In time, these warnings grew on me, especially since I was hardly the only one being cautioned to awaken to a certain degree of unknowability or uncertainty in social interaction.

Often, in both private conversations and public ceremonies, prudence is evoked through statements such as 'one cannot know what is in another's heart' (*tokomanya inki kere'o ase chinkoro chi'abande*), or the Gusii saying 'a bush can only be seen, not known' (*getutu inkemaiso emioyo etamanyaini)*. Such statements attuned me to details I had hitherto missed. For example, the fact that, when eating together, people ordinarily pray first and *then* serve the food into individual plates might seem like solely a matter of etiquette. Even at the pastor's house, where I would sometimes have lunch with the church elders and other leaders after the Sabbath service on Saturday mornings, no one ever served themselves or anyone else before praying. When I asked my host father, in private, what would happen if people were served first and then prayed before eating, he bluntly stated that 'no one would eat'. When Adventists pray, they are expected to close their eyes. What if somebody puts something in your plate during prayer? In due course, I also came to be cautious about commensality. I started eating only if I served my own plate or after others started eating. Towards the end of my fieldwork, a neighbour offered me a gift of fresh pumpkin leaves. Instead of cooking them, I tossed them away.

This inward transformation marked a 'quickening' (Guyer 2013) of an unknown that stretched like tendrils through the answers I received in interviews or conversation, through sermons performed at church or the proceedings of mutual help arrangements. This unknown has all to do with the capacity to infer other people's intentions and feelings from speech and action. More specifically, the Gusii insistence that inner 'thoughts' and 'feelings' (*ebirengererio*) are – or should remain – inscrutable bears a striking resemblance with the set of doctrines Robbins and Rumsey (2008) called the 'opacity of other minds'. In brief, the idea is that some culturally-specific language and semiotic ideologies seek to suppress or avoid open recognition or attributions of inner states and intentions, even though a theory of mind – i.e. the capacity to read other minds – is a human universal that enables, to an important extent, all human communication and cooperation. To be sure, statements about the opacity of other minds are much more than assertions about other psyches. Instead, opacity claims are often metalinguistic utterances, i.e. 'claim[s] about acts of revealing and acts of concealing and how those are or are not to be taken as evidence for private states' (Keane 2008: 474). As such,

assertions expressing ideologies of opacity are moral and political claims. They link up with questions of value (Stasch 2008), authority and accountability (Schieffelin 2008; Duranti 2008), all of which are especially prone to come to the fore at points of contact with Christian practices of confession and their demand for sincerity (Robbins 2008).

Now, it bears acknowledging that ethnographic work on opacity doctrines often proceeds from questionable evidence. As Duranti notes, it is common for ethnographers to run into inconsistencies, most of which stem from the possibility that 'the same people who seem reluctant to engage in speculating about what goes on in their own mind or in the minds of others might, in fact, exhibit mind-reading behaviour under certain circumstances' (Duranti 2015:180). This resonates with my experience. It should already be obvious from the above that a preoccupation with spotting deceit and danger in everyday interaction is common among the communities I worked with, even if these communities also exhibit ideologies of opacity. Indeed, the local understanding of speech as unreliable is itself predicated upon the recognition that speech may veil potentially negative intentions. Similarly, the local engagement with Christian forms of confession cannot be said to have been rejected nor wholly embraced.[12] Much like anywhere else in the world, Gusii Catholics consider confession as a largely private – and not public – affair. On their part, Gusii Adventists have all but forgotten about public confessions that previous generations used to face or practice. The closest thing to confession Adventists practise nowadays is washing each other's feet in preparation for Last Supper communion services, quarterly events in Seventh-Day Adventism. Publicly, washing each other's feet is very much framed in idioms of introspection, forgiveness, and confession. However, no participant will ever say anything by way of revealing a mistake or utter a statement of forgiveness. Instead, the most overt mind-reading in such situations happens in the background, among the onlookers who pick up on who is washing whose feet. If conflicts or tensions

[12] Nor can we say that Christian confession and its attendant demand of sincerity were unprecedented in Gusii history. Oaths are one example in this sense. When settling disputes, and especially in situations of prolonged uncertainty about who exactly had done what, village elders could officiate an oath-taking ceremonies. Everyone would be called on to make their oaths and drink from a common pot. The understanding was that whoever lied would fall gravely ill and die. Those who did not attend would incriminate themselves.

between participants are known or have been rumoured, onlookers whisper with trepidation: 'look, they're washing each other!'

Disentangling the full contextual variation in Gusii commitment to ideologies of opacity is beyond the scope of this chapter. Here, I draw attention to the implications that a class-based system of social differentiation can bear for such ideologies. The literature on opacity of mind has done much by way of calling into question theories of linguistic communication that over-emphasise intention and sincerity. Empirically, however, the ethnographic record has relatively little to say about how the legibility of other minds links up with processes of accumulation and class struggle. This is an important consideration, not least because in some cases class-based differentiation can be one of the most prominent determinants of local variation in opacity doctrines. Gusiiland presents such a case.

Prudence in labour arrangements

One area of life where concerns with opacity and inequality regularly come up is that of agricultural or domestic labour arrangements. These usually take the form of informal contracts or agreements over menial tasks or 'jobs' (*chikonda*) between 'workers' (*abakoriegasi*) and 'employers' (*abanyene*; lit. 'owners'). The commonest jobs are day-long or short-term, but long-term arrangements are not uncommon either, often involving tending to the employee's crops as well as domestic upkeep, with workers living (in separate quarters) within their employers' homesteads. Some of these arrangements echo older, colonial-era patterns of wage-labour migration, where indigenous folk would migrate to work as labourers, or as servants and 'helps' for white colonial masters. Today, many young men and women from disadvantaged backgrounds view such work their best chance of ever being 'employed' (*okorikwa egasi*). They are on the look-out for jobs among the propertied elites of cosmopolitan urban centres, who would be willing to take them in as domestic workers or otherwise send them off to take care of rural properties. Overall, however, few individuals manage to find such jobs and most eke out a living by supplementing their meagre crop harvests with working for whoever can afford to pay for odd-jobs and farm-work. In other words, from workers' point of view,

what most distinguishes contemporary domestic and agricultural labour relations is not so much working for elites elsewhere but working for those closer to home, those who are part of a rising rural middle-class: fellow community or clan members, friends of friends, cousins who married off to a well-to-do family.

The relative degree of proximity between workers and employers is highly circumstantial and evokes the ambiguities of trust in intimate relations, as evidenced in the way employer reflect on their decisions as to who to employ, when, and why. Employers who can afford to rent and farm on large tracts of land outside Gusiiland turn to family members (brothers, sisters, nephews, cousins, 'one's own people'), who either live and work on that land temporarily or commute to coordinate or remunerate the work of other local employees. Employers commonly expect local workers to try to take advantage of the employer's absence. Sending a close relative to monitor them can guard against that. However, if the job is on the employer's home farm, or within their homestead, employers flag intimacy as something to be prudent about rather than a source of trust. Many employers voice or display concerns about hiring their immediate neighbours or close family members. They pick up on how much harder it is to enforce labour arrangements with intimates; exerting too much pressure could easily make relatives and neighbours denounce that as antisocial behaviour. Moreover, hiring intimates to work on one's own land is also, quite simply, dangerous and ill-advised, since intimates are uniquely liable to turn against their employers as a result of gossip and backbiting (*obogenki*). To avoid such outcomes, employers prefer hiring relative strangers, people who are *not* from close-by, and – if possible – who cannot speak Ekegusii and are therefore less likely to tune in to all the gossip.

On their part, employees are much likelier to draw on a vocabulary of kinship, intimacy, and trust in interactions with those wealthier relatives or neighbours who could also double up as occasional employers. In such interactions, those in more precarious economic circumstances make a point of stating how one should only trust one's own family should domestic or agricultural labour be required. 'You cannot', they say, 'work with a person you do not know; they are hard-headed (*kichwa ngumu*) and they will find a way to exploit you. It is better to

work with family members, people you know, because they will not be able to leave, and even if you fall out, you will eventually agree'. This is a common refrain, particularly in implicit requests or petitions for labour. More explicit requests for employment employ the idioms of mutual help and cooperation to proposition an exchange, often of hard menial labour for money to make school fee payments or debt repayment deadlines. As in the refrain above, such requests create a semblance of equality by implying that people have no choice but to trust and agree with their intimates, which is a symmetrical inversion of the way in which askers themselves can be left with no choice but to turn to intimates with the capacity to help.

Outside of employers' earshot, when those at the lower-rungs of society speak freely, a sense of deeper and intractable asymmetries emerges. Individuals who go as far as humbling themselves before employers – recognising their previous help and praising them for watching over the family or community – rarely dare to openly challenge or call out employers in situations of gross neglect or injustice. On the grapevines, however, and especially between low-income class peers, it is common to hear statements about the cruel individualism of the rich, who could but do not employ their neighbours, another sure sign of social breakdown and the end times. Condemnations of the 'domineering' (*okouneneria*) behaviour of others are often accompanied by statements such as 'God is [watching from] above' or 'nostrils point downwards' (*chimioro chirigereretie inse*), suggesting that all humans are equal in the face of death or before God.

By contrast, while spared from open challenge and moral questioning, employers themselves rarely miss the opportunity to make statements about the private, inner thoughts and feelings of those less fortunate than themselves. It is more common for employers, rather than for employees, to make accusations of untrustworthiness, to impute ill-intent or malign neglect. Employers commonly accuse and speak of workers as 'difficult' (*abakongu*) and 'stiff-necked' (*abanyabigotibikongu*), as lazy and unreliable, as greedy (*wenye tamaa*), as saying one thing but 'hiding their true thoughts and feelings' (*bakobisa ebirengererio biabo*). Employers caution each other as to the importance of remunerating labour

arrangements by task rather than by day, since workers are said to be unlikely to work efficiently if the pay is agreed by day rather than by task. When faced with accusations, employees rarely get a chance to make themselves heard; most do not respond to such accusations, reminding themselves – as did one worker I spoke to – that their interlocutor is more 'stable' (in English) and may yet help them again in the future. Speaking back would, in other words, amount to an imprudent act. Better that they lower themselves and address their wealthier interlocutor 'with respect' (*ase amasikani*), without insulting their self-esteem, however inflated or riddled by immoral and antisocial thoughts or feelings. Better to suck it up and take it in.

Here, again, we see a class-based moral prejudice where the trustworthiness of those in positions of relative wealth and privilege goes unchallenged, while the trustworthiness of those in subordinate positions is more liable to be questioned. This logic has also come to suffuse expressions of indigenous concerns with the legibility of thoughts and feelings in ordinary communication, particularly as they are caught up in prudential speech. Thus, even though intimates across different class standings portray strangers and outsiders as opaque, illegible, and therefore worth being prudent about, it is those in subordinate and vulnerable positions that are likelier to refuse to speak up and challenge their richer interlocutors' thoughts and feelings, especially if negative. In prudential talk between 'stable' would-be employers and those in more precarious circumstances, the latter are less likely to be invoked as objects of moral scepticism. At most, the idea of exercising caution about trusting potentially untrustworthy outsiders creates a space for building trust anew, for agreeing to cooperate in a way that places an egalitarian spin on intractable asymmetries in who is forced to trust and depend on whom. By contrast, those in superior positions are far likelier to represent their poorer relatives, neighbours or workers as objects worth being prudent about, usually by openly questioning the legibility of subordinate minds, in ways that can deride, demean, corner, but also impute negative thoughts and emotions.

Prudence, autonomy, and equality

To bring the foregoing dynamic to life, as well as begin to clarify how prudence relates to other values, I offer an account of a domestic and agricultural labour arrangement that I witnessed first-hand for about a year. Early on my fieldwork, I often found myself unsure how to respond when interlocutors would ask what else they could plant – did I know of anything else that could fetch as much money as pyrethrum or tea used to some decades before? Along with my host mother (Bochaberi) and father (Momanyi), we decided to try out some options. We planted strawberries and canola, put up a moringa tree nursery, and even gave mushroom cultivation a go. From the very get-go, it was clear that my hosts were driven by a nuanced view on business. I lost count of the number of times I heard Momanyi stress to his teenage children that they are likelier to achieve financial independence if they are 'job-creators' as opposed to 'job-beggars'. However, while my hosts valued business as a means of achieving autarky, they also recognised that entrepreneurship must address the social problem of economic inequality. Ideally, they stressed, the long-term aim of our experiments was an agribusiness cooperative that everyone in a given area would have a stake in and receive a fair income from. At that point, when everyone has the crop and is included in the proceeds, *endamwamu* would pose less of a threat and theft would not be a problem.

Soon enough, pursuing this vision alongside my main research activities and Momanyi's day-job as a teacher became logistically tricky. Theft, too, especially of strawberry plants, was chronic. What's more, several of the family's cows died in close succession. When Bochaberi experienced what seemed like a freak allergic reaction, a nagging question became impossible to restrain: when all the cows are dead, are their owners going to be next? Half-way into my fieldwork, Bochaberi moved away to the mostly Luo town of Migori. With Bochaberi gone, keeping on top of everything became impossible. So, we hired Silas, a young man in his thirties, to take care of and watch over the house and farm. Silas hailed from a village about an hour's walk away from us. I had met Silas at a fundraising organizing committee meeting, where I'd heard people talk about him as a hardworking and accomplished farmer. Momanyi liked that Silas was a relative outsider, but especially that Silas is

deaf, since he wouldn't be able to communicate much with people 'from around'. The agreement we reached with Silas was that he would be based at our home six days per week, that we would cover his living costs, and pay him 6000 shillings (approximately £50) per month, which is more than an entry-level school teacher position.

The three of us lived together for a little less than a year. Silas taught me some Kenyan Sign Language and we were able to have complex conversations. We cooked for each other and joked and laughed and gossiped. There was less banter between Silas and Momanyi, but Silas told me he liked that Momanyi and I took exception to the stereotypically distant and overbearing employers around. We visited Silas at his home on more than one occasion. One afternoon, as we were bidding Silas' wife and mother a good evening, Momanyi hinted that I should give them some money, so that they could get more 'bread and sugar'. They would 'feel good'; cared for. And anyway, Momanyi pointed out, our relationship with Silas resembled the kind that we want to multiply through our entrepreneurial aspirations.

Then suspicion came along. Momanyi's children told me they spotted Silas giving away some strawberries and sugarcane to two women. On another occasion, Momanyi and I saw Silas returning from the market alongside a woman carrying a banana bunch. Momanyi drew my attention to how uncomfortable Silas looked when he realized we'd seen him. A couple of months later, a shopkeeper whose shop oversees the village centre and *matatu* stage confirmed that he saw Silas selling whole banana bunches at the stage and then 'moving' with prostitutes. When Bochaberi came home to visit and found that her stock of maize and beans was unusually depleted, the camaraderie chilled. Silas left for some days after picking up on the suspicion and returned some days afterwards with his brother to iron things out. I sat, in a circle, with Momanyi, Bochaberi, Silas, and his brother. We filled in Silas' brother on our concerns, and I asked Silas whether anyone had spoken ill (*okogenka*) of me or my host family. Apparently, a neighbour's son did bad-mouth Bochaberi. However, when Silas' brother and I asked him whether it was true he had sold stuff off the farm, he denied it emphatically. He also teared up. 'I know him

very well', Silas' brother said. 'When he says "it wasn't me" but you can see tears in his eyes, it means he did do it. But why? Even me, I don't understand. I have always told him his job is a real blessing – I teach at [a local primary school] and he earns more than me! So why was he so careless? Where else would he shower with hot water, eat for free, sleep well, receive a salary on time?'

I wish Silas' brother had spent more time clarifying Silas' own position, rather than validating my host family's mistrust and drawing positive comparisons between us and some other employers out there. But I also appreciated that getting Silas to justify himself came close to tarnishing his own sense of dignity, something which his refusal to explain himself arguably sought to avoid. In the end, Momanyi and Bochaberi decided to terminate our agreement with Silas. They were disappointed and their trust in Silas was broken for good. One breach always leads to another, they observed. Before you know it, Silas could be so compromised as to do the bidding of ill-intended backbiters (*abagenki*) and, who knows, maybe even place poison in our maize flour: 'how will we move ahead [i.e. progress] if we allow that to happen?'

I am struck by how, when Momanyi and Bochaberi anticipated possible outcomes based on a prudential outlook, their language said much about their concurrent orientations towards the values of autonomy and equality. They first stressed an ethic of sharing with those less fortunate as a prudent way to cultivate and maintain the kind of trust and cooperation that could make autonomy and financial independence possible. On this understanding, an equality of both opportunity *and* outcome is not only compatible with but prudent to pursue alongside autonomy. However, maintaining a symmetrical orientation towards both values became impossible, not only in my hosts' relationship with Silas but also perhaps with other intimates, other 'people around', long before Silas or I came along. In my hosts' language, an ethic of sharing and generosity across class divides went from being a prudent course of action to a source of fatal danger and the collapse of all hope for autonomy and upward mobility. Statements about Silas' opaque or unintelligible behaviour, reaffirmed by Silas' brother, provided a means

of morally justifying an emphasis on the value of autonomy at the expense of – rather than in harmony with – equality.

Thus, unlike the opacity doctrines of West Papua (Stasch 2008) and the Moroccan High Atlas (Carey 2017), where opacity statements are subsumed to an egalitarian ethos that seeks to protect the autonomy of self and other, in the Gusii highlands utterances about the opacity of other minds have much more to do with a more under-determined basis upon which people link up the values of prudence, equality and autonomy. In certain situations, people across class divides agree that it is prudent to nurture a harmonious and complementary commitment to both equality and autonomy. However, it is only those in better privileged class positions that can challenge this agreement in an open and direct manner. They do this by accusing their less privileged interlocutors of acting in opaque and untrustworthy ways, which in turn articulates a moral justification for prioritising autonomy over equality when acting and speaking prudently. A similar moral prejudice manifests in the relatively recent Adventist and Catholic preoccupations with the Illuminati and the pervasive influence of new wave Pentecostalism across diverse Kenyan publics.

Beware the Illuminati

Late one afternoon two jam-packed *matatu* vehicles were involved in a terrible accident. Dozens were wounded. Several died, some instantly, including a child who was walking by the side of the tarmac road when the van struck and crushed him. I learnt about the accident about an hour after it happened, while inside a *matatu* vehicle 15km away. Gerald was driving. A young man in his thirties and a regular face on the route passing by my home, Gerald enjoyed engaging his passengers in banter and conversation, often at the same time as over-speeding. That evening, though, I saw a different side of Gerald. He drove well under the speed limit and gave short, expedient responses to inquisitive passengers. Gerald first spoke about one of the drivers implicated in the accident: it was some 'boy' (*omoisia*) fresh from Nairobi who thought he'd show the locals how it's done despite being unfamiliar with the route in question. But there was more to the accident than simply recklessness and petty arrogance. A while later, Gerald suggested another cause, one which better

accounted for why he was so tense and driving in an unusually cautious manner. Apparently, word had spread that the accident was the result of a fair-skinned, attractive young lady who appeared on the road, making drivers swerve and lose control. The 'brown lady', of course, was the manifestation of a blood-thirsty *ekerecha* (spirit) or *rijini* (demon).

Gerald was hardly the only one convinced the accident was an Illuminati ploy. In the weeks that followed, it was all everyone talked of. One individual who had made it to the scene of the accident early made a point of looking out for blood. There was none; only fragments of flesh. This was strange, especially since Illuminati demons, as hearsay has it, demand blood payments in exchange for the wealth they bequeath upon their human masters. Had the *ekerecha* drunk the blood? Other villagers recalled seeing a couple of black SUVs with tinted windows around the site of the accident earlier that day. The cars went uphill to see the only prophet (*omosabi*) around. In short, ample evidence confirmed suspicions. In Catholic and Adventist church halls, this event added more alacrity to what preaching voices rarely fail to touch upon anyway. It is true, they say, the world is nearing its end. And yet people have become too comfortable and short-sighted; too careless or imprudent; too complacent in their prosperity, or hopelessness and despair. Instead of placing their faith in the one true God, people 'worship' and turn to false gods, in the form of ancestors, diviners, witch-doctors, (charismatic-Pentecostal) prophets (*abasabi*), but also simply by desiring money and wealth. 'We are possessed' (*twebwateranetie*), as one common refrain goes, by the phones we use, the loans we take, and the cars or land or homes or status we want. If this was not so, would the Illuminati really succeed in causing so much terror and disruption? *Kuwa macho*, 'be alert'; otherwise, you too may well become a slave to your desires.

Rumours about the Illuminati are widespread in Kenya and can be understood as the latest instalment of an already well-documented problematic in sub-Saharan Africa. Here, as elsewhere (Taussig 2010 [1980]), increasing incorporation into a world capitalist system went hand in hand with a proliferation in occult rumours and attendant phenomena (Comaroff and Comaroff 1999). In effect, new types of occult phenomena provide a symbolic means to make sense of

and critique opaque and unequal structures of power and value production. Despite its shortcomings and many retaliatory acrobatics against it (e.g. Pedersen 2011), this point continues to have analytical traction. It is also something that many of my interlocutors rarely failed to miss or suggest in conversations about the Illuminati in Kenya. There is a shared understanding that the Illuminati mark a recent phenomenon that originated elsewhere, in 'America' or the Global North, but that it is in Kenya that the Illuminati wreak the most havoc. One elderly man asked me to confirm whether roughly half of all Americans are Illuminati members. How else could they have gotten all that money and power? Rumours and insinuations about who, in the community, is an *omoiruminati*, follow a similar logic. Where exactly did they get the money for that car, that house, or those clothes and that jewellery? Such accusations tend to target persons in privileged socioeconomic positions, and they are especially sticky if the history of that privilege and relative prosperity is not entirely clear.

There are, of course, serious pitfalls to any analytical scheme that foregrounds macro-level socioeconomic patterns to explain occult phenomena. Such a scheme runs the risk of remaining more suggestive rather than demonstrative (Moore 1999: 305), of hastily embracing a unitary and essentialized view of history (Englund and Leach 2000), or of 'confusing an expansive metaphor for an explanatory term' such as globalization or modernity (Comaroff and Comaroff 1999: 294). To avoid such pitfalls, more recent scholarship on the occult in Africa has emphasised the importance of fine-grained, micro-level ethnographic analyses (e.g. Bonhomme 2016). However, Africanist literature could be said to have sought, for quite some time now, to ground these issues in more bottom-up descriptions by documenting the rise of charismatic and Pentecostal forms of Christianity. To an important extent, the popularity of Pentecostalism in Africa derives from setting itself up as an alternative source of trust to navigate or break away from ambiguous kinship and economic relations. This coeval and ongoing relationship of mutual influence between born-again Christians and occult practices makes ambivalence rub off those seeking to resolve it (Meyer 1999; Newell 2007). In Kenya too, new wave Pentecostalism elicits occult dread and plays a role in sustaining a widespread 'cosmology of corruption' (Blunt 2004) where prospects

for future social reproduction are at bay as established truths, institutions, and sovereignties slip in and out of spectral or virtuous casts. However, an overemphasis on Pentecostalism has not only run its course (Engelke 2010), but also generated the impression that a quest for radical rupture and autonomy from doubt-ridden trust relations is the only way Christian traditions can provide a basis for influencing and intervening in situations of frayed trust. By contrast, my Catholic and Adventist interlocutors understand their faiths as offering important discursive resources for instilling and cultivating the value of prudence.

In Kisii, as elsewhere in Africa, new wave Pentecostalism burst onto and left an indelible mark on everyday life. Given the growing inequalities and hardships of recent decades, high rates of conversion to born-again styles of Christianity among low-income families and individuals may have seemed like a reasonable expectation. Nevertheless, Pentecostal congregations remain in a resolute minority, concentrated mainly around urban centres, and comprising a mostly non-Gusii membership. Moreover, although rural-based charismatic-Pentecostal congregations remain few and far between, the activities and claims of their charismatic leaders or *abasabi* (lit. 'pray-ers'; from *ogosaba*, 'to pray') – who claim they are prophets and that their prayers yield them divinatory visions about the person being prayed for – make many Catholics and Adventists warn or caution their fellow co-religionists against trusting such figures.

All this says as much about local scepticism regarding fringe charismatic churches as it does about the nature of people's commitment to the faiths they were born into. When reflecting on their relationships to the congregations they attended, most of my interlocutors started from telling me about their fathers' and grandfathers' membership in and contributions to those churches. Indeed, most churches in rural Kisii overlap – and increasingly so of late – with a singular 'house' (*enyomba*) or 'clan' (*egesaku*). This makes public statements about shifts in one's faith and devotion morally problematic: such an act could be interpreted as evidence of moral failure, of conflict within the family, or as a statement of detachment from other house- and clan-members.

At the same time though, many of my interlocutors are curious about the recent charismatic traditions. They have been hearing about them for a long time, through the radio, books, DVDs, and now WhatsApp and Facebook. Though they may not admit this before their church elders or their catechists, it is quite common for people living in the context of uncertainty and prolonged misfortune to visit charismatic prophets (*abasabi*) for prayers and advice. Zipporah, an Adventist deaconess, tried out multiple prophets. She said she did so because the prayers of her own church elders and pastor 'lacked power', but also because prophets themselves have different – and in some cases feign – divine powers. Indeed, she does not keep in touch with all of them. Paul – a fervent Adventist whose Bible is full of highlighted verses and observations on the side – was of the opinion it is better to not get involved at all with 'these new churches'. After spending a long time 'studying' prophet Owuor, notorious across Kenya for his miraculous prayers but also for his staggering wealth, Paul's conclusion regarding Owuor was unequivocal: a 'false prophet', a devious and satanic figure, an Illuminati in disguise and, as such, best to stay away from.

Illuminati rumours clearly feed into a pragmatics of prudent action and watchful observation. As another instance of prudential speech, talk about watching out for the Illuminati and their satanic ploys emerges out of the encounter between new wave Pentecostalism and, on the other hand, mainline Gusii Catholicism and Seventh-Day Adventism. Stories circulating in Gusii mainline churches abound in caricatures of 'plant-a-seed' (*panda mbegu*) churches, where, they say, people give in to an irrational and reckless frenzy that enriches morally dubious pastors. Explicit associations between charismatic churches and the Illuminati are common, in both gossip and public discourse. For example, sermons on 'prophecy' – a popular theme among Adventist pastors – rarely fail to include digs and warnings about the catastrophic allure of all these 'new churches', about good people who get caught up in murdering their own family members and worshipping the devil. No one should be surprised; after all, the Bible does indicate that 'false prophets' would be common in the end times.

The prophets I interviewed and observed themselves considered Illuminati rumours to be true. They themselves warn and advise congregants on how best to stay safe out there. However, prophets were also keenly aware of how mainline churches associate them with the Illuminati. Thus, prophets usually have much to say about how – before God spoke to them in dreams and visions – they were unjustly dominated and kept in their place by domineering church elders and leaders who were witches in disguise, and who now – out of envy and resentment of prophets' spiritual gifts – bad-mouth prophets as Illuminati agents. Here, too, prudential talk about the Illuminati recovers or replicates the class-centric moral prejudice outlined above. Although outstandingly rich individuals are the obvious Illuminati suspects, it is local prophets who are more outspokenly, more publicly decried as Illuminati agents and suspicious figures, not least because they receive regular visits from SUV-driving urbanites. However, many prophets live in abject poverty; the small church memberships they lead are amongst the poorest of the poor of a given area.

But let us not assume that Catholic and Adventist audiences themselves agree on what is worth being prudent about when it comes to Pentecostalism and the Illuminati. There are individuals in mainline churches who more circumspect about such talk. Some find it sloppy and mystifying. One middle-aged woman suggested that pastors indulge in such rhetoric just to show off how educated they are. Others stress the perils of careless conflation, of othering or essentializing a group of people – in this case, the new Pentecostals. One of my younger informants, after he looked the Illuminati up on Wikipedia, was rather inspired by what he read; to him, a science-centric secret society that sought to transcend binary distinctions between good and evil made sense. 'It is like that yin-yang symbol', he said. 'Each colour contains its opposite, just as all groups and even individuals can be both good and bad.'

Such nuanced disagreements, as variations of prudential speech stemming from and animated by Illuminati rumours, go beyond being a discursive site of interdenominational politics. Furthermore, staying alert about the Illuminati, as well as being cautious about how such rumours are used and by whom, also tells us

about the nature of prudence as a modality of engagement that brings certain temporal horizons to bear on encounters between self and other or the world. These horizons come into view when considering that prudential speech often seeks to bring a millenarian time-map to the attention of its audiences and interlocutors. People are quick to forget they live in the end times, so they leave their guard down. But it should not surprise anyone that the present stands in a trajectory of decline and social breakdown. Things will worsen before they improve. Think of the book of Revelations. Or the book of Jeremiah where humanity descends into the worship of false gods.

By situating everyday action in a fallen world, where untrustworthy behaviour has yet to be morally sanctioned, this millenarian time-map highlights the importance of prudence in both the immediate present of daily life, as well as with respect to a more long-term horizon. Uses of this millenarian time-map have denominational flavours. While Adventist fathers might restrict themselves to cautioning their children to read the Bible or warning them about the danger of shaking the hands of strangers – particularly those who offer or request gifts or assistance –, Catholic parents also tell their children to carry the rosary around or teach them about the importance of using holy water to protect oneself, one's homestead and family. In all such cases, however, the emphasis is on exercising prudence in the present, in everyday moments. In other contexts, such as at fundraisers for university fees, speaking prudentially about the Illuminati is a common way through which parents, children, and the communities they are part of strive to build a long-term intergenerational and community-wide coordination of values and aspirations. This is why, in the meetings of fundraiser ceremonies and committee meetings, neighbours and relatives beseech the children fundraised for to see universities as spaces of danger, with new temptations. In the words of one

grandfather addressing a young man, his grandchild, at fundraising committee meeting[13]:

> *Omogisangio* (age-mate)*, yaa* (mate), I'm telling you: I'm sacrificing myself dead for you, until you go and study. When you arrive [at university], there are those ones with Pajeros (a type of SUV), politicians' children; they take alcohol and drugs, and they can put you in that Pajero and you eventually realize you've been spoiled. So, when you go, eat like a poor person, pray, and hold on to books. … Work hard. You are going to work hard, until you get something. And as you go there, put the Bible ahead! Don't put it behind you! Go with your Bible. (Adventist church elder in the background exclaims in English: 'Good!') When you reach university, read the verse ….

To the fellow fundraiser committee members who overheard this intervention, it was clear why Osoro – the speaker – spoke in the way he did: he was trying to come off as a reliable and committed contributor to community fundraisers. Five years before Osoro did not participate much in the community's fundraisers. By contrast, at the time of making the above intervention, Osoro had three children in university and another finishing college. On the community's grapevine, people had been sarcastically remarking that 'at Osoro's, only recently have things started to prosper'. For Osoro, it was an uphill effort to convince people to come to his own fundraisers. So there he was, all suited up, with polished black shoes, his best walking-stick and even a cravat, presenting himself as a responsible Christian parent who is committed to his community's children's education, and who is concerned about the values and aspirations children may be tempted to lose sight of at university. In other words, Osoro's use of prudential speech allowed him to perform or display his own trustworthiness by invoking the widespread concerns with the perils of exposure to urban elites and, by implication, the moral panic that Illuminati rumours instil among rural communities.

Osoro's point, like that of many other speakers who voice Illuminati rumours in a prudential manner, was not just that university students can be distracted from

[13] The speaker here is not a biological grandfather to his grandchild; instead, the speaker is a younger brother of the young man's biological grandfather. As such, and according to Gusii etiquette and kinship terminology, the speaker is still a 'grandfather' (*sokoro*) to the addressee, his 'grandchild' (*omochokoro*). While interactions between parents and children are marked by some degree of formality and restraint, interactions between a grandchild and a grandparent tend to be much more informal, sometimes even featuring vulgar jokes and banter.

their studies by youthful folly, but that they can end up acting in gross contradiction to the values of hard-work, self-sacrifice, and humility that they were brought up with at home and at church. This can lead to a corruption of the most sacred relationships. 'Who would you sacrifice for money', a priest asked the students attending church one Sunday – 'your father? Your mother, an uncle or sibling?' To clerical and lay speakers alike, such disturbing images of lethal and senseless betrayal are an affront to the moral debt of care that children owe their elders, as well as a threat to the long-term well-being of the local community. If children lower their guard, and neglect to acknowledge their debt to those who cared and fundraised for them, their families and communities at home will – in the future – be left to languish in the hardship they hope to be spared from in old age.

Conclusion

This chapter has documented different instances of prudential speech, a style of speaking that emphasises the value of prudence. As evidenced in its most common expressions, prudential speech gains the most traction among local Adventist and Catholic families and communities. There, a millenarian time-map – a cross-over from Seventh-Day Adventism but not restricted to Adventists – is taken up to convey the understanding that the world is fallen and not-yet bereft of untrustworthy actions and individuals. However, though commitment to Adventist and Catholic faiths played a prominent part in shaping this speech genre, prudential speech is not without precedent, particularly in indigenous concerns with the opacity of others' thoughts and feelings in ordinary language. Nor was prudence or vigilance never a concern during the momentous socioeconomic transformations that a settler-colonial capitalist system wrought upon Kenya. These precedents continue to reverberate in contemporary talk about what or who is worth being prudent about and how.

Thus, even when prudential talk is articulated in ostensibly Christian idioms, what prudential speech achieves varies according to the relative positions of speakers and audiences in unequal and hierarchical class-based relations. Those in subordinate and the most precarious circumstances are systematically forced to rely

on occasional domestic and agricultural labour offered by or requested from those who are 'stable'. In effect, a class-based moral prejudice has become common in contemporary prudential talk. Workers and vulnerable farmers find themselves more readily discredited as deceitful, opaque, suspect, and thereby worth being prudent about. Speaking back and open challenges are rare, though this does not mean that lower-income families and individuals are committed to the values of prudence, autonomy, and equality in quite the same way as their wealthier relatives, neighbours, and community members. By contrast, those in superior class positions are uniquely able to change the terms of discourse such that the value of autonomy is validated as a superior or exclusive object of prudence and source of trustworthiness.

We found a similar moral prejudice in the interdenominational politics that prudential talk about the Illuminati sustains. In that case, even if Illuminati rumours symbolically critique a domineering and classist postcolonial order, such rumours more often feed into a pragmatics of prudential speech that keeps the allure of Pentecostalism in its place, as a type of Christianity to be sceptical of, whose local representation are most often the poorest in society, and who – unsurprisingly – can threaten 'God's will' for Catholics and Adventists to be self-reliant. There are, of course, economic inequalities internal to Adventist and Catholic churches, along with theological disagreements over what is worth being prudent about and how. We will explore these differences in greater detail in Chapter 6, where I compare Adventist and Catholic attitudes to incorporating or emulating savings and credit arrangements within the church.

In the following chapter, however, we turn to an issue that the last instance of prudential speech conveniently anticipates. When parents talk about children being corrupted by the Illuminati, they do more than just emphasising a situation of moral panic or seeking to come off as trustworthy and caring reciprocators in community fundraisers. Children, too, are addressees of such prudential talk, such that warning a relative's child not to be tempted by the Illuminati and to keep reading the Bible is one way to invite children in a long-term chain of moral debts. At times, however, it becomes difficult to distinguish between an invitation and

imposition. The next chapter looks at one of the commonest Gusii forms of imposing one's will upon others: patriarchal expectations of trust.

CHAPTER 4: Patriarchy at Bay?

So far, the foregoing chapters have not problematised the issue of gender head-on despite gesturing towards it at certain moments. But gender is clearly one of the most worthwhile issues to consider in a discussion of trust and faith in western Kenya. For example, how is it that churches, like savings and microfinance groups, are not only predominantly female spaces but also spaces where relations of trust are markedly feminized? Scholarship has not addressed this question in full. An important part of the answer lies with the financiers and development experts who first pitched microcredit and now digital finance as tools for women to gain autonomy and resist patriarchy. Some studies appear to be confirming this story, suggesting that the institutionalisation of savings groups as predominantly feminine groupings has led to women wielding new forms of authority and influence (Elliot 2014; Garikipati et al. 2014), or that M-Pesa 'supports the extensive lateral relations that women utilize to make opportunities for themselves, in defiance of "traditional" patriarchal institutions' (Mintz-Roth and Heyer 2016: 133). Other studies caution that Kenyan women do not become liberal feminists as a result of membership in savings groups or wielding a Safaricom SIM-card, even if they do develop novel, gendered understandings of trust and relationality (Kusimba 2018). Overall, however, gendered articulations of trust and faith, as cosmological processes that involve both humans and non-humans, remain a blank.

This chapter picks up on the sense, common in regional literature, that certain patriarchal forms of enforcing and cultivating trust stand challenged; that the history of local domestic economies and conjugal relations of trust is marked by a crisis of masculinity (Gilbertson 2015; Silberschmidt 1992). One problem with this story is that how close it comes to assuming patriarchy was all there ever was to indigenous ideas of gender. This is not an unprecedented assumption; neither is it currently uncommon. Consider, for example, Iona Mayer's (1975) contention that a variety of Gusii rituals and beliefs served a characteristically indigenous patriarchal ploy. Consider, too, the feminist author Wambui Mwangi, who condemns Gikuyu male elites for the violence they perpetrate upon women and other ethnic communities while framing this critique in terms of a patriarchal and traditional

Gikuyu association of women with a meek and obedient state of silence (Mwangi 2013). All such reflections implicitly peddle the narrative that patriarchal discourses are a primordial inheritance from a patriarchal past. Other than essentializing indigenous conceptions of gender, this narrative obscures its own genesis, as a product of Empire; it also tells us little about the ambiguous and at times complicit relationship between Christianity and patriarchy.

By contrast, this chapter argues that contemporary manifestations of patriarchy in Gusiiland have as much to do with a history of Empire and Christianity as they do with a more long-running tension between patriarchal discourses and ideas of gender complementarity. Beginning with the 1950s, when local communities slowly and unevenly started to hold mission educated women in a more positive regard, reflections on masculine forms of authority and principles of relationality also started being evaluated vis-à-vis Christianity. In a language of faith, wives were told to obey their husbands; at the same time, husbands were reminded to love their wives. Currently, at home and at church, women and church leaders liken the complementarity between male and female principles or forces with the relationship between Jesus and his bride, the church. In both Catholic and Adventist circles, this analogy often provides a discursive space for a subtle rebellion against patriarchy – against, that is, men who seek to impose their will upon their wives, children, and their children's wives. Such men find their expectation of axiomatic trust and respect from others countered by a different understanding of masculine trustworthiness. Contrary to older masculine ideals – of absolute hierarchy, of competing for prestige, of fulfilling and enforcing obligations –, an ecumenical Christian conception of masculinity stresses that a truly trustworthy and faithful man recognises the complementarity of male and female principles as divinely ordained. As a result, masculine forms of building trust become wedded to more feminine idioms of mutual care, compassion, and cooperation.

Patriarchy after Empire and Christianity

In Kisii, as elsewhere in Kenya, feminist aspirations for gender equality were 'hopelessly entangled with questions of imperialism' (Shadle 2006: 56). The feminist

case of the nineteenth and early twentieth century gained a renewed momentum through the observation that women all around the world live under male oppression (Burton 1994). If imperialism is necessary to emancipate women, then so be it. So did British feminists at the time justify their support of the colonial state. Ironically, however, the Old Etonians who manned the colonial state in Kenya were rather more infatuated with patriarchy than feminism (Shadle 2006: 42-49). There were, of course, some aspects of 'local' life – such as female circumcision, forced marriages, the apparent 'purchase' of women through bridewealth – that affronted even the Etonians.[14] On the whole, however, colonial officials were more worried that their dream of black individualism would transform indigenous society too drastically and too quickly for it not to disintegrate before reaching that glorious stage of modernity. The key, in the eyes of the colonial state – a conservative apparatus of social control – was to preserve patriarchy, which they regarded as the primordial social order. To colonial officials, the power men held over women, and seniors over juniors, was the glue that had always held indigenous society together. This is why colonial officials placed men at the helm of local law courts, criminalized adultery, banned *ebisarate* (cattle-camps mostly controlled by young males), and quashed women's mobility so that they could stay at home and farm while their men were away slaving away on settler farms (Shadle 2006: 55-71)

The disappearance of the cattle-camps, along with an influx of money through cash-crop production, wage-labour and government employment, led to a decrease in the availability of cattle at a time when an incipient elite had already been driving bride-prices higher and higher. This is especially so for those who find themselves unable to meet bridewealth expectations and are thereby excluded or dismissed by potential in-laws. Young men resented their elders and rebelled them. Of course, now in old age, former youths are more inclined to declare patriarchy to

[14] Bridewealth was and remains distinct from a mere transaction or purchase. It marks an acknowledgement of the contributions and effort that a groom's in-laws have made to raise their daughter; a commitment to a debt that cannot and should not ever be fully repaid. Although a certain amount of money and cattle may be agreed upon as the 'price', it is considered rude for a groom and his family to pay that amount in full. One of my interlocutors – a middle-aged man – explained that at least once every two years he will make sure to bring a calf to his mother-in-law. The problem, now as at the dawn of market capitalism in Kisii, is that commerce may make bridewealth transfers take on the qualities of a simple purchase.

have always been *the* Gusii way. There is a crack in their statements though. One can glimpse it in the gleam in their eyes when they evoke, to narrative delight, just how defiant they were in their dealings with in-laws, through wilful acts of choice and self-assertion. One elder – who found himself unable to pay bridewealth even though he was a government bureaucrat in his youth – explained how he captured his lover by the side of the road; he 'grasped' her and 'threw' her in a car he had hired. 'She screamed all the way to Bomet, but then stopped pretending. She was not my prisoner. We were free and drove and drove until we reached Mombasa', he said.

Marriage practices changed. Young men and women could no longer stay silent while their fathers and uncles called the shots on who they should marry or how much cattle or money should be handed over as bridewealth. Instead, the youth acted on their resentment of their domineering elders. They forced their elders' hands into accepting the promise of paying bridewealth instead of the actual transfer itself. Often, payments did not materialize. Women became more stringent in their opposition to polygamous arrangements, and soon enough monogamy became more common than polygamy.

In time, contradictory tendencies appeared. Patriarchal control over women weakened, but this did not mean women's positions weakened. On the contrary, women's position in society became more insecure, since men had no 'legal' obligations to offer their wives access to land if the transfer of bridewealth to their natal families had not taken place (Håkansson 1988). In other words, cultural – and not only political economic – factors shaped the changes women experienced in their social and economic position in Gusii society. In Gusii patrilineal ideology, descent is traced primarily through male links, such that women are symbolically detachable from their natal families. The bridewealth transfer thus marks the total transfer of a bride, as a wife *and* mother, to the groom's descent group. Ask a married Gusii woman about her clan affiliation and she will answer with her husband's clan's name. Of course, this does not mean that a married woman's relationship with her natal family is severed. But it does mean that a woman holds an ambiguous position in her natal family. Moreover, an unmarried woman, or a

woman for whom bridewealth has not been transferred, is likely to be perceived as an anomalous, deviant, and inadequate daughter or sister. A woman's status as a wife is thus intrinsic to her existential identity as a sister and a daughter. Stuck between a rock and a hard place, detachable from their natal families but often not fully attached to their husbands' families, more and more Gusii women have, over the decades, ended up as landless single mothers (Håkansson 1994), a difficult social status to live with.

Again, the story here is more complex than a unidirectional trend over the course of history. Not all women have had to face susceptibility to social marginalization to quite the same extent. What's more, masculinity itself could be said to have experienced a crisis of authority over the course of history. In some respects, men have become the weaker sex (Silberschmidt 1992). Although women have been subject to an increasing number of state-sanctioned mechanisms of legitimising patriarchy (e.g. male control of land – and by extension of cash-crop revenues – was enshrined in law), Gusii women have not been passive. In the Gusii '[labour] reserves' of the 1920s to the 1960s, young and middle-aged men were largely absent and women continued to do what they had always done, albeit more explicitly than before, which was not only to coordinate the homestead's agricultural production but also care for, expand, and indeed run the family clan or '[cattle-pen] doorway' (*egesaku*). However, political economic changes under the colonial dispensation eventually accentuated and pushed this patriarchal division of labour to breaking point. Since the state demanded taxes from those it exploited, even more work and economic responsibilities befell women. In response, women reminded men (*abasacha*) that they could only call themselves heads of their homesteads if they went out, hunted, and provided for their families (*ogosacha*). Women accused men of lacking responsibility, of forgetting that they too were duty-bound, not just to the state, as tax-payers, but to their families, as carers and members of their communities. Moreover, Gusii men saw their other sources of power and influence – i.e. warfare, polygamy, cattle for bridewealth, number of offspring – dwindle or become impractical. With narrowing avenues for attaining dignity and respectability as a man, the stage was set for masculinity to have a crisis of its own.

Following independence, unskilled labourers were largely excluded from the manufacturing sector or government employment; they found it difficult to compete in the burgeoning informal sector. As elderly individuals indicated in interviews, people eked out a living doing day-long contracts (*chikonda*) working on the farms of a minority of people who seemed to have 'made it' as mechanics, clerks, bureaucrats, police officers, teachers, or entrepreneurs. Many – including those whose relative economic success had earned them some degree of status and respect – found it increasingly difficult to fulfil a growing list of expectations. No longer just providers of game and oversight, men were now expected to provide for all their household's cash expenses; in many cases, such expectations were extended to other relatives and community members. Importantly, the list of expectations was not only long but internally contradictory. Empire and Christianity, each with their own rejections of what they saw as 'traditional' constructions of masculinity, had made sure of this.

Empire and Christianity were related projects, of course; on the issue of patriarchy, the two overlapped insofar as Empire saw Christianity as a key tool in a systematic project of social engineering. Colonial officials in Kenya used 'African' men as workers and brokers to satisfy an imperial desire to possess and penetrate (White 1987). To sustain this dynamic, the state toyed with an array of policies, which usually departed from an essentialized vision of indigenous men as boyish and unpredictable. They needed some to do the toughest labour; those could wear shorts and remain boys. But the colonial regime also decided to institute another kind of masculinity as the modern ideal, one that would flatter the rulers while also preventing subordinates from hanging out together and plotting on how best to bring the whole regime crashing down. These men were supposed to pioneer the new, 'respectable' working class; they were to be monogamous and could wear long trousers; they could bring their wives over to their residences in specially designed urban estates, and live the working class utopia, split between work and the nuclear family, with no connection to ancestral land and communities (White 1990). Christianity, in colonialist as well as missionary eyes, could also contribute towards redefining indigenous forms of masculinity. Yet there are also reasons to

suspect that Christianity did not, in the long run, precipitate a wholesale transformation of indigenous masculinities.

Judging from my own findings on postcolonial discourses on gender common in contemporary Gusii communities, the Christian rejection of 'traditional' understandings of masculinity was predicated on ridiculing and demonizing patriarchy. In the words of one Catholic priest speaking at a weekday seminar for men, 'our culture mires men in darkness; don't be one of those men who expects their wife to do everything for them!' He went on to give a comical, blow by blow account of certain masculine patterns of behaviour such as: staying hungry and thirsty if the wife has not cooked or fetched water; pocketing tea revenues or the yearly bonus and spending that on suits strictly for themselves or wasting it all at the bar while the wife wears rags and the children are out of school or being rained upon; being no more articulate in communicating with their families than mumbling and perpetrating brutish violence; locking money in their vain pursuit of brick-and-mortar permanent houses at the expense of their children's education. 'When you look at the men in our community', one catechist remarked during a Sunday service largely devoid of men, 'it is clear they have been imprisoned (*basibetwe*) by Satan'. Whichever the formulation, the projected image of traditional pre-Christian masculinity is that of a negligent and short-sighted man, with lazy, decadent, violent and patriarchal predilections.

By contrast, Christian men should not expect to be respected just because they are men, irrespective of their actions and relationships with others; on the contrary, men must acknowledge marriage as built on mutual respect (*ogosikana*) and trust (*okoegenana*). At times, however, reading between the lines, it becomes unclear just what kinds of 'mutuality' respect and trust may be built on. Does mutual imply equality or symmetry, or does it imply an asymmetrical union of interdependent, complementary opposites? On the one hand, a man should be committed to his wife and children, to 'control himself' (*bwerine*) and put his family's needs and future first, to set clear goals, to have real conversations (*chinkwana*) with his wife and be proactive with domestic chores. The sky is not going to collapse if a man fetches water or gathers firewood. On the contrary, God

will be pleased. On the other hand, men are also stated to be heads of their households; as such, they must show leadership, and they do so by walking the talk, by acting and achieving results in accordance with modern Christian values. Not unlike the way in which catechists advise their congregations not to gossip or speak ill of the priest, priests themselves rarely miss reminding brides to speak to their husbands in the appropriate way (*ase enchera ebwenerete*). That means no quarrelling, none of that careless speaking that mostly *women* are known for. Similarly, at weekly parish-wide women-only seminars, priests and parish female leaders alike explain that a faithful Catholic woman must also be trustworthy and loyal to her husband. She does not seduce other men, and she does not accuse and humiliate her husband as soon as he walks through the door; instead, she welcomes and feeds him, before eventually communicating her issues in a soft and humble way (*kwa njia ya unyenyekevu*).

There is, thus, an ambiguity inherent to the Christian rendition of patriarchy. Wanton oppression of women by men is against the will of God, but women should nevertheless be loyal to their husbands, perhaps even to the point of restraint and obedience. Though more pronounced in the Catholic case, this ambiguity typifies Adventist church congregations as well. It is not uncommon for Adventists to stress the importance of mutual trust within the marriage while at the same time – perhaps riffing off the 'scandalous' rise of homosexuality worldwide – point out what they see as the truth: there are only two genders, male and female, and there are natural, biological differences between them. That is what the Bible says. God created Eve from Adam's rib, so that Adam wouldn't be lonely, did He not?

The ambiguity here in question could be said to be the strange result of a dialogue between an indigenous pre-Christian paradigm where patriarchy is the dominant value, and a more egalitarian Christian take on gender. This, however, would be too neat a gloss. When I asked a friend and mother about why the Bible, in Proverbs 31, describes the ideal Christian woman as doing tasks that are ordinarily male in Gusiiland, she said I had it wrong: 'the Bible says men seek [wealth], and that the women are more like helpers'. Christianity, in other words, should not be assumed to stand for the equality of sexes. In one of the communities I worked in,

where Adventism had started to gain influence as early as the 1920s, people remembered the decisive influence that elderly Christian men held over a government proposal to establish that community as a local market-centre. Church elders rejected the market being brought into their community, since commerce – they reasoned – would also bring prostitution and thus eventually spoil the reputations of many daughters and their local families.

Archival materials and historical works on mission education indicate that the ambiguous relationship between Christianity and patriarchal discourses on gender has been a long time in the making. Colonial officials and missionaries alike sought to educate their 'heathen' subjects by cultivating domesticity among young girls, by training them in sewing, cooking, and cleaning, and thus educating them as Christian wives and mothers. Yet this 'gospel of domesticity' was also recast, by students and women educators, in a more egalitarian vein that legitimized a certain degree of insubordination to male authority (Thomas 2000). Even at the higher echelons of local Adventist and Catholic churches, the case for women's rights to education as well as professional specialisation was formulated as a response to a cultural practice of disrespecting[15] and '[classifying] women in the same category with children' (Nyaundi 1997: 78). What's more, even though mission education in Kenya demanded from women a measure of blind acquiescence and self-effacement, by the 1950s mission educated women started to act as agents of change, challenging dominant patriarchal discourses and turning around the negative perceptions of girls' education which prevailed at the time (Kanogo 2005).

Importantly, this historical deconstruction and reconstruction of patriarchal discourses was not animated through missionary projects alone. This becomes clear when considering that Gusii ideas about the relative status of women to men are not consistent enough to be reduced to a monolithic and singular system called 'patriarchy'. Most Abagusii would, in the first instance, agree that women are subordinated to men. They reason so through the very etymology of the words 'man' (*omosacha*) and 'woman' (*omokungu*), which evokes a complementary and hierarchical division of labour. Men are meant to head outside the household, to

[15] 'A short memorandum on the training of nurses', PC/NZA/2/11/32, KNA (Kenya National Archives).

find and provide (*ogosacha*) but also engage in more prestigious occupations such as rearing or capturing cattle, or sitting in on councils and committees, or representing or speaking on behalf of their children or wives at public functions. Women, on their part, are meant to stay at home and protect (*ogokunga*) the household. This means carrying out less prestigious, mostly domestic tasks like caring for children, cooking, or farming. Indeed, the term 'cook' (*omorugi*) is often used as a synonym for 'wife', without attracting offence. This distinction appears to hold in economic terms too. It is women that spend the most time picking tea, but it is the husband who gets to cash in at the local tea buying centre.

Yet there are other contexts where women arguably hold more power than men. As with other East African agricultural groups, it is women who control access to grain, an essential and multifaceted resource that produces not only money but people and relations of exchange (Sanders 2000: 475). Of late, access to monetary credit has become another such arena. This is only partly by design. A minority of microfinance institutions do not lend to men at all, while others do not engage groups whose membership is more than a third male. But it is also true that women have come to think of themselves as not only mothers and wives, traders and farmers, but also as members of the savings and credit groups (*ebiombe*) that they are part of. Often, this sense of belonging goes hand in hand with asserting savings and credit groups as exclusively female (or at the very least female-dominated) spaces. This does not mean that women would necessarily write off a man who wishes to join their group. However, women are outspokenly critical of men who join groups but then feel they should be given positions of leadership within the group just because they are men. Remarkably, most male members I knew were quite comfortable being led by female treasurers, secretaries, and chairladies. Several pointed out to me that 'it is women who truly know about such matters'. What's more, in group meetings as at church, it is not uncommon to hear female *and* male members voicing the Christian caricature of 'traditional' masculinity. Men, they say, are not upfront and honest; they are slow, untrustworthy, wasteful and short-sighted, immature like children. Women, on the other hand, are held to be more trustworthy, responsible, and future-oriented than men.

To be sure, evidence of female-dominated social and economic arenas, or talk that discredits excessively patriarchal forms of masculinity, should not be taken to cast doubt over the fact that Gusii women are oppressed and have been so for a long time. Women are undeniably and systematically dominated in Kisii, as elsewhere in Kenya. Instead, what I am suggesting is that patriarchy is a construct of colonial and missionary projects, rather than just an inheritance from a primordial and singularly patriarchal past. In the transition to a commercial economy, processes of extraction and exploitation articulated themselves – in no small measure – by enabling men to dominate women. The results, as we have seen, have been mixed. Women have become more vulnerable to social marginalization. At the same time, however, changes to gender roles and identities appear to have given way to a crisis of masculinity. While women's new role as chief supporters of the household built on their traditional role, men found their worth evaluated in solely economic terms rather than through traditional male activities and prerogatives. Though the era of male migration is long over, men's role as household heads remains pegged to what they contribute to the family's living costs. In effect, 'men's roles are becoming peripheral, and their authority as heads of their households is increasingly challenged. In this situation male social value and role-based and existential identities are also under threat. In contrast, as daily [farm] managers, traders trying to make ends meet etc., women's role-based identities and self-esteem increase' (Silberschmidt 1999: 171).

If the policies and actions of colonial officials created the conditions for an amplified gender antagonism, Christian devotional practices and concerns appear to have provided one of the chief mediums for such antagonism to express itself. The image of the moral Christian man, who acknowledges that his marriage must be based on mutual trust and respect, lent itself to talk that sought to subvert and resist male authority but also to attempts to exercise such authority. However ambiguous the Christian response to patriarchy, it must be said that Christianity provides the medium for an unusually symmetrical consideration of male and female genders. Other discursive mediums – such as contemporary Gusii songs (Obuchi and Karuru-Iribe 2014), or the ordinary language that every Gusii girl of school-going age is at risk of building a self-image around (Aberi, Yieke & Bichanga

2012) – are overbearingly sexist. If most metaphors used to refer to women normally centre on negative characteristics such as hypocrisy, talkativeness, and untrustworthiness (Onchoke and Wen 2017), it is striking that one of the chief metaphors used to critique excessive forms of patriarchy is the figure of the dog (*esese*). Men are like dogs, one hears women say. Not just because a dog knows his home and yet wanders around (*kutangatanga*), not missing an opportunity to impart its seed. It has more to do with a dog's propensity to eat its own vomit. This action resembles the way in which men betray and abuse their wives and children, then patch things up, only to ultimately disappoint yet again.

Readers may remember the image of a dog returning to its own vomit as a widely cited verse in Gusii churches (Chapter 2). When I asked Alice, a single mother in her thirties we will meet later in the chapter, whether she is familiar with that image from Proverbs 26, she smiled: 'Of course! That verse is very sweet (*tamu*) to me'. It seems, therefore, that while local Christian groups can hardly be said to be pursuing a feminist agenda, women find that talking about faith is one way to resist and temper patriarchy. In what follows, I situate this dynamic in a broader crisis of masculinity, as illustrated in the habitual conflicts and tensions between Alice's husband, Ariba, and her father-in-law, Swanya.

Just how tough is it to be a man?

From the top of the hill, where Swanya's homestead is, the dark blue of that young night brushes away any inkling of the hundreds of plots and homesteads occupying the steep valley across. Instead of domesticated and highly populated farmland, it looks forested, untamed, and sounds as though it is a home only to tens of thousands of frogs and insects. The faint light of a kerosene lamp leads me through a wooden door and inside Swanya's elderly mother's mud house. She is preparing tea in a corner. His brother and he are sitting at a tall wooden table. With their faces only partially lit, they look older than their 50-odd years. As I sit down, we exchange greetings and pleasantries in an exceptionally sullen mood. Their words are almost whispered, uttered absent-mindedly. Clearing his throat, Swanya opens the discussion I had arrived there for.

A couple of days before, they conducted a fundraiser for their son, Ariba. It did not end well. Ariba openly disrespected him. Now, Swanya has trouble looking his neighbours and kin in the eye. He feels he does not deserve this shame, for he sacrificed a lot to see this fundraiser happen. The fundraiser would have never happened if it hadn't been for him: not only because guests came on account of his invitation and the respect community members have for him, but also because of the sheer amount of time and money he spent on innumerable phone-calls, house-to-house visits, traveling to speak to more distant guests personally, and so forth. And it had been a success, up until the last moment anyway. They raised 130,000 shillings (£1006), which is substantial in and of itself, not to mention that this fundraiser was one of five that had been organised over the previous two months in that particular community. Why did Ariba act so selfishly and ungratefully? Whatever happened to respecting one's parents?

I remain quiet and nonplussed. But I know that, according to Ariba, his father's greed made drastic action necessary. And he was, allegedly, not the only one suspicious of his father's intentions. His mother, two of Swanya's sisters and even Swanya's own mother knew all too well what Swanya is like and worried about what would happen when the money was counted and left with the family. Their fears might well have been justified. They were relieved when, two days after the fundraiser, I told them the money was in Ariba's bank account. What exactly happened at the very end of the fundraiser, and whether the fundraising committee leaders were warned about Swanya, I cannot say. The secretary himself was surprised by the whole affair and told me with apparent earnestness that no one had warned him beforehand.

In any case, what is clear is that once the fundraiser's committee chairman, secretary and treasurer counted all the cash money in the presence of the family, they cross-referenced it with the contribution books and agreed that they had approximately 91,000 in cash. Next, they calculated the contributions that had been sent to Swanya's phone via M-Pesa. These amounted to approximately 39,000 shillings, which they didn't ask Swanya to corroborate as that would have been rude, but neither did he pull out his phone to show them and be open about it. Then

they broached the final issue: what to do with the money. Swanya took that to be disrespectful; to him, it was evident that he should be entrusted with it. He is the father, after all. Ariba interjected, claimed that the money should go with him, since it was meant for him and his university costs.

Hearing both views, the committee proposed that Swanya be given 20,000, as a sign of acknowledging the father's input towards the fundraiser, and that the rest be deposited in the bank account Ariba was to open; alternatively, it could be deposited in the school's account. But Swanya would have none of it. He insisted that he should be the one having all the money; he would accompany Ariba on the eight-hour-long journey to the university, and pay for the transport, the first term's tuition and accommodation fees, as well as any shopping and pocket money Ariba might need until the disbursement of the government loan at the beginning of the following term. The money was a lot, much more than was needed.

The committee members wavered. Ariba thought they were about to give in. He calmly stood up and walked towards the door. At the very last moment he grabbed the plastic basin containing the money and fled. 'This small boy!' (*omoisia oyo*), Swanya bellowed, but by the time he dashed outside Ariba had already disappeared in the dark. The committee leaders looked at each other, stupefied, before rushing to help Ariba's uncle who had fainted the second Ariba took off with the money. In the dark, he knocked his grandmother over and some of the money flew around, but he continued, jumping over or squeezing through thorny live fences, legging it downhill through maize plants and banana groves, struggling to keep the basin steady with one hand as he slid on moist mud. He ran to a friend's house where he spent the night. It is unclear what happened to the money lost on the way. First thing in the morning, he travelled to town, opened a bank account and deposited all the money there. It was almost 80,000 shillings (£620).

Now, Swanya wanted me to mediate the conflict between him and Ariba. He wanted me to tell Ariba that he should respect his father, to remind him that – as per Gusii tradition – blessings (and, by implication, curses) come from the father. I told Ariba that Swanya wanted to speak with him. He said I was not the first person his father had sent to ask for reconciliation (*ogosonsorana*). The problem was that

every time they reconciled, they would have to do so on his father's terms, without the slightest effort of mutual understanding or consideration. 'I am a man. People my age are married and have children. How does he expect to take me to university, holding my hand like a small boy?', Ariba lamented, exasperated at his father's overdrawn condescension. He is thirty years old. He wears good fake suede shoes, suit trousers, a white shirt, and a second-hand jacket with holes only inside its pockets. His hair is closely trimmed and he sports a thin moustache. There is a flicker of confidence in the future in his eyes, a flicker that had not been there when I first met him.

Months before, at our original meeting, Ariba looked emaciated, with protruding cheek bones and hollowed eye-sockets. After wasting his first two chances of entering higher education and following several years of working in a Nairobi shop selling construction materials, he had subsequently decided education was his best bet at 'moving forward' (*okogenderera*) and having a good life. So, despite his age, he returned home to enrol in secondary school, sat his KCSE exams (A-level equivalent) and made it through. He was sure to be offered a place at university. To enrol at university, however, he needed his KCSE certificate, which the school would only release if he cleared his remaining fee balance. His occasional farm-work day-contracts (*chikonda*) did not yield enough savings. So, Ariba asked for further help from his father, but they ended up having a serious row. Then Ariba vanished. No one heard from him for months. He had gone off to live with a former girlfriend – Alice – who had been abroad and had returned to Kenya. She helped him pay off his fees, clothed and nurtured him. He'd spoken to me about her before. She was God-sent and walked back into his life to lift him up. 'I want to see a new Ariba', she once said to him.

While Ariba was away, Swanya did not miss opportunities to share his distress with me. He wanted to make amends but was at his wits' end over how difficult (*omokongu*) Ariba can be. Apparently, even as a small child, Ariba would hide away, let his parents wonder and worry about where he was, and then emerge out of his hiding place, laughing and very pleased with himself. Later, following a road accident and a financially debilitating hospital bill, Swanya was laid off by the

SACCO (savings and credit cooperative) he had worked for in Nairobi. He moved back to the countryside. At the time, Ariba was studying at a good and expensive boarding school. His father visited the school and explained his condition to the head-teacher, who offered to retain Ariba in school in exchange for Ariba's labour on the school grounds outside teaching hours. That seemed like a great solution to Swanya, but not to Ariba who deemed it somehow 'below him' (*inse yaye*). So, he fled in the second term of Form 3, returned only to pass his end of year exams, and did the same in Form 4. That is how he missed his first chance to go to university. He also disappeared before sitting his KCSEs for the second time at a local, rural school. Swanya had no doubt Ariba would eventually emerge. Indeed, he did; they spoke, and Swanya promised he would help Ariba by calling for and organizing a village fundraiser for Ariba's first term at university.

Swanya's distress arose from the existential implications of his relationship to his son. Ariba was Swanya's only son. In a context where having many – especially male – children is considered an achievement, and where the prospects of being remembered as the founder of a 'lineage' (*egesaku*) are dependent upon their number, Swanya was all too aware of being a father with, as they say, only 'one eye' (*eriso rimo*). To Swanya, his son's future destiny and family-orientation were among the only avenues for male achievement still open to him. Regressing from formal and urban employment to the farm still hung heavy upon him. He was not sure his own father – an accomplished and respectable mechanic – would think his memory is well-honoured.

Swanya's tribulations, in other words, had all to do with a crisis of 'lineal masculinity', a kind of masculinity broadly recognisable in patriarchal and patrilineal societies around the world. According to King and Stone (2010), lineal masculinity is 'an ontological essence that flows exclusively to and through men over the generations. Individual men receive a communal masculinity from their male ascendants; through their own behaviour and their achievements, or lack thereof, they may enhance or detract from this masculine quality as they pass it to the next generation' (2010: 33). It is expressed and performed in various ways, depending on the cultural context in question. In Gusiiland, lineal masculinity not only binds sons

and descendants to the memory of their forefathers but also adds pressure on men to enhance their masculinity by accumulating wealth and people; by creating a name for themselves and gaining the respect of not only their peers but also their children's children. To tell a man that he looks like or acts like his father is a compliment. Conversely, to tell a man he resembles his mother causes serious offence.

One key point of tension between local evaluations of lineal masculinity stems from the legacy of polygyny for contemporary Gusii men and women. In private, many men have no qualms citing the 'traditional' image of a man with multiple wives and many children to defend the idea of having multiple sexual partners at once. If there is money to sustain all the hassle and expenditure that comes with having multiple partners, then why not? Would other men not look on and say, 'there's a real man'? Others, especially women, disagree and point out that promiscuity is sinful and amounts to a betrayal of their trust. Nevertheless, male identity remains entangled with polygynous forms of sexuality, not least when other sources of masculine pride and fulfilment usually prove frustratingly inaccessible or fragile.[16] In cases of apparent infertility, even the most restrained and committed Christian man may give in to the shame of having no children, or no sons, and seek them elsewhere, with other women. Men are likelier to blame their wives rather than acknowledge the possibility of their own infertility. To save face and conceive, women sometimes resort to sleeping with other men, which – if it becomes known – will only make their husbands feel even more belittled and ashamed, even less than the men they were, and thus, in the long run, more violent and abusive.

In Swanya's case, it was not infertility but a whole host of issues that drove a wedge between him and his wife, Nancy. When Swanya was employed in Nairobi, she had tolerated his penchant for boisterous bragging, the long nights spent at the bar, the rumours that he had 'moved' with prostitutes, and so forth. She saw some truth in these rumours when Swanya visited her. She prayed he would change. In

[16] Similar issues to do with masculinity and sexuality have been multiply documented. See, for example, Simpson (2005), Groes-Green (2010), as well as Nyanzi, Nyanzi-Wakholi and Kalina (2009).

the mean-time, she carried on judiciously budgeting whatever little money Swanya would send her. Her farm was brimming, and she successfully rented and farmed on multiple other plots, some in Maasai-land. She took out loans, saved money in rotating contribution clubs, contracted labourers, and once stocked over one hundred sacks of maize waiting for the drought to raise the price. She was a businesswoman. All of that came crashing down when Swanya lost his job. Moreover, everyone apart from Swanya indicated the rumours were true: Swanya got the sack because he had misappropriated money from his employer. When Swanya returned home, he sensed he was less respected than his wife.

Over the years, Swanya's tumultuous relationship with his son worsened the rift between Swanya and Nancy. Whenever Ariba disappeared, Nancy and Swanya would fall out too. 'It's like she flips on me (*nigo agoonchokera*)', Swanya explained, before going on to explain how, in such circumstances, he would have to restrict his contact with Ariba to checking his wife's phone for recent conversations between her and Ariba, which she would never say anything about. 'I have told Ariba many times', Swanya continued, 'he is the kind of son that takes the mother away from the father; but he is an only son so he thinks he is so special'. According to Ariba, the language used in blow-outs between them gets far uglier. Once, Swanya went as far as denying Ariba was his son, calling him a bastard, and accusing Nancy of infidelity and promiscuity. In response, Nancy packed her bags and left to her natal home. It took a while for her to return, but when she did, she brought along the church elders of the Seventh-Day Adventist church their family attends. The church elders saw it fit to intervene when they heard Nancy's account of her husband's words and actions. Calling one's wife a prostitute and one's son a bastard – who does that? Is the family not sure to break if he speaks like that? Why does he not respect his child and wife? Why is he not a good Christian, like his wife?

At first, Swanya was furious. He not only withdrew from the church choir but also abandoned church for a whole year. During that time, he sought to forbid his wife, too, from going to church. He still likes to remind Nancy that she is no 'angel' either. But his strong rebuke of what he claimed was a challenge to his authority as head of the family became, over time, harder to justify. The decisive moment came

after Ariba left for university, when Alice moved into the family's homestead. By that time, Ariba and Alice had already come to consider themselves married and had become parents to a baby daughter. They agreed Ariba would go off to university while Alice stayed behind, at home. They would thus minimize living costs while also doing what people do when they start a family: work, save, build a house, farm, do business. In time, Alice witnessed the subtle signs of simmering conflict. When she found a way to confront Swanya, she addressed him openly (*wazi*) and brazenly: 'You say the Seventh-Day Adventist church is the one true church, but you yourselves do not go to church; you are not role models. Why?' Alice takes up the story:

> He gave me some excuses, that there are people out there who speak ill of him and what not. But from that moment he did start to attend church again. I think he thought 'this young lady is new in our family and she may think our character is not good'. And he knows I get along very well with mum (Nancy); he even asked her why I like her so much. So, he must assume I know about his divisive outbursts, about the way he orders his wife around like a labourer. But whoever acts like that is a Christian in name only. You know, God hates divorce. And family is the image of God. If you don't love your family enough to try to keep it together, it means you don't believe in God.

It is striking how questioning her father-in-law's faith in God allowed Alice to shame Swanya into returning to church for the sake of showing commitment to God and, by implication, to his family. This loops back to the dialogue between Christianity and patriarchy. It points to the way in which frustrated ideals of masculinity can trigger exaggerated forms of patriarchal behaviour. In Gusiiland, as elsewhere in sub-Saharan Africa, patterns of male labour migration and an expansion of women's occupational roles have challenged the ideal of male domination in the family, in some cases to the extent that 'men […] experience intense relative deprivation which results in their hostility to women, feelings of sexual inadequacy, and envy of women, all of which have cultural expressions' (R. LeVine 1966: 192). Amidst this gendered antagonism, a language of faith appears to fan the flames and stand in a subversive if not rebellious relationship to patriarchy, only to eventually temper it. However, as we shall shortly learn, talk about faith not only subverts patriarchal discourses; it is also tipping the scales in favour of gender

complementarity, a hitherto suppressed set of ideas and discourses about the gender of trust.

Gender complementarity and Christianity

Ideas about male and female categories as complementary, interdependent or mutually constituted have a long history in many East African settings. Regional literature is replete with examples of how ideas of such complementarity resonate with fundamental notions of being, and have implications that go beyond the cultural construction of men and women as specific kinds of persons. In Tanzania, for example, the joining together of distinctly masculine and feminine forces is also central to how people think about the body, or how they orient themselves in space and in different social groupings, or how they imagine life and the cosmos writ-large (Beidelman 1993: 26-48; Sanders 1997). Ideas of gender complementarity are by no means unique to East Africa, and variation is to be found both across and within particular settings or societies. Two important points of variation follow from 1) the extent to which male and female categories come together on a symmetrical (equal) basis or as hierarchically-ranked opposites, and 2) the extent to which this symbolic schema cross-cuts everyday and ritual contexts. Among the Tanzanian Ihanzu, for example, the principle of gender complementarity is distinctly egalitarian. It features in funerary and rainmaking rituals as well as in the division of everyday labour, in certain bodily movements and activities, or in reflections on leadership and the rain (Sanders 1998). Whichever the instance, the principle of gender complementarity always animates transformative processes: 'to join the genders is to generate, to create and transform by activating cosmic and divine powers' (Sanders 2000: 481).

In Kisii, notions of gender complementarity, on a more mundane and everyday level, are not so unequivocal about there being a symmetry or equality between male and female principles. Most people recognise that marriage fundamentally involves a union between male and female genders, and that some degree of cooperation (*okobwaterana*) between the genders is essential if life itself is to remain possible. Spouses need and should help each other if they are to 'move

forward' (*okogenderera bosio*), prosper, and become a 'respectable family' (*efamilia esigete*). But that is about as far as the impression of symmetry goes. How are such principles expressed in everyday and ceremonial situations?

Here, masculine and feminine principles are ordered and ranked hierarchically. Take, for example, the typical layout of large ritual events such as funerals or fundraisers. Men usually sit on the best virgin plastic chairs one can rent, under a tent or in the shade, and close to the audio system. If not cooking, washing, serving or cleaning other guests' hands, women sit across from the men, on the grass, in the sun and facing the loudspeakers. This arrangement evokes the common understanding that, in ceremonial situations as in everyday life more broadly, public speaking is an overbearingly male prerogative. Conversely, a state of restrained silence, or the actions of listening and gossiping are fundamentally feminine. In other words, masculine and feminine principles are complementary in much the same way as speakers need audiences to be heard.

Earlier, I hinted that Christian discourses on gender display a similar asymmetry. Although Christianity provided a discursive means to oppose and temper masculine expectations of supreme authority, Gusii Christians have not come to see the genders as complementary on equal terms. Many see it as God's will that a man should seek out and provide wealth, while a woman is primarily meant to help and nourish her man, as well as to protect and care for the family's wealth and children. These expectations reflect common ideas about what men and women should be trusted with. But Christianity's gendered implications for relations of trust go beyond the issue of 'men' and 'women'. After all, as logics of differentiation, gender ideologies are not just about individuals; they can be aspects of relations (Strathern 1988).

For reasons that I now make clear, I suggest that Christianity has reshuffled the gendered values which inform and frame relations of trust. I take my cue from Annelin Eriksen's (2012) analysis of gender and Christianity in Vanuatu, where she defines 'gendered values' as values that 'represent gendered qualities' and constitute 'masculinity and femininity as moral ideals that most women and men seek to achieve' (2012: 104). Part of Eriksen's argument is that the Presbyterian

mission challenged male-gendered forms of relationality. Traditionally, masculinity involved gaining rank and prestige by displaying the ability to '[make] oneself the singular representation of [other] relationships' (2012: 106). To the Presbyterian church, however, singular expressions of hierarchy and their attendant 'elevation of individual men to an almost superhuman status' (2012: 108) were problematic. Instead of male-gendered, singular forms of relations, the Presbyterian mission emphasised lateral, female-gendered forms of making relations, which were more egalitarian and inclusive.

Something similar happened in Kisii, but with respect to local ideas of gender complementarity. Entertained alongside the problematic of lineal masculinity and patriarchy, these ideas frustrate accounts that assume patriarchy was all there ever was to indigenous ideas and practices of gender. Life and well-being were always – also – understood as turning on the harmonious union of complementary male and female values, such as leadership and care respectively. Demonstrating leadership involved building trust by acting on a sense of 'responsibility' and 'obligation' (*omoremo*), by fulfilling the expectations associated with a given role. By contrast, an ethic of care nurtures a kind of trust that emerges from 'empathy' and 'compassion' (*amaabera*). Even though leadership can elevate singular individuals to representations of other relationships, true leadership qualities are incompletely evidenced without nurturing and caring for a growing family, a widening clan or lineage. Conversely, feelings of compassion and empathy are only true and authentic if the actions they inform recommend actors as moral exemplars worth looking up to and who thereby lead by example – as when someone does whatever it takes for others' sake and well-being, even if that means stepping in to take the lead in a given situation.

Readers may be more familiar with the former logic of trust and obligation, not least because it dominates most ethnographic accounts of reciprocity and exchange in sub-Saharan Africa (Mintz-Roth and Heyer 2016: 132). Consider Parker Shipton's description of how Luo households in Western Kenya are enmeshed in a system of entrustment. In this system, relations of trust and obligation emerge out of repeated and often intergenerational transfers of land, labour, and livestock

between households and kinship groups. An idiom of sacrifice, duty, and obligation directs the 'flow of trust' such that it exceeds strictly economic considerations, making acts of entrustment have symbolic and spiritual implications. However, these implications appear strikingly masculine in their expression. We learn that trust is produced and renewed through actions that demonstrate 'the ability to stand in for countless others' (Shipton 2007: 217), actions that display the nerve to borrow and lend, to step in, provide, or acknowledge a debt to parents and forefathers. Despite the obvious patriarchal overtones, Shipton skirts around the issue, insisting that no matter how 'hierarchical' the flow of trust appears, it always has 'subtle equalities': 'Young men who must hand over a large part of their cash earnings to their fathers with no questions asked, or who are demanded to supply easy grain loans to their poorer uncles, can expect to enjoy their own turn in time [...] Women who seem perpetually edged out of wealth by virtue of their gender or poor marriages can nonetheless command respect as sages, diviners, healers, possible witches, or advisers to politicians, in their old age' (Shipton 2007: 215).

There is, however, an alternative kind of trust, one that emerges out of a language of empathy and compassion (*amaabera*). This language foregrounds the values of care, cooperation and lateral connection, of love more so than the just fulfilment of a role, an obligation, or a contract. In Kisii, such values are most often expressed in Christian idioms. For example, most people recognise that marriage is something sacred or pure (*enchenu*), and that it is only viable in a context of sacrificial commitment and selfless goodwill, much like Jesus forgave and sacrificed himself for the well-being of those who persecuted him. Priests and pastors alike remind their congregants that family is a 'small church': if church members have a responsibility to love each other, avoid conflict, respect one another's dignity, and forgive as opposed to harbour grudges, in their family life Christians should do the same. Several interlocutors also drew on the image of the church as the bride of Christ in their reflections on trust in the family. During one Sunday mass, a middle-aged Catholic woman sitting next to me did not queue to receive communion. She explained:

> Do you know I am not supposed to have communion if I have not married at church? My husband and I are getting old; we have several children. But he doesn't want to do

> the church [marriage] ceremony. He says we have enough expenses as it is. That means the church doesn't see me as a complete (*omoikeranu*) Christian. The reason is because the church is the bride of Christ. You see, a person's Christianity grows when they marry. God wants man and woman to come together and be one thing. That trust (*okoegena*) between Christians and God resembles the relationship between a wife and her husband. Our men struggle to understand that. Their love is not pure and selfless, like Jesus'.

In this reasoning, we see how gender complementarity – the idea that male and female principles complete each other – serves as a hinge for a dialectic between relations of trust in the home, at church, and with God. To exchange vows at church, before God, is to combine the genders and animate a feedback-loop between faith in God and trust in intimate, domestic relations. Shared commitment to God in the home can contribute to a climate of mutual trust and selfless concern, which in turn renews, deepens, or transforms faith. Moreover, regardless of whether spouses do indeed share a commitment to Christianity, this feedback-loop displaces masculine forms of building trust onto more feminine idioms of care and compassion. Take, as another example, one catechist's approach to addressing men in his church and community:

> I often tell men that they need to be self-reliant, to think for themselves, and not depend on their wives. If you are self-reliant, you will not sit around waiting on your wife to do everything. Go fetch water, split the firewood, wash the dishes, sweep the floor. So, when it comes to family matters, I tell men they have to work together with their wives, to help one another. But educating our men is hard-work. Many don't have that compassion (*amaabera*). Sometimes you may find a woman is so tired she faints. But it is not the man who takes her to hospital – other women do! If she needs to be washed, he will call other women: 'come wash this one for me'. And she washed him when he was sick!

To suggest that Gusii men are dependent on their wives is, of course, an ironic challenge to the male ideal of hierarchy and prestige, an ideal that demands axiomatic respect from wives and children. What the catechist's words draw attention to here is the understanding, widespread in local Christian communities, that trust between spouses goes beyond the empty and ultimately abusive observance of a role or a prescribed division of labour. Trust between spouses does

not – should not – arise solely through acts of fulfilling a set of obligations. It is in going above and beyond those obligations, in letting oneself be guided by a basic and limitless care and concern for others that a deeper climate of trust, and therefore faith, can flourish.

Such is the logic that spurred the men of one Catholic parish to organize themselves in all-male *jumuyia* groups. Their activities are not very different from mixed Catholic *jumuyia* groups: they take turns visiting each member at home on Sunday afternoons; they read the Bible, raise money for the church, put money aside like a 'merry-go-round' or rotating contribution club, chat and eat together. However, all-male *jumuyia* groups also place a distinct emphasis on ensuring each member is getting masculinity right. Everyone must wear formal attire. There are fines for not wearing ties. The group's designated hygiene officer keeps an eye on the host's compound and house. How the host plans to use the merry-go-round pot is also a matter of concern. One all-male *jumuyia* group I visited had a long-term collective savings pot which was expected to become, in time, the basis for a joint business venture. The group's chairman had this to say:

> We have been meeting as grown/old men (*wazee*) for ten years now. We come together to share, to advise each other, to educate each other on how to live in the Christian way. We want to be men that know how to grow old, men that know how to provide for ourselves and our families, men that read the Bible and know how to pray, men who have faith and whose families live in peace… [Addressing other group members:] Let us not be negligent men (*wazee wazembe*), like those who loiter around aimlessly in the village. Let us be pious (*abachenu*) and 'smart' [in English], all of us!

Such rhetoric provides clear indication that Christianity has challenged patriarchal forms of masculinity without necessarily marginalizing or suppressing expressions of masculinity altogether. Christian churches are prominent sources of male prestige. Although women can occupy some positions of leadership in the church, as well as in church committees, the highest lay positions – i.e. church elders (SDA) or chairpersons (Catholic) – are thoroughly male-dominated. Men who attain such positions in the church get to be addressed, in the wider community, by their church leadership titles. Indeed, to anticipate Chapter 7, Gusii Christian congregations openly accommodate and are influenced by an arguably male-

gendered aesthetic ideal of hierarchy. Yet, at the same time, Christianity has also provided a discursive space for a new form of masculinity to emerge, one that rests on the gendered complementarity of values and moral ideals.

The distinctly Christian concern with gender complementarity in everyday life comes across most clearly in talk that emphasises transparency in the family. This is a common theme in Gusii congregations, the butt of most clerical jokes and collective laughter. One priest warned his audience of the importance of transparency through a vignette about a husband and a wife who stumbled across some mushrooms. They were unsure whether the mushrooms were edible, so they fed some to their cat and waited to see what happens. The cat seemed fine shortly after, so they ate the mushrooms. But no sooner had they finished eating than the cat became gravely sick. In fact, it was giving birth; its owners, however, expected to fall ill and die. Faced with imminent death, the wife confessed that their first three children are not actually the husband's, while the husband confessed to having children out of wedlock. The priest asked rhetorically: 'Is that family going to survive? Do you really have to wait until you're on your deathbed to tell each other of your misgivings?'

In other words, spouses must recognise that, unless they are truthful and sincere with one another, they place their own future at bay. It is in a joint commitment to transparency, to speaking openly and freely (*wazi*), of hearing one another out and consulting each other before making decisions, that spouses can 'move forward' and 'develop'. If suspicion creeps in and spouses hold secrets from one another, dire outcomes pose a real risk. Suppose, as one preacher publicly invited his audience to imagine, that a woman handles her husband's jacket as she tidies up. She senses a wad of cash in the chest pocket. She counts it but does not take any; instead, later, she asks her husband for help in paying her weekly contribution to a savings group. The husband says he has less money than the wife knows he has, and only gives her a fraction of what she asked for. Then she knows the most she can expect from him is to make persistent claims on the money she brings home, to hide his expenses from her, or to yield to his brothers' or other relatives' requests for money without involving her in such decisions. In the future,

she may not wish to withhold news of having received the merry-go-round pot, but she may also take out microcredit loans without the husband's awareness. After that, things may easily descend into a situation where the woman struggles with the loan repayment all by herself; if it gets too much for her, the financiers may impound the family's household goods, taking away cows or removing iron sheets that make up the roof of the family home. When a domestic conflict explodes like that, feelings of shame can push the individuals involved to the brink of despair and even suicide. All this could be avoided, the narrative goes, if spouses recognised how interdependent they are.

Acknowledging and relating to each other based on interdependence or complementarity between the genders is easier said than practised. Younger and even middle-aged Gusii men and women may be outspoken about their rejection of patriarchal forms of cultivating trust. They pick up on and condemn the coercive tendencies of patriarchal trust, of men trusting their women and children with staying in line and fulfilling an allotted, subordinate role, without tarnishing male authority and respectability. Indeed, many interlocutors agreed that it is wrong for men to exercise punitive power and enforce their own claims about what others can or should be trusted to say or do. In their view, only God has that authority and power.

Instead, my younger friends insisted, trust should be cultivated in a more complementary fashion, one that is concerned less with the enforcement of a rigid set of obligations than with an ethic of mutual care and love that demands a joint effort of shouldering responsibility. Ariba, for example, is one person I heard make this point on several occasions. He told me how deeply troubling it was that his mother had aged visibly faster than his father, that she is always sickly and suffering, that she always works way harder than his father, who remains stubbornly unfazed by the flagrant injustice he perpetrates. He dreamt about buying a donkey so that his mother could have an easier time carrying water uphill. He decided that, following his graduation and employment, he would make sure his mother has enough money to run her own business. Ariba and Alice, who also grew up with a harsh and violent father, promised each other that they would not end up

like that. But that was before they moved in together. Soon enough, Alice learnt that Ariba could not be trusted, not even with small amounts of money.

There had been early warnings signs, such as the gossip Alice had heard in the community following Ariba's dramatic flight into the night at the end of the fundraiser for his university costs. Some people laughed at the news and rejoiced over the fact that, finally, Swanya had been openly defied; finally, someone had taught him a lesson. However, others suggested that what Ariba's action demonstrated was that, when it comes to money, Ariba was no more trustworthy than his father. At the time, Alice didn't think much of this. But she slowly came to understand why Ariba's trustworthiness was indeed questionable. It didn't take long for Ariba to burn through the fundraised money. By the beginning of his second term at university, he had already asked Alice to help him pay his fees, which she did. She also saw to his rent at university, his books, his food, their baby daughter's food and clothes; she even honoured his parents' requests for cash. She did so out of a sense of commitment to the promise that framed their marriage. When they decided to settle down and start a family, Ariba and Alice agreed that – beyond bridewealth or church ceremonies – marriage was fundamentally about cooperation, about 'working together' (*kufanya kazi pamoja*). She had some savings and could support Ariba while he finished his education and set himself up for employment as a government teacher. Then they could think about how best to invest Ariba's salary.

Things fell apart when Alice discovered that Ariba was cheating on her. Was that how Ariba spent the money she sent him? On 'side-chicks' at university? Ariba not only denied the accusation but responded with the same patriarchal impunity he had condemned in his father's behaviour. He derided her, called her a prostitute, smacked her before she could respond, shouting and threatening: 'You ask me all this because you pay for my rent? I can always find other women to pay for me!' This became a pattern. Ariba's parents and I intervened and tried to mediate, but arguments kept erupting. Late one evening Alice locked herself inside their bedroom; she had had enough and was packing her bags to leave. Then she noticed her wallet was empty. Ariba had taken her money. He admitted so to me, but later,

in private. He claimed it was the only way to stop her from leaving. But in the heat of the argument he denied it, feigning offence – 'are you calling me a thief?!', he bellowed. Amid sheer despair, Alice came close to strangling herself with a socket extension cord. After a series of such breakdowns and arguments, she did, in the end, manage to leave Ariba and his family. She took her daughter along. Better to be a single mother than suffer so much, Alice reckoned. Her own words shed far more light on her conflict with Ariba than mine could do:

> There are men who are faithful. They might struggle to provide for their families, but they have no problem if the wife makes more money than them. Ariba is not like that. He talks nicely; sounds like a philosopher. When we talked about education, at least I saw that we are headed somewhere. But trusting him was a mistake. You know, I never saw it as a problem that I paid for his needs. I saw that money as a blessing and I wanted to share it with him, and make something of ourselves, together. But he never appreciated that commitment, that sacrifice. Instead, he was more bothered by what other men could say about our situation, that he is being ruled by (*okogamberwa*) a woman. But the only thing ruling him was his own inferiority complex. He despises himself (*aechayete ere bweka*). And he won't change, despite his promises. At one point I asked myself: is working, fasting, and spreading one's legs all there is to marriage? So, I left.

Note how Alice articulates her scepticism and distrust of Ariba precisely with respect to the tension between the two major modes of cultivating trust mentioned above; that is, between 1) the patriarchal obsession with contract, obligation, and the absolute superiority of the male gaze, and 2) an understanding of trust as arising through an ethics of mutual care and cooperation, of mutual acknowledgement and compassionate commitment. In this case, too, Christian idioms of sacrifice and selfless love enable a politics of gender complementarity that appears to clip the wings of male bravado and prestige. In the tussle between these two alternative modes of building trust, it becomes untenable for Alice to respond with trust in the face of repeated instances of suspect masculine actions. Conversely, Ariba could no longer invite trust precisely because his claim of axiomatic trustworthiness as a man does not meaningfully respond to the demand of acknowledging the complementarity of the genders. We see, thus, how the idea of gender complementarity – buttressed by Christian theological considerations –

animates a dynamic whereby the male-gendered claim of trustworthiness can only be felicitously performed through feminine idioms such as cooperation, care, and mutual acknowledgement.

Conclusion

This chapter has argued that, although patriarchal discourses and patterns of behaviour have always been and remain prominent in Gusiiland, indigenous ideas concerning gender exceed what we might call 'patriarchy'. Moreover, the assumption that patriarchy exhaustively captures local conceptions of gender is itself a product of colonial and missionary projects. Both projects formulated and pursued their agendas with respect to patriarchy, which they perceived as a quintessentially indigenous system of social organization, based on male dominance and absolute male superiority. For colonial state officials, patriarchy was to be preserved on account of its usefulness as an ideological space where kinship and capitalist ideologies could merge so that labour could be cheaply reproduced in the interests of capital (cf. Meillasoux 1981). By contrast, white missionaries deemed patriarchy to be unenlightened and not in line with the Christianized modernity they considered themselves to be midwifing. Locally, both these stances sustained reformulation and transformation. While colonial state policies exacerbated gender antagonism in a way that alienated men and created a crisis of masculinity, a Christian language of faith absorbed and amplified a pre-existing – albeit minor and subordinate – discourse of gender complementarity.

It seems, therefore, that talking about faith to address domestic scepticism can almost pass for the everyday (non-ritual) equivalent of what Max Gluckman (2013) called 'rituals of rebellion', a class of womanly rites distinguished by an apparent reaction to a dominant patriarchal order, which actually blesses that order anew. In Kisii, even though discourses on faith still feature acknowledgements of gendered principles or forces as hierarchically ranked, the implications that an ecumenical Christian language of faith bears for gendered relations of trust exceed the dynamics of resistance or the reproduction of a system through its overt negation. Instead, talk of faith not only challenges the male values of hierarchy and

prestige but also resonates with and reinforces local ideas of gender complementarity. In effect, masculine trustworthiness is pegged onto the image of male and female interdependence and cooperation. When men fail to acknowledge this complementarity and act accordingly, their peers as well as their mothers and wives and children can draw on a language of faith to evaluate and articulate accusations of untrustworthiness. By challenging the male values of hierarchy and individualized prestige, Christianity is making it difficult for masculine forms of trustworthiness to be performed in idioms other than feminized expressions of care and compassion. In other words, Christianity has not only provided a medium for subverting or reproducing patriarchal discourses; it has also changed – and continues to change – how male aspects of social relations feed into evaluations of trustworthiness.

More broadly, the chapter raises questions about claims that new financial technologies (e.g. M-Pesa) and novel forms of economic cooperation subvert 'traditional' patriarchal norms (Garikipati 2014; Elliot 2014; Mintz-Roth and Heyer 2016; Kusimba 2018). On one level, these claims are correct and are headed in the right direction. Yet further nuancing is necessary. It is often unclear whether such gendered articulations of trust are truly novel or can be more accurately described as evidencing a process of pre-existing and minor gender discourses being bolstered and foregrounded by new technologies and forms of economic cooperation. It is in this spirit of nuanced discernment of what is old and new in emerging forms of social interaction that we now turn to the relationships between microfinance borrowers and microlenders, whose interaction – we shall learn – are fundamentally influenced by the value of prudence.

CHAPTER 5: Prudence and Affective Labour in Savings and Microfinance Groups

After almost two years of relatively smooth saving, borrowing and repaying, tensions flared up between members of Kisii Leopards microfinance group. All of them were middle-aged employees at the same rural secondary school, apart from the treasurer who hailed from the school's immediate vicinity. The group's primary interest was obtaining microcredit, since their incomes or that of their spouses made it hard to accumulate the lump sums required to pay school fees, build a house, and do business. They chose Juhudi Kilimo, a microfinance institution (MFI) that they saw as one of the well-established and not so controversial microfinance providers in the Gusii countryside. But now the loan officer had provided surprising figures for their outstanding balances, at odds with borrowers' own recollections of what they had paid. They needed to inspect the payment slips, which are signed by the loan officer when the treasurer deposits the money at the bank. Yet the treasurer seemed to prefer deflecting and stalling. Meanwhile, rumours emerged that Juhudi Kilimo was crumbling. Its offices in a nearby town had been cleared abruptly, effectively abandoning the groups subsidiary to that branch. Moreover, some financiers affiliated to a different, larger bank went around promoting their credit over Juhudi Kilimo's, claiming that the MFI was their institutions' client and so they knew that 'there's nothing left; it's died'. This seemed to fit with the Kisii Leopards members' own intuitions, especially since their loan officer had become flagrantly elusive. Most privately concurred that the likeliest scenario was a collusion between the loan officer and the treasurer, despite the treasurer's angered indignation upon sensing this suspicion. In the chairman's words, privately reflecting one afternoon over the pile of payslips before us:

> I thought I had two months left to pay, but when [the loan officer] came she said I had four. That can't be right, and look! On this receipt for the month of August, there is '70' written in numbers and 'seventy thousand' in letters. It has the loan officer's signature. No officer would ever accept 70 bob (£0.5) as a repayment. And I certainly didn't pay 70,000 in one go. She's obviously eaten, and most likely with the treasurer. Now, where we went wrong is in trusting. Since the beginning, our group had been going so

> well: there was a lot of good-will and everyone seemed to be doing their job well. So, we stopped keeping our own records, separate from the treasurer's payslips. I didn't think they would change on us (*bare gotoonchokera*) this way. She had a lot of respect; she used to say we are like her parents, that she respects us like parents. Do you know I was even buying them sodas at meetings, to encourage them to continue doing good work? Had we been more vigilant, we could have done more to recover our savings now.

In his recounting of this experience, I was struck by how the chairman braided together aspects related to trust, prudence and emotions. Their past positive experience elicited a slip into blind trust, a modality of cooperation that is implicitly contrasted to being vigilant during interaction. They had plenty of reasons to be cautious; especially since mistrust in formal lenders is widely expressed, often in the idiom of a predatory sociality which I elaborate on below. And yet, somehow, they didn't remain alert. Intriguingly, the loan officer's rhetoric and the chairman's act of purchasing sodas both seem to index volitional attempts to perform appearances, to shape the complex nexus of debt relations between all involved. Such rhetoric and action suggest broader efforts, on part of both borrowers and lenders, to modulate the unfolding of cooperation. In this particular case, the result was a situation where the possibility of undesirable outcomes was backgrounded, affording an opportunity for predation to occur. How can we comprehend the contact zones, interfaces and infrastructures where credit/debt is sought, habituated, managed and eluded? This chapter proposes a focus on prudence as an alternative point of departure in considering the mediation of microfinance and its scripted agenda of financial inclusion.

In Kenya, as elsewhere, microfinance is part of a wider push for the inclusion of the hitherto unbanked into formal credit and savings systems. Its practitioners often claim to be driven by strategies that are as financialized as they are socially oriented. They trumpet its disruption of conventional, property-based lending, while celebrating the 'solidarities' meant to act as collateral in largely warm, innocuous and unproblematic terms. Scholarship has been rightfully critical of microfinance and its attendant gospel of financial inclusion. Studies that have interrogated the consequences of microfinance in different settings have pointed out that social ties

between borrowers are commoditized or collateralized, as debt repayment regimes facilitate a turning of friends, neighbours and family into collateral (Karim 2011; Elyachar 2005; Kar 2018). One major line of critique, therefore, has turned on the socially damaging consequences of coercive financialization (see also Bateman 2010; Schuster 2015). Another has been to debunk the promises of poor-appropriate programs by nuancing the rhetoric of inclusion with respect to local contexts (Johnson 2016; Dolan and Rajak 2016) and global flows of capital and governmentality (Roy 2010).

This chapter extends these insights but sidesteps both takes on microfinance that posit it as a hegemonic vector of "accumulation by dispossession" (Harvey 2003; Roy 2010) and accounts of purportedly inclusive market-driven interventions as less than inclusive (Johnson 2016; Dolan & Rajak 2016). Instead, it follows a less trodden analytic, one that sets out to pay symmetrical attention to both borrowers and lenders (Kar 2013), as well as to the mediated nature of the trust relations between the two (James 2018), often with the attendant implication that it becomes difficult to draw sharp distinctions between 'victims' and 'accomplices' (Gambetta 1988: 170; in James 2018: 822).

Context for credit

In Kenya, microfinance has steadily become more and more influential over the past thirty or so years. Its originating inspiration came from the feel-good stories spun around Grameen Bank in Bangladesh, but also from a broader swing in fashion from relief to development, from public interventions to private, market-led approaches, from grants to loans as effective means to eradicate poverty. The gospel, as many high-ranking financiers still rehash it to this day, was premised on the idea that what destitute communities need is credit. Couched in a rhetoric of freedom, if not salvation, microcredit opened scope for hitherto excluded fiscal subjects to grasp the invisible hand of the market and pull themselves up by their bootstraps. Banking the unbanked was hip and disruptive, obviating other financial institutions' stodgy and conservative insistence on land mortgaging. Microlenders sought to show that the poor are creditworthy, especially when they are given loans guaranteed at least

in part by the joint liability enshrined in 'solidarity' groups. Members were understood as placing their trust in each other but also 'in complex, weblike systems of social control that would help make each behave acceptably to all' (Shipton 2010: 183). This in turn mitigated the transaction costs and risks associated with doling out credit to the poor. Moreover, it also provided a virtuous circle of sorts, because pre-existing solidarities would not only control but be further reinforced by the economic activities that members engaged in via microcredit.

An eclectic array of financiers – comprising large aid agencies, private organisations, the young Kenyan elites of 1980s, as well as churches of various denominations – experimented with various permutations of the model. As they sought to plug themselves into what they saw as grass-roots indigenous groups of financial mutuals, such as rotating contribution clubs, mobilizing and collecting savings became just as important as issuing loans. This was a means for screening out borrowers uncommitted to cooperation, to sustain institutions' liquidity but also as marking an appreciation of the fact that it is financial services more broadly and not just credit that the poor need. Gradually, in tandem with global developments in the microfinance industry, Kenyan microlenders severed themselves from their parent organisations and adopted the orthodoxy of charging high interest rates to stay afloat. This move towards a more commercially-minded vein of doing microfinance seemed even more legitimate as the leading Kenyan MFIs became success stories, turning into deposit-taking institutions and fully-fledged banks in their own right. Over the past decade, the rapid take-up of mobile money technologies such as MPESA has driven microfinance further into rural areas, facilitating urban-rural remittances mediated by mobile phones and local shopkeepers enrolled as agents from whom clients can withdraw cash or deposit savings.

Largely impervious to the recent microcredit crises in countries such as Morocco, Bolivia, South Africa, India or Bosnia Herzegovina, or to the recent global financial meltdown, Kenyan financiers' optimism is stronger than ever. They offer loans between KES20,000 (£150) and KES1,000,000 (£7700), and boast about the microfinance sector – comprising of credit-only MFIs, microfinance and commercial

banks alike – as featuring consistent double-digit growth in recent years and serving over eight million clients (AMFI Kenya and MicroFinanza 2013). Thanks to the mobile money revolution, formal inclusion is reported at 75.3 per cent of the total population, marking a 50 per cent increase over the past decade. Only 17.4 per cent are still excluded from either formal or informal services. Although use of savings-and-credit cooperatives and strictly credit-giving MFIs as financial service providers is lower, the use of banks (38.4 per cent) is now almost on a par with the use of informal groups, which stands at 41.4 per cent (CBK, KNBS and FSD Kenya, 2016).

Although figures for Nyanza province in southwestern Kenya are considerably lower than those for other parts of Kenya, this does not reflect the situation in Kisii, where the popularity of microcredit is striking. Financiers who had worked in other regions of Kenya, such as the coast or the sparsely populated parts of the Rift Valley, reported that they found their work easier in Kisii, in terms of attracting new customers and encouraging existing borrowers to keep borrowing. This popularity is the product of a combination of interrelated factors.

During the formation of the colonial state, the region's frontiers were closed. High population growth rates, together with a stagnant if not declining number of opportunities for off-farm formal employment, have placed an 'overwhelming population pressure on the land' (Okoth-Ogendo and Oucho 1993: 194). This is a case of 'agricultural involution' (Geertz 1963), with families having to invest more labour for diminishing returns on ever-smaller land parcels. This was more bearable in the late colonial and early independence periods, when money was primarily available through local agricultural industries such as tea, coffee and pyrethrum. Farming such cash-crops enabled rural folk to educate their children in primary and secondary schools, to put corrugated iron sheets instead of grass above their heads. When these industries either withered or shattered, a vital source of relatively substantial disbursements and annual bonuses was consequently lost. And with healthcare and education becoming more expensive than in the 1980s-1990s, most farmers have been living under huge financial pressure. To make ends meet and keep aspirations on track, people actively seek ways through which to save and borrow. Since it is usually larger than what can be

saved in a merry-go-round or borrowed from an interest-raising contribution club, borrowing microcredit appears as a necessary risk.

In the gospel's wake

Since those early, heady days when microfinance seemed wondrous enough to call for a Nobel peace prize, the wave of enthusiasm has rolled back; at least within the academic community, if not on the practitioners' part. Numerous voices have pointed to the incongruity between the high watermark and microfinance's actual consequences to distinguish fantasy from reality, often to the point of emphatic condemnation (e.g. Hickel 2015). They note a mission drift from a social welfare agenda to one where profit maximisation reigns supreme. To Bateman, microfinance is nothing but a poverty trap that is ultimately set to destroy local economies. Among other myths, he dispels the assumption that microcredit can empower women. Instead, only markets are empowered, reflecting 'the proliferation of hyper self-exploitative and patriarchal hegemony-strengthening outcomes' (Bateman 2010:49) that sap women's livelihoods.

Similarly, Roy (2010) declares the promise of microfinance as false, but by tracing the global ties or 'debtscapes' that microfinance cleaves. She identifies microfinance as the icon of millennial development, a paradigm grounded in self-help strategies that uplift and empower by generating profits. This, she contends, is an instance of 'neoliberal populism': populist because the agenda of financial inclusion celebrates the 'people's economy' by seeking to democratise access to credit; neoliberal in that it trumpets the free market ideology, casting economically vulnerable individuals as prudent fiscal subjects bursting with entrepreneurial potential and thus constituting an opportunity for investment. Forged within a terrain of governmentality that radiates out from centres such as Washington, such truths about poverty legitimize the vision of boundless wealth and dead capital locked in the unbanked recesses of local economies. Microfinance and the attendant agenda of financial inclusion that it promotes thus trucks in the alluring promises of untapped potential, waiting for investors to make the financially sound and morally warranted decision to 'do good by doing well' (Prahalad 2004). In

critiquing microfinance as a centripetal vector of extraction that colonises subprime frontiers, Roy's take on these structures of inclusion upends financiers' statistics. What comes to mind is the Occupy movement's distinction between the 1% and the 99%, such that only elites are truly included and empowered, with most others at the short end of the stick.

A focus on the global financial networks that promote the gospel of microfinance and inclusion tells us little about the ways in which formal credit is mediated in local contexts. Other works have sought, instead, to produce a more immanent critique, preferring to gauge economic concepts as emerging from 'experience in the world' (Guyer 2004: 158) rather than being guided by a binary that counterpoises capitalism to local contexts. Such scholarship set out to explore the conjunctural articulations of development ideologies as situated in material processes and integrated in existing social worlds (Hart 2004; Ferguson 1990; Elyachar 2005). That microfinance promoters are largely ignorant when it comes to local financial needs and socioeconomic dynamics is a common refrain produced by such scholarship. For example, Guérin et al. (2014) probe the over-indebtedness that microfinance generates, considering it not as a purely financial matter but a social process that involves issues of status, wellbeing and dignity but also power relations. Criticising financiers' reflex of blaming it on their clients' financial illiteracy, they show that over-indebtedness arises as microcredit is incorporated in wider processes of socioeconomic differentiation – inequalities based on caste, gender or ethnicity which microfinance further reinforces. Similarly, in his study of debt relations among the Luo in western Kenya, Shipton situates formal credit within a much broader 'fiduciary culture' (2007: 17) that involves not only economic but also symbolic, moral, ritual and spiritual aspects. Animals, labour, money, land and even humans are all resources that are 'entrusted' to others, thereby producing obligations without any strict accounting in terms of the form or time of repayment. He discusses these insights in relation to external development financiers, which he faults with being surprised that borrowers do not return monetary debts on the same terms they were proffered on: '[p]eople living in the shadow of debts like these cannot be expected to consider impersonal debts to state cooperatives or banks their highest personal priorities' (2010: 14).

In a similar vein, Johnson (2016) presents two distinct visions of financial inclusion in Kenya. Drawing on surveys and interviews, she probes the logics behind financial transactions of low-income Kenyan individuals across a range of settings, comparing the use of banks, informal financial groups and mobile money. She identifies a rift between (1) mobile money and financial groups, which are engaged within the terms of entrustments and obligations, offering scope for flexibility or 'negotiability' in terms of the form and timing of reciprocity and (2) banks, as entities that frustrate the expectation of reciprocation on savings with loans and rigidly stick to lending criteria that make access for the non-salaried almost impossible and easily lead to disillusion. Thus, unlike mobile money and informal financial groups which are seamlessly integrated in a fiduciary culture based on logics of negotiability and equality, banks' relationships to the poor seem to involve elements of hierarchy.

Financiers that are advancing the agenda of financial inclusion, therefore, are persistently represented as distant from and even anathema to the poor's local socioeconomic backgrounds. In probing the 'boundary-building capacity' of credit and debt (Peebles 2010: 227), there is an enduring tendency to expose the gospel of inclusion as less than inclusive and more hegemonic, hierarchical and exclusive. Pointing out such sinister sides to the claims about inclusion made by microfinance practitioners remains a poignant perspective, particularly as in Kenya, too, microlenders do not deem all materially deprived individuals as creditworthy and have developed a bias for easier-to-serve, formally employed individuals. Much as with other destitute individuals entering purportedly inclusive market-driven initiatives, such red-lining amounts to a sifting between valuable and lacklustre individuals, effectively '[reinforcing] the fissures between Africa's redundant proletariat and the new swathe of bootstrap capitalists' (Dolan and Rajak 2016: 527).

This chapter builds on this now well-established tradition of questioning the globally assembled agenda for financial inclusion from the bottom up (Schwittay 2011). The chapter counters, however, the standard critique of financial inclusion as exclusive, extractive and hierarchical in practice. In interrogating infrastructures of

inclusion, such framing is predicated on gauging the tension between democratizing access to credit and financializing development interventions. On the one hand, scholars document the limits of inclusion, emphasising its partiality. On the other, scholars explore how the work of financialization commodifies social relations, exposes vulnerable people to hierarchical coercive behemoths, thus reverting to descriptions of credit systems and finance capital as means of speculative raiding, 'the cutting edge of accumulation by dispossession in recent times' (Harvey 2003: 147). Although enduringly pertinent, this strategy occludes the ways in which credit and debt are mediated by human intermediaries. Furthermore, it falls short of appreciating possibilities for change during mediation. Perhaps this explains the relative absence of studies that consider integrations of microfinance into local settings as an emergent sites of subversion, pregnant with counter-hegemonic potentials (Shakya and Rankin 2008). In what follows, I explore how intermediaries such as loan officers and microfinance group leaders engage in affective or emotional labour to mediate the terms of debts and trust.

Affective labour

In many Gusii villages, financiers are a common sight: mostly young, with better quality clothing, sporting a briefcase or a rucksack, often fiddling with a smartphone. While not impossible to spot from a distance, it is harder to do so since most no longer use motorbikes. That was the preferred means of transportation up until the early 2000s, when reaching remote parts was a significantly more onerous task than today. Then, as now, sightings of loan officers on motorbikes invariably elicited vociferations of angst, worry and disbelief from passers-by: 'oh no… they've come to plunder!' (*obee… ba:chire gosakora*); 'Ugh! Who are they going to plunder from now (*Wa! Ning'o bache komosakorera bono?*). These loan officers were also mostly associated with KWFT (Kenya Women Microfinance Trust), an MFI that has in the meantime become a bank. This institution used to enjoy a monopoly on the rural poor's access to microcredit. And they took full advantage of that: astronomic fees for the slightest delay, harassing borrowers who were late on their repayments, cracking down on defaulters long before group members themselves

had deemed them 'defaulters', often bringing the police and auctioneers with them. They repossessed whatever they could, from cows, goats and radios to the iron sheets that make people's roofs. Allegedly, they even added bricks and plaster on the list of items fit for seizure. Of late, however, KWFT's officers are said to have become less intransigent. 'They're trying to be more easy-going (*abwororo*); they know there [are] so many microfinance [institutions] nowadays', one middle-aged woman explained. She is right in that financiers have become more self-conscious about the increased competition with other microlenders. But although instances of repossession are now rare, anxieties over that prospect remain.

Loan repayment days, marking a punctuated temporality of dates (Guyer 2007b), also coincide with the sight of a loan officer on a motorbike. There is a stomach-curdling worry in knowing that one can't make the repayment, or that money is allegedly on its way but has yet to arrive to one's phone, or wondering whether the other group members will bail you out. For in loan repayment, as far as the loan officers are concerned, every member is a defaulter until the repayment sum is recorded on the spreadsheets and eventually the 'system'. No mix of excuses can trump the importance of that tick. Funerals, tragedies, emergencies and health problems, all are secondary. God, most of all, cannot ever be a source of reassurance about whether a borrower will repay. 'Will I really be able to make God pay up if she doesn't pay?!', came the loan officer's disgruntled response after being taunted by a woman who, in a vetting of another member's loan request, cheekily suggested that God would 'open the way', to several other members' smiles, cackles and one hi-five. Humour and cynicism often featured in the group members' attitudes toward the formal lenders' rigidity, which, coupled with other members' problems, always made loan repayment day the 'toughest' day out of all their four monthly meetings.

On conscientious borrowers' minds, repayment is not too unlike a spectre in their day-to-day activities. Most of the loan money is spent on school fees and building homes for themselves as well as on supporting their now adult children – young and therefore deemed not creditworthy by financiers – to build a home or buy stock for their businesses. Usually, only a smaller portion of the loan is used in

what financiers would class as 'productive' use: investing in their small-scale businesses. Most borrowers juggle different sources of income. The vast majority seek to farm on land they either own or rent, but, in addition to hard work, farming involves waiting - three months for beans, six for maize, four for carrots, and so on - and losses that are due to social and ecological contingencies (e.g. theft, lack of rain). The loan still must be repaid, which is why many borrowers go and pick someone else's tea or work on someone else's land for less than £1 per day. Lunch is not a certainty. Injuries and illness are problems to be overcome if possible. The loan must be repaid, even as a balance for school fees remains, the maize is infected with the Maize Lethal Necrosis disease, the carrots are being stolen, illness has struck a family member, or help is asked for by an individual to whom one feels obliged but also cornered by. Many pick up other activities alongside farming and become tailors, shopkeepers, hawkers, or clothes sellers. They, and even individuals employed on salaries less than £200 per month – cleaners, cooks, clerks, nurses, teachers – can still easily find themselves in dire straits.

Giving me a breakdown of his 'maths', Omanga, a forty-something peanut hawker, father of five, confesses that while the loans have undoubtedly helped him greatly, he thinks so much about making ends meet, about the debts he must repay and the school fees balance he has yet to pay, that sometimes he feels as if his mind will soon 'explode' (*nigo boraexplode*). Without loans, they couldn't have moved away from their rural home to a peri-urban area, where they purchased a small 50x100ft plot. But since his wife has fallen ill and lost her job as a secretary at a local school, he finds it hard to reconcile his commitments to his children's education and the microfinance group while still being able to make good returns on his business. He sells roasted peanuts in town, outside the supermarket or by the road to *matatu* (minivans) passengers in transit, but he also sells to village-based shopkeepers. In months when school fees are due and people have less money to spend, business often goes down (*ekogenda inse*), with fewer people buying and shopkeepers not being able to pay for the peanuts he advances them on credit. Thus, he often has to

borrow from other sources: sometimes friends, but mostly his group's interest-raising 'account B'.[17]

When Omanga's situation worsened, the group members began to have doubts over his ability to repay. He missed one repayment date and the loan officer pushed the members to fundraise for his repayment, which they did by redistributing the account B money available that day. At the next meeting, Omanga failed to bring that money back, making the chairlady lament that he didn't appreciate how the other members had sacrificed money they could have otherwise used for themselves. Subsequently, he pulled out some money – which he would otherwise have used to buy more peanuts to roast – but it was not enough. Two of his children had been sent home from school and he had spent most of his available cash on school fees.

When the loan officer arrived, he called on those scheduled to repay. He was generous in giving a short extension to another borrower who had brought her money. But when he turned to Omanga, who hadn't brought his repayment for a second time, the other members began complaining, berating him for not bringing the money. The loan officer picked up on the prevailing sense of doubt and spite. He didn't budge. Over half an hour was spent on reiterating loan conditions, hammering Omanga – whose forehead grew increasingly creased – with threats of fines and repossession. The other members ignored his pleas for help and excluded him from any further account B credit. Eventually, the officer allowed him to go 'seek money'. As Omanga frantically ran around the market looking for friends to borrow from, the officer turned to faulting the members, accusing the chairlady in particular for neglecting her responsibilities: 'It's like the group has lost its way (*kimepotea*). Why are you not watching over the group?'

The way in which loan officers draw on a concatenation of resources and prospects (e.g. motorbikes, fines, repossession) to mobilize affective pressure recalls Sohini Kar's (2013) observations about the crucial role of the labour of microfinance staff in India. She demystifies credit as a purely abstract financial

[17] This is an idiosyncratic appellation for what in the academic literature is known as an accumulating savings and credit association (ASCA). This was one of the multiple financial instruments that the group in question made use of (alongside one merry-go-round and microcredit from an MFI).

product and notes how financialization depends on the labour of loan officers. Because they face negative perceptions associated with violent and coercive moneylenders, their labour is also emotional in that they express care in their encounters with borrowers. To some extent, this is the case in Kisii too, as plenty of conversations between members – sometimes including their loan officer – revolved around their praise of easy-going (*abwororo*) officers and their criticism of harsh (*abatindi*) officers. Most microlenders I met, both loan officers and their managers, were keen to stress that they discourage aggressive coercion, preferring to exercise restraint and empathy. They took this to be part of their 'social' approach to their work. One manager declared that, in her work, she has gained a renewed appreciation for the Kiswahili proverb 'sweet words draw the snake out from the hole' (*maneno matamu humtoa nyoka pangoni*). This takes us back to the Kisii Leopards' officer, cited at the beginning of the chapter as drawing an analogy between her relationship to the borrowers as that between a child and her parents. Nevertheless, the felt pressures and anxieties that erupt during debt relations – especially as evidenced by Omanga's experience – suggest that, in Kenya at least, loan officers make recourse to an affective labour that features coercion as much as care. This is equally true for group members themselves.

That Omanga's fellow group members retracted their support – his inclusion in accessing account B funds – supports the contention that ties of trust and solidarity within groups of financial mutuals are 'reluctant', rife with conflict and tension about the very parameters of inclusion (Bähre 2007). When he was helped before, Omanga explained to me: 'they gave me because they know I also help them when I have and they don't'. But Omanga's situation of being unable to pay continued beyond a single occurrence. Help, it seems, should be kept within limits. When stretched out, it prompts re-evaluations of motivating intentions and mutual commitment, cleaving a gap between verisimilitude and reality. Is Omanga really willing but unable to pay? But then, doesn't everyone have their own problems? Just how committed is he? It is with such doubts and questions of trust that debt relations are shot through. They leave in their wake disappointment, surprise, frustration, relief or feelings of partial reassurance.

Ultimately, it is the shaky grounds upon which commitment is continuously produced that determines who and to what extent one is included in which financial instrument. Omanga's interrupted access to account B was short-lived. But in other situations, should insults be hurled and resentments planted, exclusion becomes a sociable act relative to the other members who may wish for smoother cooperation. Such considerations are also behind the way in which many microfinance groups overlap with merry-go-rounds or interest-raising contribution clubs, often all collapsed within largely but not wholly the same membership. For example, members of a merry-go-round might single out others they deem capable and committed to organise another, separate merry-go-round with a larger set contribution amount than the originating merry-go-round. Members achieve these additional configurations through a moral discourse of trust, in the name of adding 'strength' (*chinguru*) and increasing the determination or zeal (*omokia*) with which group members support one another.

It appears, therefore, that borrowers are just as invested in performing the affective labour necessary to negotiate the terms of cooperation. Take the case of Nyakwerigeria ('one who fends for oneself'), a 25-strong women-only microfinance group associated with Kenya Women Microfinance Trust (KWFT). About seven members have been inside since the group's very beginning, 17 years ago. They pride themselves in having stuck together through thick and thin, and in having created a really 'good' group. What a contrast they present to the case of another KWFT group that meets less than 600m away, which descended into mayhem when one member collared another, yelling 'give me my money back!' But not a single one of Nyakwerigeria's members are under any illusion as to the fact that their group, too, can be volatile. It may, overall, be more peaceful and organised; members are a little more accepting, more patient, more involved in each other's lives, more likely to overlook misgivings born out of sheer human error. Nevertheless, maintaining this equilibrium requires constant work. That is why, for example, they invest so much time on preaching and praying, why they remind each other of their simultaneous status as both members and Christians and that, as such, all members should act like doves (*amarube*) in group meetings.

The strictly economic dimensions of their cooperation as financial mutuals is actively intertwined with cosmological horizons, reminding us of the capacity of debt to couple immediacy with infinity, blurring short-term and long-term transactional orders. Ideals of Christian love and the expulsion of sins such as 'envy' (*endamwamu*) or 'selfishness' (*oboinche*) are often discussed in group meetings. Members organise and raise money for visits to celebrate children being born or married within members' families, or to console those who have been bereaved or struck by illness. Not all but most take part in these initiatives, which are framed as opportunities for enacting Christian ideals, 'building **peace'** (*okorosia **omorembe***) and love (*obwanchani*) in the group. Thus, God too features in the mediation of microfinance as a kind of supreme auditor, witnessing and rewarding acts of kindness and mutual help that may not necessarily be reciprocated by the receiver. This lends further weight to the observation that obligations spawned within the mediation of debt are elastic, comprising 'practically crafted precisions […] and selective shifts across [a] continuum of allusions' (Guyer 2012: 491).

The production and manipulation of affects emerges as a dynamic central to the mediation of debt relations, both on the part of loan officers who recover debts and on the part of borrowers who aim to preserve or forge long-term commitment amongst group members. Who is included in what and to what extent are issues calibrated through such affective labour, as lenders and borrowers read one another's intentions, capabilities and priorities. It is within these affect-laden interfaces that questions of trust crop up. But how are they addressed? In what follows, I tease out how vigilance and mistrust arise – between members, from the perspective of lenders, but also during lender-borrower interactions.

Vigilance and trust

Both in private conversations and group meetings, members noted how important it is for vigilance to feature in the course of managing mutual help groups. Many stressed that where there is no vigilance or prudence, there is a risk of being eaten from (*nkorierwa ore*). This master trope was recurrently foregrounded in accounts of and deliberations about groups' social lives. Groups that had faltered, fissured or

completely dispersed, both during my observations and in my interlocutors' memories, did so because good cooperation and positive previous experience had lulled people into a comfortable state of security. A state of watchfulness gave way to blind trust and negligence. Although a form of scepticism, vigilance is not the same as mistrust. While vigilance may be heightened by mistrust, vigilance refers to a heightened or diminished awareness of potential future outcomes, much like the Kisii Leopards' chairman who regretted not having continued keeping a separate register, and indeed much like the concerns with prudence explored in Chapter 3.

Dan Sperber and his colleagues (2010) argue that all humans have evolved cognitive mechanisms for 'epistemic vigilance' to protect against deception during communication and interaction. Drawing on literature from cognitive psychology and pragmatist philosophers such as Austin, they argue that 'mutual trust […] is based on mutual vigilance' (2010: 364). They elaborate this by exploring the gap between comprehension and acceptance, or understanding and belief, in communicative acts. Most of the discussion is centred on propositional veracity: whether some statement is true as a function of vigilance towards the statement's content and utterer. Trust – though it may be 'labile', 'tentative' and easily revised should any reasons be picked up by mechanisms of epistemic vigilance – is nevertheless a 'stance'. The process described evokes an algorithm-like logic that churns information with respect to categories of trustworthiness. In these respects, this discussion of vigilance connects well with a longer tradition of discussing trust as an assessment of risk or calculated gamble. Such a discussion is material to this chapter, particularly as inclusion itself could be a function of categories of trustworthiness.

Loans are granted as a result of collective negotiations between individual borrowers, loan officers, and other group members. In theory, prospective borrowers should not have to resort to offering collateral. In practice, borrowers learn from experience that listing valuable items, animals, or property as collateral makes it likelier that loan officers will approve requests for loans. By contrast, those who rely primarily on farming in conjunction with working as day labourers for £1 per day on others' farms find that it takes them months if not years before all

doubts regarding their ability and commitment are diminished. Such individuals have to spend much more time depositing savings with the bank or microfinance institution before their loan applications can be approved. Microlenders and group members also insist that, alongside collateral or savings, prospective borrowers and members should have access to a salary and at the very least be engaged in (ideally multiple) informal economic activities such as hawking, peddling, or speculating the cereals market.

New and relatively unknown members are a concern to all parties involved in the mediation of microfinance. When a prospective borrower courts an existing group, she is normally invited first to join one of the usually several other financial instruments that the groups engage in while, if wishing to access formal credit, depositing savings with the financial institution. She should ideally be married and locally-based. Unmarried and young women, as well as young men, are considered risky. Men are welcomed only if their status and reputations are favourable. In general, what members' spouses do and earn is of obvious concern. But it is extremely common for members to be less than transparent relative to their spouses.[18]

From the lenders' point of view, their use of lending criteria – mandatory savings, collateral, guarantors – could equally be considered as bureaucratic technologies of vigilance. Thus, contrary to the microfinance promise of 'no collateral', the more a prospective borrower saves with the MFI/bank, the more she lists as collateral – cows, trees, household goods and utensils, iron sheets, etc – the more credit becomes available. But loan forms, with all their signatures from guarantors, spouses and other members, do carry the risk of deception. And so, in training or marketing sessions, financiers would remind their audiences – under the rubric of 'protecting the group' (*kuchunga kundi*) - that members should ensure they know each other, that they do carry out 'assessments' to know if the alleged

[18] As we have seen in the previous chapter, there is a widespread understanding that savings and credit groups are womanly matters (*ebiombe ne bi'abang'ina*). Accordingly, the gendered talk about vigilance is skewed against men who are perceived as wasteful, consumptive and demanding; too prone to see a loan as a lot of money. This point is also drawn out by Mintz-Roth & Heyer (2016), who note that the use of mobile money in Kenya revealed a gendered dimension of trust: e.g. one remits to the mother's phone, not the father's.

collateral is really there or if a fellow member is actually doing business. Bookkeeping is also recurrently referred to in trainings, as something that members should take seriously. Multiple books (*ebitabu*) are required: a minute book for the secretary to record the meeting's proceedings and any 'minutes' (decisions, ultimatums) that they may pass, a register book for recording members' attendance, a book for each of the smaller five-person groups that make up the whole group (a division of supervisory labour promoted by financiers and now quite common in informal groups too), and the treasurer's master book where the money collected within the smaller five-person groups (*makundi ya watano*) is double checked and recorded. This normative set of bookkeeping techniques seem to be revolving around the distributing and mitigating risks of deception or confusion.

Though valuable in some respects, the intuition that vigilance and trust are primarily about a calculation of risk based on other people's trustworthiness can only take us so far. The corollary bias is that of privileging autonomous, calculating and inward-looking agents. This narrow focus on the singularly conceived subject, so dear to the economic models of Western philosophy, sits in tension with the findings of recent ethnographies that have taken a more inductive, exploratory approach to the study of trust as a multiparous phenomenon (Shipton 2007; Geschiere 2013; Broch-Due & Ystanes 2016). From Shipton's exposition, trust emerges not as a 'stance' that one reaches through assessments of trustworthiness in communicative acts; but rather as 'constituting a kind of social circuitry as kinetic as electricity' (Shipton 2007: 208). Instead of a pre-condition of exchange, trust is continuously and precariously (re)produced.

Broch-Due & Ystanes (2016) expand this further, arguing for 'moving away from a representational stance, focusing on the correspondence between phenomena like "trust" or "risk", and developing more performative approaches to trusting which focus on various forms of agency' (Broch-Due & Ystanes 2016: 24). This focus on trust as a verb and not a noun resonates with the ethnographic material presented in this chapter. Through various discourses and actions, rhetoric and technologies, borrowers and lenders produce and manipulate affects in order to modulate the terms of trust and cooperation. To go back to Omanga's

experience, it wasn't that the group ceased to think he would return his debts; what was in question was how he had ranked his priorities, how quickly he would return his debts to the group as opposed to all his other commitments. The group and the loan officer were not as much mistrustful as they were vigilant. The nexus between affective labour, trust and vigilance thus demarcates a space where multiple agents attempt to shape the rhythm and contours of cooperation. Tellingly, a common injunction in many groups is that 'money shouldn't sleep' (*chibesa nchirare*); there should be no delays in bringing contributions. This is often referred to as a 'rule' or 'law' (*richiko*), both within informal and formal entrustments and obligations.

Take mobile phones, as another example. As technologies through which to connect with those absent or late-coming members, they pose affordances for deceit but also vigilance. Arguments about punctuality recurrently erupt (once a month in some groups, once every two to three months in others) when a large proportion of the membership is significantly late. This is one reason why, apart from urban-based groups, not that much work can be done on meeting days. If the present members don't have a 'report' from someone absent at the very early stages of the meeting, the 'latecomers' will be called. Depending on who they are, doubts may arise – is she avoiding the group or just late but on the way? Often, it is quite impossible to really know the answer from the vague and standard answers: 'I'm coming' (*ngocha inde*), 'I'm on the way, I've arrived right now' (*enchera inde, naachire bono iga*). Excuses and reassurances will be voiced if the caller complains.

Callers, usually but not exclusively group leaders, may resort to counter-lies to lure the absentee in faster: 'we're finished, it's just your money that hasn't arrived' (*twakorire, ne chiao nchiraika*); 'come and receive money' (*inchwo oegwe chibesa*). This is a common strategy, used both for latecomers who had fallen behind on their contributions and for those who were simply not bothered to come on time. Only the latter were more effectively thus drawn in, often to another salvo of ridicule and laughter at the absentee's initial excuses: 'you, so-and-so, you said you were far away on your motorbike with a customer, but the second you heard about money it took you five minutes to arrive!'

Considering vigilance and affective labour as integral to the infrastructure of everyday cooperation allows us to see beyond the narrow confines of economic notions of trust and cooperation. The mediation of microfinance is not solely a matter of extending credit to the trustworthy, thereby excluding the untrustworthy. Neither does cooperation between members necessarily imply a financialization of their social relations, as demonstrated by the Nyakwerigeria group's collective effort to peg their acts of mutual help with respect to religious rhetoric and entities. But is there space, in this field of potential where knowledge co-mingles with uncertainty, for types of interaction that contradict accounts of microfinance as a primarily violent and extractive enterprise, unresponsive to the everyday of demands for 'negotiability' (Johnson 2016)?

'Take us slowly'

When a new loan officer was assigned to Nyakwerigeria, mistrust between borrowers and lenders was brought back to the fore. They got off to a bad start from the moment he walked in, announced he was their new loan officer and asked whether they'd finished collecting and counting repayments even before introducing himself. Three members hadn't yet brought their repayments. Soon enough, he slipped into a scolding monologue about the members' neglecting the bank's conditions, which 'they knew all too well'. Elizabeth, one member with a notably substantial repayment due, was of particular concern to him. 'And she was just given the loan like yesterday, imagine!', a member whispered to me in Ekegusii, as the vice and the chairlady frantically kept making phone calls, and the loan officer continued to snap away in reproach at the delay. One of the three latecomers arrived, another was waiting on an MPESA agent's float to build up for her to withdraw cash, but Elizabeth was allegedly still stuck at another group waiting for a merry-go-round pot she would use to repay her loan.

'Do you know where she lives?', the officer floated the question repeatedly. A moment's hesitation later, Elizabeth's next-plot neighbour claimed they had absolutely no idea. Alongside silence, it was for the most part a barrage of such evasive answers that met the officer's rants and threats, uttered in a restrained but

harsh and authoritative tone: 'please, let's respect one another professionally! The meeting should only take one hour. I don't like delaying. […] If you're going to do this next time too, we will really be at loggerheads (*tutakosana*)'.

The members took every opportunity to mock him. When he stepped outside to make some phone calls, they unleashed a round of hearty laughter over his goatee, stern face and the nickname they had all agreed on: 'Stone-Face'. Remarks in Ekegusii consistently undercut his rants: 'wow, this one's really tough'; 'yes, he's caning us'. Nevertheless, four hours later a contingent of members, Stone-Face and I were standing by the tarmac road at the market. Stone-Face, at his wits end, had demanded to be joined by several members in going to Elizabeth's place. Word from Elizabeth reached us through the chairlady: she had warned Elizabeth to hurry and pay for transport by car, which she did and thus narrowly averted a full-blown crisis. Even so, Stone-Face had set what most members – including the leaders – perceived as a dangerous precedent: he managed to get people up from their seats and walk out of the meeting room, more or less hesitantly but nonetheless headed towards demanding a debt at a member's home. Demanding, of course, prefaces plundering (*ogosakora*) and repossession, a potential outcome with disastrous implications for the group's morale and cooperation.

Wishing to prevent such outcomes from occurring, the chairlady set out to instigate the members against the bank in subsequent meetings. This was exceptionally easy, particularly as several individuals' loans had been delayed by several weeks even though their applications should have gone through. To top it all, the manager had recently visited to justify a hike in the mandatory savings each member gives to the bank. Such delays on the bank's part not only contradicted expectations of credit in exchange for the savings entrusted to the bank, but also smacked of double standards when it came to 'delays' in general. While financiers may hasten to consider any delay in repayment as an instance of non-repayment and potential default (Johnson 2014), they seem less strict about their own delay in releasing credit. So, the chairlady called the manager and instructed him to come, on account of the members demanding Stone-Face be transferred and the previous loan officer brought back, with whom they had a better relationship.

Meanwhile, the chairlady and everyone else agreed that they would walk out when Stone-Face and the manager arrived, leaving them to speak only with the chairlady and agree on an executive 'minute' to write down to seal Stone-Face's removal in a formal way. In drawing these plans on what would happen when the financiers arrived, the chairlady had a prominent role. She drew on the members' discontent to remind them, in a powerfully evocative and specifically Gusii way, that 'greed explodes' (*endamwamu ngwateka ere*). If these issues kept happening, destruction will ensue; so, 'we should take care, lest we spoil something' (*torende, ntosarie egento*). Complaints and attendant hums of approval burst as if a bottle had been uncorked: 'he's not like [the previous loan officer]; she used to come really slowly; yes, she'd ask "who hasn't brought [the payment]? Who hasn't been given [the loan]"; but this Stone-Face… *wa*!'

The financiers arrived so promptly that it made Elizabeth sneer: 'They've come really quickly, haven't they?' Clearly, the chairlady instilled some sense of apprehension among the financiers. This was definitely so for Stone-Face, who engaged Elizabeth directly, almost quaveringly: 'is it you who is selling me wholesale to my superiors?' (*ni wewe unaniuuzia kiwholesale kwa wakubwa wangu?*) But the chairlady quickly deviated from the unity they had just agreed to show. As the bank manager shook everyone's hand respectfully, she distanced herself from the other group members: 'officers, I have asked them to pay, but they have refused!' At a stroke, she now positioned herself on the financiers' side, lest the financiers think that it was her all along that had been inciting the members against them. Elizabeth promptly pointed at her during this initial framing, forcefully but playfully accusing her of behaving like an *ekegeugeu* ('a thing that keeps on shifting'). Some members gave one another knowing looks. Restrained smiles briefly appeared.

In response to their complaints, the manager simply and calmly rehashed the standard procedure when dealing with tense situations in their work: blame the members. 'Who is the group', he asks, to which several members sigh the retort now ingrained after years and years of hearing financiers talk: 'It's us, the mothers…'. The manager downplayed Stone-Face's intransigence, as well as his negligence in mitigating any delay on the bank's part. Apparently, there was

nothing wrong with following unrepaid debts and that it was their responsibility too since a member's arrears effectively freeze any further issuing of loans from the bank. The manager continued ducking the real issue: the possibility of plundering and its prelude that Stone-Face had already enacted. Elizabeth had to put it bluntly, several times: 'We understand all that, we know! But without even asking "where is this mother who is late?", [Stone-Face] stands and says: "Let's go to her place! Let's go to her place!" Now isn't that bringing **arrogance** (*kuleta **madharau***) here to the mothers, who've left their homes to come here at the group? We just want him to take us slowly (*atupeleke polepole*)!'

Prudence: economic, epistemic, or moral?

As far as Stone-Face was concerned, putting pressure on the mothers was not necessarily wrong. He was new to the group and needed to establish authority. After hours of waiting for Elizabeth, non-repayment seemed like a distinct, nay, likely possibility. His colleagues, however, disagreed. One quipped that Stone-Face acted like 'a fool who doesn't know what life is like'. Stone-Face neglected the fact that what his work demands of him is to navigate overlapping financial and moral economies (Kar 2013), which means that expressions of care should be part of his affective labour. This is also why the branch manager, even as he talked about the bank's rules as 'the rope we cannot loosen', slipped in a deferential apology: 'if I'm wrong, I'm like your child, isn't it?' In other words, microfinance need not involve experiencing an impersonal, rigid hierarchy (*pace* Johnson 2016). Of course, the manager did stress that there is a limit to a putative equality between lenders and borrowers. Nevertheless, it is striking that he deemed it worthwhile to show a reversal of the hierarchy – parents should forgive their children – to help mediate the tensions. At the end of the meeting, before he left with Stone-Face, he bought a crate of sodas for the mothers. 'Isn't he a good person?' came the chairlady's public response, signalling that a desire to make amends had been ascertained and was to be further pursued in her leadership of the group.

The chairlady's efforts to recalibrate her group's relationship to the bank illustrates well the intersection between prudence and affective labour. It also

shows how their vigilance extended beyond the strictly economic aspects of the debt relation. The issue for the group members was not, as Stone-Face feared, that non-repayment would occur. Rather, they acknowledged the moral perils of unchecked greed, which is what – to them – occasions plundering. What they wanted was a more flexible and negotiable rhythm of repayment. All loan officers mobilize affective pressure during recovery, but while Stone-Face instantiated a tough and rushed style, his predecessor was a woman who was patient, easy-going (*omwororo*) and would accommodate small delays of two to three days. For her, the steep and arbitrary fine of £16 per day for delayed repayments was a persuading tool: she would speak in private to those members who lacked the repayment money and she would tell them to pay as soon as possible; otherwise she would not be able to cover their back for much longer.

Furthermore, the chairlady's Janus-like strategy to straddle both sides of the conflict is an instance of borrowers – and not just financiers – attempting to perform the affective labour necessary to mediate debt relations. To say, however, that she was merely pushing back against Stone-Face and his terms is only part of what was going on. The chairlady was equally concerned with the fact that Stone-Face's behaviour elicited divisions within the group itself. This was especially clear during the manager's peroration, when other members signalled their disapproval of Elizabeth's tardiness and difficult responsiveness over the phone. Several declared that they would rather not fundraise for any late repayment, which lent the financiers a stronger case in insisting that repossession is also an option of recovering debts. Had the situation spiralled out of control, it would probably have led to Elizabeth's exclusion, and possibly to the group as a whole disintegrating, which would have amounted to everyone's loss of access to credit.

All relations of trust – no matter how much prudence is exercised – involve an element of risk, and especially in the case of debt, monetary or otherwise. What the interactions between borrowers and microlenders in Kisii reassert, however, is the permanent, ongoing and shape-shifting struggle over trust. Trust in the course of cooperation is never an ontological given; rather, trust implies 'tricky' and 'social' achievements (Meinert 2015). The indeterminacies that arise in savings and

microfinance groups, and the prudence and affective labour required to address them, thus bring us back to issues of epistemology and emotion, as well as the overlap between trust and faith, as per Simmel's insistence that trusting involves suspending doubt as per an act of religious faith. Trust and prudence are as much about the 'good reasons' of rational choice models as they are about affect and emotion, as well as morality and culture. Simmel speaks of a 'leap over the gorge' which separates interpretation and expectation: 'despite precarious knowledge and uncertain interpretation, this suspension lifts a person by a 'mental leap' into the land of firm expectation (whether positive or negative)' (Möllering 2001: 412-14). The question remains as to how 'firm' these expectations are. But it is this space between indeterminacy and decision that demarcates the exercise of prudence or vigilance.

A focus on the role of emotions and vigilance in mediating access to microfinance undermines the sense in which the gospel of financial inclusion indexes a strictly alien bundle of financial instruments whose agents use a moral discourse of trust to exploit or fleece local populations. Instead, as this chapter has shown, the effects of techniques and discourses associated with microfinance go beyond dynamics of exploitation and should not be analysed without paying attention to mediated forms of capitalism (cf. James 2018). While this chapter has focused largely on borrowers and microlenders as intermediaries, the following chapter focuses on the ways in which religious figures (such as church leaders or, indeed, God) come to feature as intermediaries in the negotiations of debt and trust that make up the social lives of savings and microfinance groups.

CHAPTER 6: Microfinance and Christianity

Having gained an insight as to the affective labour – on both sides of the borrower-lender divide – that goes into negotiating relations of trust in microfinance groups, we now turn to the entanglements between microfinance and Christianity. Studies that document this nexus are few and far between, despite an expanding body of work on faith-based development and humanitarian aid. One broadly shared point in this body of work is the sense in which religious and political-economic projects are locked in a dialectics of mutual influence. We hear, for example, of the 'pious neoliberalism' produced by Islamic faith-based organizations in Egypt (Atia 2012), or of religious and neoliberal-bureaucratic understandings of accountability melding among certain Protestant American NGO workers (Halvorson 2016) or grassroots activists (Elisha 2008).

Nevertheless, works that do probe the role of faith in microfinance tend to draw one-directional rather than dialectical conclusions about the relationship between religion and microfinance. For example, outside of anthropology and among development practitioners, the consensus is that faith-based organizations and social networks 'have the potential of adding a lot of value in the area of microfinance in the form of social capital, linkage with the community, reputation and cost efficiency' (Hoda and Gupta 2015: 250). In other words, a language of faith can not only make financiers and development practitioners appear more trustworthy, but it can also provide a gateway to dense social networks where trust and trustworthiness are assumed to be already established by virtue of the religious commitments and activities pursued within those networks. By contrast, anthropologist Rebecca Bartel (2016) problematizes the outwardly Christian identity of microfinance institutions in Colombia as a sinister collusion between religion and neoliberal capitalism. Based on fieldwork in Bogota, and in conversation with

Nietzschean[19] as well as Marxist reflections on creditor-debtor relationships, Bartel argues that Christianity affords a set of accountability mechanisms which create indebted subjects and thus serve the lenders' interests. In effect, the more Bartel's Pentecostal-charismatic interlocutors reassure themselves that God will protect and reward them, the more debt they take on, and the more alienated and commodified they themselves become, all at the hands of institutions which purport to be Christian.

I could write this chapter in a similarly Nietzschean and Marxist vein. I could, for example, rest at length upon the way in which the way in which, for my interlocutors, concerns with salvation and the afterlife reinforce the perception that the rich are more trustworthy in positions of leadership in microfinance groups, because they are not only likely to be less tempted to swindle money, but also because they have been blessed and, thus, in a sense, morally validated by God. Indeed, unpacking this ethnographic fact would extend insights into how local forms of Christianity reinforce class-centric moral prejudices against low-income individuals and their families (Chapters 1 and 3). However, when it comes to microfinance and other group-based savings-and-credit arrangements, rushing headfirst into such a line of inquiry would leave two important blind-spots unquestioned. First, social scientists tend to assume that a religious dimension or association in financial activities is primarily about signalling trustworthiness, both on the lenders' side and on the borrowers' side. Secondly, critiques of the co-opting of religious considerations in exploitative dynamics of economic accumulation risk glossing over the qualitatively different contributions that different theological understandings of debt and trustworthiness make to how people choose to coordinate, participate in, or refrain from group-based financial arrangements.

[19] All capitalisms around the world share a fundamental feature: people take it for granted that debts have to be returned. But people are not born thinking that and thus have to be socialized into such a subjectivity. This was Nietzsche's point when he suggested that religion plays into this process of subjectivation, which hammers a logic of internalized guilt and individual responsibility deep into debtors' psyches. In his own words, '[t]he debtor, in order to inspire confidence that the promise of repayment will be honoured, in order to give a guarantee of the solemnity and sanctity of his promise, and in order to etch the duty and obligation of repayment into his conscience, pawns something to the creditor by means of the contract in case he does not pay, something that he still "possesses" and controls, for example, his body, or his wife, or his freedom, or his life (or, in certain religious circumstances, even his after-life, the salvation of his soul, finally, even his peace in the grave…) (Nietzsche [1887]1989: 64; in Bartel 2016: 102).

Accordingly, this chapter documents how financiers' and financial institutions in Kenya have learnt that wearing their Christianity on their sleeves can backfire on them, and how they actively resist engaging borrowers in a language of faith. On their part, borrowers pray and preach and talk of the importance of faith within collective financial arrangements not as signals of trustworthiness but as attempts to *make* people more trustworthy, to bring them in alignment with a divinely-sanctioned morality and thus achieve qualitatively different – smoother, stronger, more forbearing – kinds of cooperation. Furthermore, although most non-church savings-and-credit groups are inter-denominational, Catholics are far likelier than Adventists to set up and participate in church-based savings-and-credit groups, and to consider collective financial arrangements as viable means to spiritual fulfilment.

Topographies of microfinance

In early 2015, a microfinance institution named Vision Fund began to proselytize its loans in various locations across the Gusii highlands, southwestern Kenya. Only later did I realize that Vision Fund was World Vision's 'microfinance arm', presumably also wishing to extend 'Christ's love in the world' as per World Vision's stated mission. But in the mud-walled home where I first met its two representatives, huddled together with about 40 or so young men and women, we heard about 'soft' loans with money from some American pastors that Honourable (*omoheshimiwa*) Nyarebe had kindly brought to people; his people. Such references to the source of the money and Nyarebe's crucial role in mediating access to it were common features of Vision Fund's marketing campaign in Gusiiland. The American pastors, people were told, had put aside money but now didn't want to 'let it sleep in the bank' anymore; instead, they wanted their money to help people living in poverty.

What Honourable Nyarebe did was to direct their money here, to his own people, who yearn for development but are constantly thwarted by poverty. Announced as Gusiiland's rising star, he was credited with putting together a fund with this money, to lend to people. This was the centre point of his political campaign. Pocket-sized calendars were distributed, carrying a triumphant portrait

alongside a slogan that read 'step on poverty with loans'. People were also reminded that, well-intentioned as both the source and the conduit of the money may have been, the loans were nevertheless loans – they must be repaid. They'd be giving 20,000 shillings to all group members. Each member repays 30,000. And Honourable Nyarebe himself would reward groups without any defaulters with 100,000, so they could start their own interest-raising village bank and prosper. Such were the bare bones of a three-hour long meeting.

The audience was made up of a youth group and several other friends that members had brought along. Most never attended their meeting with Vision Fund representatives the following week, when they were supposed to have decided and prepared by. About half of all visited groups disbanded before even beginning. A great deal of those would have continued but were put off by the insistence that the money would have to be repaid. Nevertheless, less than three weeks later, hundreds of individuals in the area where I conducted my fieldwork had already been given loans. Self-help and savings groups of all stripes not only reshuffled but expanded to meet the required 40 person-strong group size. So much so that several found in their midst borrowers they had little knowledge of and who even resided in large, distant urban centres. Even locally based borrowers, who I knew from other groups of financial mutuals, considered this as an additional group for them but not a 'serious' one. Repayments and attendance were huge issues. There were complaints about the high interest rate and flat out refusals to pay. The loan officer was a fellow farmer from a neighbouring village who had also taken the loan and frequently mentioned his regular repayments to encourage others to do so too. Later on, he was told to put pressure on the group leaders to woo borrowers into repaying. Threatening texts were sent to borrowers' phones, but to no avail. Consequently, Vision Fund sent auctioneers and the police to impound borrowers' possessions. But even after several cows were taken, repayments did not pick up. Eventually, word arrived that Honourable Nyarebe had written off all debts, in exchange for votes in the next election. In the words of one group's chairlady:

> They [Vision Fund] started plundering, but there were so many locations and people where money had been given. The money was so much; God knows where it came from. A lot of people said this was donor money, others said it was the politician's.

> They saw it as a joke [omocheso, game]. They said "if we leave him, we can still give him votes; this is money he's milled to us". So, he gave up. I think he wanted to make money out of this to fund his campaign. But people ate him! (laughter)

Vision Fund's marketers sought to position the money with reference to economic, religious and political projects to achieve a particular spin and allure, but the institution's operations were swamped as a result of these associations. How are we to make sense of this flurry of connections in Vision Fund's presentation and reception?

To start with, it should be said that Vision Fund arrived in an already saturated microcredit market while demanding interest rates far higher than the twenty-percent APR rates that most borrowers are used to. Attracting and disciplining borrowers into repayment while also scoring a political campaign feat proved impossible. They did try to distinguish themselves as uniquely concerned for the well-being of their borrowers and their communities, promising people that the loans were to be given and return 'in a soft way' (*ase enchera enyororo*), a claim they substantiated through their references. Surely neither the Americans – allegedly good people of God – nor the aspiring MP would approve of repossession but would rather support a more flexible and ethical approach to debt repayment. In the end, this marketing strategy backfired on Vision Fund's local agents and intermediaries.

In other words, as a feat of affective labour, Vision Fund's loan officers attempted to rescale the loans in relation to the money's source and conduit. In doing so, they leaped from lending, to Christian and foreign logics of humanitarian help and on to the aspiring MP's campaign. This scaffolding was primarily meant to advance the agenda of getting on with the business of money-lending, while at the same time accruing prestige for Honourable Nyarebe. Eventually, the leaps and jumps got out of hand, as it were, and generated more confusion than clarity. The loan officers proved unable to control the impression that the loans were charitable or politically-motivated. Instead, the associations braided in the scaffolding of Vision Fund's marketing campaign – to American foreigners, to Christianity, and a politician seeking votes – subverted the idea that the money on offer was

financialized debt on two fronts. Firstly, rather than spawning a sense of indebtedness, the association with foreign pastors sat uneasily with the long institutional histories of foreign and mission-based aid. Help from the church or foreign donors has usually been understood in the idiom of charity rather than through a sense of indebtedness. Secondly, drawing people's attention to honourable Nyarebe as a key intermediary meant that the monetary credit could also be politically-motivated handout, a debt written off for a vote, something which the aspiring MP (perhaps not coincidentally from a finance background) may have been willing to condone from the very beginning. Such handouts, and their attendant issues of dependency and redistribution, have a long pedigree in patron-client relationships in Kenya. In the resulting semiotic slippage, the hierarchy between lenders and borrowers sustained redefinition through associations to Christianity and politics.

All this is not to say that the mediation of debt in microfinance groups is non-scalable or not situated relative to different Christian communities or political categories and practices. This does occur, for example, when borrowers preach about love and the expulsion of explosive sins such as jealousy and greed, when they assert a divine encompassment over their everyday life, when they remind themselves of their simultaneous status as financial mutuals *and* as Christians. Rather, in this case it is a question of who is doing the scaling. The loan officers' mistake, as borrowers saw it, did not lie in the conflation of economic, political and religious projects, but in the fact that they – the financiers themselves – were the ones who authored such a presentation. Vision Fund's marketing certainly raised many eyebrows. To top it all off, they came off as more interested in collecting as many lenders as possible rather than taking a slower-paced, gradual approach of establishing familiarity, measuring commitment and negotiating parameters of inclusion between all parties involved. This further reinforced the idea that Vision Fund employees were either being imprudent in their presentation, or deliberately not 'serious' about the trust they were inviting people to accept. It made no sense anymore to worry about plundering because too many people had been given loans and too many people decided not to repay their debts on account of their reinterpretation as charitable handouts. So, as much as the hierarchy between

lenders and borrowers was transfigured in terms of foreign Christian donors, benevolent local patrons and clients, this hierarchy could also be seen as having been flattened or inverted. Instead of the common story of lenders and patrons on the one hand preying upon borrowers and clients on the other hand, it was the latter group that 'ate' the former.

These insights run against the grain of critical engagements with microfinance, most of which – as discussed in the previous chapter – discuss microfinance and the attendant agenda of financial inclusion in terms of structural violence and hierarchical relations. Here, I wish to take issue with the way in which anthropological critiques of microfinance tend to tack back and forth between the global and the local. The gospel of microfinance is either 1) exposed as a sinister scalar project that radiates out from centres of power to trap the world's poor in serfdom to capital; or 2) it is ignorant and patronizing in relation to locally contextualized differences, practices and perceptions. The tensions between these two critical strategies recall broader disciplinary stand-offs between micro-macro and local-global distinctions, bringing to mind Marilyn Strathern's observation about 'anthropologists [who] alternate between accusing one another now of myopia, now of panoptics' (Strathern 2004: xv). This paper contends that the organization of knowledge on microfinance across these rigid, naturalized analytic scales has limited what and how we can know and see. It occludes, for example, the ways in which credit and debt are brokered by human intermediaries (Kar 2013; Hull 2012), who not only orient and conduct themselves in scalar terms but also seek to affect others accordingly.

We should not assume, therefore, that microfinance represents a purely alien bundle of financial instruments that is either inclusionary or extractive, hierarchical and exclusionary, a gospel to either propound or castigate. It isn't necessarily the case that what we are dealing with is the tragic inculcation of financialized subjectivities. Neither are we to conclude that those supposedly at the receiving end of such financial instruments cannot find ways to appropriate, resist and alter them. It seems more sensible to place received scalar distinctions at arm's length and acknowledge that scale is a process and a practice before it is a product

(Summerson Carr and Lempert 2016). So, rather than assuming a singular topography of microfinance organized around global and local scales in a tiered relationship, we should adopt a more inductive approach to charting the topographies of microfinance.

Faith-based microfinance

Most loan officers and credit marketers that I befriended thought that making references to faith and Christianity as a way of framing loans to potential borrowers is a bad idea. They find it unprofessional and imprudent. In private, many do acknowledge that they consider themselves 'people of God' (*abanto ba Nyasae*). Yet, when interacting with borrowers, financiers go out of their way to resist and avoid drawing on or responding to a Christian vocabulary. Among financiers, this makes so much sense they hardly ever discuss it. To openly acknowledge God as an encompassing arbiter of the monetary credit they offer and expect back is to allow for non-repayment to gain moral legitimacy as a potential outcome. More seasoned financiers articulated this insight by invoking the case of SMEP, currently one of the major microfinance banks in Kenya, but which has a troubled history with its explicitly 'Christian' origins and institutional culture.

One SMEP branch manager went as far as saying that, because of their public association with Christianity, 'people really abused us'. When non-repayment rates almost tipped things over the edge, it became important for the institution's viability for them to disassociate themselves, to an extent, from Christianity. Currently, the only 'Christian' aspect borrowers learn about SMEP is that they cater for congregations who wish to open a 'church account'. Overall, however, SMEP insists on communicating with borrowers in a language of 'customers' and 'service-providers'. This further confirms SMEP's institutional trajectory: first an exclusively church-owned fund, then a publicly listed company and a deposit-taking institution certified by the CBK (Central Bank of Kenya).

Since probing this issue in more depth with senior SMEP financiers proved impossible, I consulted the archives of their once-majority stakeholder: the NCCK

(National Council of Churches of Kenya). Materials suggest that SMEP's origins lie with an international consensus among an array of Christian denominations that the great ecumenical challenge of Christianity in the postcolonial era is to promote the holistic development of the 'total' Christian person. It was not enough for the contribution of Christian churches and institutions to be only 'historical'; rather, the church had to intervene and do something about a pervasive lack of both social justice and self-reliance in the developing world. It was in the context of this ecumenical movement that Swiss financiers lent capital to the NCCK on an indefinite basis, in return for a permanent annual interest of the profit.[20] In 1975, the NCCK-managed fund started to lend and thereby pursue its vision of extending the 'Kingdom of God' by helping people help themselves, through entrepreneurship.[21]

It took about two decades before NCCK was forced to redefine its microfinance operations. SMEP's earlier incarnation was not only among the pioneering microfinance programmes in Kenya, but also, for a good while, the only one to explicitly identify as 'Christian'. Internal correspondence and reporting suggest that the council's member churches provided key social networks for the fund. For example, borrowers could ask 'the Church' to sign their loan application forms as a guarantor.[22] 'Churches, para-church organizations, [or] associations and business units jointly owned by the members of groups' featured prominently in an early description of the application screening and selection procedures.[23] A normal day at a branch office would begin with a session of morning worship.

By the mid-1990s, the need arose for NCCK's lending programme to become a separate, independent legal entity. In a case made by the council itself, the chief reason the programme was 'fighting a battle of self survival' was the 'traditional welfarism' so embedded in the council's institutional culture.[24] This went against the liberal standards of professionalism and efficiency, which, at the time, were key to display if international donors were ever to take them seriously and offer more

[20] 'ECLOF and Development, Geneva 1972'. GST/2/1/30, NCCK Archives.
[21] 'Proposed Terms of Reference for Consultancy Assignment on Small Scale Enterprises', GST/2/1/30, NCCK Archives.
[22] 'BOD Presentation 1st Quarter 1999', GST/2/1/30, NCCK Archives.
[23] 'Credit Policy, Kenya Ecumenical Church Loan Fund (K-ECLOF)'. GST/2/1/30, NCCK Archives.
[24] 'Towards an independent legal entity of the SSBE programme of NCCK', GST/5/2/3, NCCK Archives.

capital. And so, NCCK did what other of its mainly Protestant member churches did: they externalized their development and financial activities into separate trusts, foundations, and institutions. To form a 'credible institution' the lending programme had to 'de-link itself from the daily administrative structure of the NCCK', aim for a 'larger portfolio' that focused on 'job-creation', and eventually become a bank.[25] As for its Christian aspect, assurances were given that SMEP would still reflect its progenitor's 'Christian philosophy'. Nevertheless, beyond its slightly lower than average interest rates, or the fact that it caters to church congregations who wish to open their own accounts, 'Christian philosophy' hardly features in the everyday interaction between SMEP loan officers and borrowers.

Judging by SMEP's case, it may seem like there is little enthusiasm for explicitly faith-based microfinance in Kenya. This may rightly be the case when it comes to financiers, but things are not so straightforward when it comes to borrowers. Consider, for example, the fact that every microfinance group meeting usually begins and ends with a prayer. Some groups even schedule in a half-hour period for preaching and discussing Biblical verses. Thus, even though no group would ever consider it prudent to base a lending decision solely on shared church membership, group members do relate to one another as fellow Christians. The shared understanding is that voicing the 'word of God', be it through prayer or reading the Bible, can have a positive and transformative effect on how group members trust and cooperate with one another. Here is how one group leader reflected on this matter, in the presence of some of his fellow group members:

> Praying is like a key; it is a good beginning to the meeting. There are those who take it only as a matter of protocol, or who pretend to be Christian just to seem more trustworthy. But for us, we want to have a good relationship (*uhusiano*). That starts when all of us recognise that God rules over everything. So, the person who prays includes some words which people will carry with them through the meeting. It is like God has entered within us (*ametuingia)*; even if you don't go to church, you will remember God as you proceed with the group's activities. Through prayer, those who

[25] 'Towards an independent legal entity of the SSBE programme of NCCK'. GST/5/2/3, NCCK Archives.

speak harshly soften up. And the words the speaker says can also address the whole group and make it stronger.

By this logic, even if emphasising God's presence and oversight within the space of microfinance groups might not be a reliable sign of trustworthiness, collective acts of prayer can *make* people more forbearing, more cooperative, and thus more reliable. This dynamic manifests most clearly outside of loan officers' presence. In such moments, it becomes clear that interacting with loan officers is only a small part of a given microfinance group's social life. Not only do members juggle several groups at once, but many groups have secondary arrangements amongst themselves, such a savings merry-go-round or a 'table-banking' credit arrangement where they lend small amounts of money from a common pot. People always find a 'group' (*ekeombe*) that features multiple such arrangements to be more appealing, as opposed to one that only offers the possibility of depositing savings and building a record with a formal lending institution. However, the mark of a truly 'good' (*ekiya*) group is the extent to which group members care for each other. If you are ill, bereaved, caring for a critically ill family member, or otherwise struck with misfortune, will the group members step in, visit you, perhaps even chip in with some money? What if you cannot afford the bus ticket to attend your daughters' graduation ceremony at university? If you give birth, will they come greet the child?

Group contributions for such interventions are not always recorded, and if they are it is usually to keep track of the total rather than to record new debts owed by the recipients of help. Invitations to participate in this kind of compassionate cooperation are often laden with statements that 'God is above', that 'God repays', that 'God wants us to love each other'. By implication, as any good Christian would do, members should 'be free' to give, help, go that extra mile, all in the faith that, even if help goes unacknowledged and unreciprocated by those we help, God is always there to allocate blessings accordingly; righteously. Those keener on cultivating a 'stronger' degree of interconnectedness and cooperation are also those who draw on a Christian language the most. Their utterances re-situate or re-scale the group's 'unity' (*oboamo*) and 'cooperation' (*okobwaterana*) with respect to God, a sovereign arbiter not usually recognised in the formal debt contracts they

regularly sign for each other. In effect, such utterances re-cast microfinance groups as bearing more similarities with considerations of faith than may meet the eye. Speakers recall motifs often discussed at church, of life in a fallen world, close to the end of time, but to underline that they only have each other, that their livelihoods and well-being depend on their unity and cooperation as a group, that the group is a blessing from God, that the more interconnected and stronger their cooperation the more they will thrive, just as any God-fearing Christian is, eventually, blessed.

Analogies between the group's collective activities and Christian considerations function as re-scaling devices in microfinance groups. Despite the contrasting features (i.e. the different spatial and temporal coordinates or horizons ordinarily expected in microfinance groups as opposed to Christian congregations), group members and leaders nevertheless take time to assert groups of financial mutuals as spaces where people can walk the Christian talk. For example, one savings group I followed for over a year had a significantly Catholic membership. When Catholic members would be hosting the meeting, they would also invite the catechist. He would stay for the tea and snacks and some of the socialising, but he always left after he preached to the members and before they started collecting and recording contributions. Catholic or not, members appreciated his visits; when he lost his mother, they coordinated and travelled to his home to offer their condolences. Here is the catechist preaching to group members on the 'fruits of the **spirit**' (*okwama kw'**omoika***), with reference to Galatians 5:

> These verses bring the seeds of the spirit, of divinity (*obonyasae*), to this group. Paul reminds us that we nurture the spirit by loving one another. Love is also the first fruit, and it comes alongside gentleness (*obwororo*), patience (*oboremereria*), peace (*omorembe*) and joy (*omogoko*). Certainly, loving one another is difficult. It's an uphill effort. The best first step is prayer. Then it is trustworthiness (*oboegenwa*): whatever has been promised must fulfilled. And be patient with one another! Let us have humility and kindness (*oboitongo*) in our midst … learn to be self-reliant and fend for yourselves but be empathetic (*amaabebe*) with each other. And don't talk about the group outside of its meetings; what if one of you revealed who takes money to the bank and when? Won't that be dangerous?

This ethics of trust and trustworthiness, as conveyed by the catechist's words above, provides a stark contrast to the way in which financiers and financial institutions regard the savings groups they interact with as secular sites of strictly economic transactions. Most people – regardless of their denomination – agree with the catechist's portrayal of what cooperation in groups of financial mutuals should look like. It should manifest out of mutual love and care, rather than be underwritten by loan forms and contracts. Indeed, it is this language of divinely sanctioned love and care that often prefaces collective undertakings which exceed paying and recording merry-go-round or loan contributions. Many groups go out of their way to organize welfare collections for and visits to individual members, to 'encourage' (*okobaa omooyo*, 'to give them heart') and 'strengthen' them in times of need, hardship, or mourning. Contributions of time and money are elicited without expectation of repayment, on the understanding that God observes and blesses accordingly. Of course, all this marks an ideal. In practice, relations of trust and cooperation often turn out to be tricky and upsetting, sometimes to the extent that members would refuse to pray at the end of intense and argumentative meetings.

Catholic savings groups

One Sunday after mass, about twenty or so Catholic men finished the merry-go-round they had initiated several months before. They had committed themselves to bringing two hundred shillings (£1.50) each Sunday, to be lumped together and handed over to one member at a time. Now that each had been given the money that they had thereby saved, it was time to begin anew. It meant the merry-go-round's membership could change, that others could now be included too. This new beginning was announced through the loudspeaker just after mass. Everyone was welcome, not just men or just women, because what was most important was 'to add to each other's heart/wind-pipe' (*okomenterana omooyo*) and 'to give each other strength' (*okoenana chinguru*). After most of this congregation's two-hundred strong membership disbanded, there were about thirty congregants gathered at the back of the building, where the merry-go-round group members usually

assembled. As with many other merry-go-rounds, this group organised a simple ballot to randomise the order in which people receive money. But as the group's secretary kept jotting down the names of those who had randomly picked a number in the merry-go-round's calendar, the church chairman interrupted his choir practice and came over asking the merry-go-round leaders about how they were handling new group members. 'They should be put at the very end', he suggested, for the others hadn't yet known what their 'giving' (*okorwa*) was like. The leaders obliged and the ballot was repeated and altered accordingly. Although no objections were voiced, it immediately became clear why the chairman's idea was a good one.

When the secretary reached numbers twenty-five and twenty-seven, no one came forth. People glanced at each other knowingly, clicking their tongues in disapproval. 'Imagine what would've happened if [the chairman] hadn't voiced that idea!', a congregant commented. To them, it was obvious: the missing individuals would have stopped contributing once their turn at being given money had already passed. I ventured that the missing persons may have simply been dissatisfied with having to wait so long before being given the money, but this speculation prompted yet further affirmation of the fact that the mystery persons must have joined with 'bad intentions' (*ebirengererio ebibe*). Another congregant seemed certain one of the missing persons was a particular elder that she knew to be a 'tough' and 'difficult' man who was in the habit of ignoring you when you asked for the money you had lent him. The chairman himself walked back and forth the aisle, interrupting his hymn-singing in the merry-go-round's vicinity to make comments such as 'human beings are human beings' or 'you don't trust a person just like that'.

Often accompanied by acts of prudential speech, such scenes are typical in many contemporary Catholic centres and parishes, where the idea of organizing savings groups within the space of the church has gained renewed popularity in recent years. Saving money in collaboration with fellow church members is not something new in and of itself. Catholics have, for several decades now, been in the habit of engaging in one type of savings arrangement or another within *jumuyia* groups. These groups, readers will recall, are the product of a post-Vatican II dispensation that emphasised the 'church' as a collective of lay members rather than

primarily a clerical and hierarchical structure (see Chapter 2). A core tenet justifying this shift was the thinking that the church cannot effectively encourage the spiritual growth of its members without addressing their material and economic concerns too. However, although sub-dividing each church into *jumuyia* groups or 'small Christian communities' was a key strategy for implementing the Catholic agenda of holistic development, Catholics both lay and clergy have learnt that *jumuyia* groups can only accommodate a limited variety of types of cooperation.

Jumuyia groups, as per their etymology (from the Kiswahili verb *kujumuyia*, 'to commune' or 'come together'), are primarily distinguished as sites of Catholic fellowship. One chairman explained that *jumuyia* groups are fundamentally about 'psychological belonging'. They convene each Sunday afternoon at a different member's house, where they share lunch, chat, read and discuss a biblical verse or two. They also raise contributions for their church's expenses and negotiate how best to collectively achieve fundraising targets they receive from the parish and the diocese. When a member is seriously ill or bereaved or fundraising for university fees, other members will contribute the amounts they can afford, without contributions being recorded on the group's ledger. As mentioned above, *jumuyia* group members also save money together, usually for the sake of 'uplifting' one another, in order to inch closer to that dignified condition of financial self-reliance.

However, since *jumuyia* groups bring together individuals of the same church but not of the same class, savings arrangements are usually limited to very small amounts. In a *jumuyia* merry-go-round, one can save around 700 shillings (approximately £5) every three months. Moreover, delayed contributions are common. Almost every other *jumuyia* treasurer complains of the many debts people have accumulated to each other, but their tone is usually jovial and sarcastic rather than pushy. *Jumuyia* groups that set themselves more ambitious targets usually end up in situations where people's different abilities to save are sharply foregrounded. The resulting tensions lead many *jumuyia* groups to stick with less onerous merry-go-round amounts, or scrap merry-go-rounds commitments altogether in favour of a simpler arrangements whereby people entrust *jumuyia* treasurers with savings if and when they wish. All this explains why people draw a sharp distinction between

jumuyia groups and other groups of financial mutuals outside the church (*ebiombe*). While all agree that *jumuyia* groups offer a great deal more flexibility than secular savings groups, people also recognise that the sharp economic inequalities between *jumuyia* members make it difficult for *jumuyia* groups to provide substantial economic help to individual members.

It is only over the past decade that Catholics began setting up church groups (*ebiombe bi'ekanisa*). In some instances, church groups formed organically – like the rotating contribution club we encountered above – at the initiative of lay members who have grown increasingly wary of banks and MFIs as well as village or 'worldly' savings groups. In other cases, church groups were the result of clerical orchestration. Priests worried *jumuyia* groups were not doing enough in terms of holistic development, not just because of their economic limitations, but also because *jumuyia* groups are normally made up of people from the same house or clan and therefore did little to curb 'clannism' (*obosaku*) in rural Gusii churches and communities. To address these shortcomings, priests established groups whose membership they curated as much as possible: members hailed from different houses and clans, and from roughly similar socioeconomic backgrounds (e.g. priests were keen to separate villagers from townsfolk or those who live in peri-urban market centres).

Like *jumuyia* groups, these alternative church groups meet for prayers and fellowship. They raise money to assist individual members in certain emergency situations, and they double up as rotating contribution clubs. Unlike *jumuyia* groups, though, these parish-wide groups set higher contribution amounts, often three to six times larger than the customary amounts in *jumuyia* merry-go-rounds. Moreover, members set collective aims for spending the money. Thus, most Catholic savings arrangements started out with ensuring every member owns group- and parish-specific attires, then kitchen utensils, mattresses, water tanks, as well as poultry, goats, cows, or sheep. Their decision-making process was thoroughly egalitarian, but also prudent. Members acknowledged that raising contribution amounts gradually, as well as dealing with basic necessities and household goods first before moving on to income generating investments, were good strategies not only in terms of creating

a semblance of equality (e.g. 'we decided every person should have a mattress, because they were some with none!') but also by way of allowing time for the group to become stronger, for people to get to know one another and forge a sense of collective commitment before they embark on income-generating projects (e.g. sending off eggs to Nairobi together, or supplying schools with vegetables). Lest members be tempted to waste the money or spend it on something of their own accord, many groups institute monitoring mechanisms in the group's constitution. For example, they might hand the money in kind or schedule visits to 'see the money', i.e. the calf or lamb or chicks purchased with the savings.

The challenges Catholic savings groups encounter are not all that different from their secular counterparts. Many members are low-income earners, relying solely on selling their own farm produce and working as day-labourers. Timely payment of contributions is not always possible. This means that members cannot always expect to receive the full amount at the same time, which is when the money is held to be most helpful and enabling. Nevertheless, group members report that Catholic savings groups are more accommodating than secular groups, and especially those where money is borrowed from microfinance institutions or banks. One elderly man claimed that a culture of harsh debt recovery practices in 'village' (i.e. secular) groups has eroded and narrowed relations of trust. 'People within those groups are afraid and suffer; they don't trust one another; they only trust their sight of the records', he said.

By contrast, even though members in Catholic savings groups are no less conscientious about their record-keeping, they do not speak of their trust being based on ledgers alone, but as deriving from or being backed up by their faith. For example, they say that when it comes to nominating and electing their group leaders, the only role where they prioritise a criterion other than faithfulness (*imani*) is the role of the secretary, for which it is important to choose a person with a higher level of education. Otherwise, faithfulness is the chief criterion, which they evaluate not by church attendance but with respect to how one approaches one's work (*egasi*) and how one relates to family members.

That is not the only way the distinction between faithfulness and trustworthiness is blurred. In situations of conflict – e.g. following prolonged delays, disagreements, or misappropriated money – members of Catholic savings groups can ask priests to intervene. Priestly mediations of conflict usually begin with private conversations with accusers and the accused, but they can also resort to publicly shaming delinquent members or leaders. In one case I heard of, the priest went as far as threatening to curse a treasurer for misappropriating the group's money. The treasurer obliged.

Clearly, priests have significant power over Catholic savings groups. However, priests are not just enforcers of trust and obligations of debt repayment. Their role is also pastoral. When they visit the groups and conduct mass for them, priests like to remind group members that they should regard their cooperation as not just passing money and debts around, but as 'giving each other the peace of Jesus Christ', as 'loving one another'. So, when they congregate and conduct their business, they should ensure they speak 'not to spoil, but to bring salvation', to enable each other to see through the dark, to 'light the lamp [of faith], so that others can see the way!'

As with the emphasis on faithfulness in non-church savings groups, it is not the case that shared faith signals the attribute of trustworthiness. Rather, in the course of cooperation, faithfulness and trustworthiness in human interaction are attributes that renew, reinforce, or subvert one another, as in a feedback loop or a dialogical embrace. Thus, it is no coincidence that the first questions priests ask those who take a long time repaying their debts or who misappropriate money explicitly relate to faith as opposed to trust: 'why do you want to spoil other people's faith? Don't you realise you are discouraging them (*okwa omooyo*; lit. 'to die in the heart')?' Moreover, members themselves understand priests' role with respect to the groups' activities as primarily about 'increasing' and 'growing' their faith so that their groups can become stronger and achieve a positive feedback loop between faithfulness and trustworthiness. This is also what a catechist noted in conversation with a priest. The catechist suggested faith was vital to their parish's savings groups: 'when you make their faith grow, everything will go well'. The priest

agreed: 'if [the savings groups] continue like that, even a car will be peanuts to them!'

Savings groups in at least two Gusii parishes are incorporating monetary credit into their programmes. This move came on the back of the Catholic church's positive reception of the potential of microfinance to serve the agenda of holistic development. The Kisii Diocese had already successfully piloted its own microfinance programme with about a dozen youth groups across Gusiiland. However, since funding is scarce and the Diocese runs the groups more or less on a not-for-profit basis[26], the two parishes in question have taken to fundraising the capital themselves, from parishioners' contributions. Father Zachariah, one of the priests coordinating such a fundraiser, explained that he asked congregants to contribute 20 shillings (roughly £0.15) on a monthly basis. Group leaders coordinate the collection and record individual contributions. At the time I was finishing my fieldwork, Father Zachariah had raised over 300,000 shillings (approx. £2400) and was in the process of printing loan books for his parish's savings groups.

Adventist perspectives on debt and trustworthiness

I met Kemuma through Adventist friends who heard her sermon when she visited their church as a guest preacher. They told me she had much to say about savings and microfinance groups. An uneducated but accomplished farmer and mother to eleven children (some of whom are government-employed teachers), Kemuma lives in a permanent house surrounded by a sizeable piece of land, including a half-acre of tea bushes. We spoke for a good couple of hours. Her take on collective savings and credit arrangements was unequivocal: groups (*ebiombe*) make people poorer; they destroy families and corrode local communities. To make these points, Kemuma offered an endless litany of stories and first-hand experiences with group-based financial arrangements.

[26] The Kisii Diocese's APR interest rates are 5%, well under the financial industry's common rates (which range from 14% to about 25%). Loans are offered for group-led rather than individual projects. Moreover, the Kisii Diocese only expects the interest to be returned; they want most of the money to stay with the groups in order for them to consolidate their income-generating projects.

Kemuma explained how 'difficult' people were when it comes to paying their merry-go-round contributions, how quick they are to suspect and accuse group leaders, how often seemingly trustworthy group leaders 'eat' their fellow members, how harsh and abusive loan officers are. One neighbour begged Kemuma to rent his land for more than four years, including the land within his compound (*gesona*), all to pay off a loan to KWFT. Another neighbour asked Kemuma to lend her money, promised it would be returned once the beans were harvested and sold, but the neighbour used both Kemuma's loan and the proceeds from the beans to pay off a loan to an MFI. As a chairlady of a merry-go-round group she was not only accused of lying and stealing but also bullied into retrieving the iron-sheets a member had bought with the group's money but then refused to pay back. On another occasion, Kemuma and her family became prime targets of village gossip. Her daughter-in-law had taken out a loan, did not repay it and fled. When the daughter-in-law returned home for a funeral, the group leaders spotted her and called the loan officers, who immediately arrived on their motorbikes and threatened to have Kemuma's daughter-in-law incarcerated. A fight broke out between the officers and Kemuma's son, who was protecting his wife, all in full sight of the funeral crowd. In the end, out of shame, Kemuma paid off the debt. KWFT had told her the debt was to be off-set by her daughter-in-law's savings with the bank, but only after she had paid off the debt in full. She never received the savings, because KWFT had in fact allowed the daughter-in-law's group's members to use the savings.

In and of themselves, Kemuma's stories were not that surprising. Many other interlocutors had shared with me similar accounts of debts and loans that got out of hand, of families disintegrating and friendships strained, loan officers who 'pass us around like a football' while they cater to their own interests and those of the banks that syphon off their hard-earned incomes, of savings groups which adopted the same harshness they otherwise condemned in the way financial institutions relate to borrowers. But not everyone is quite as unequivocal as Kemuma is on the effects of participation in relational or collective credit and debt arrangements. In fact, other research consultants considered the idea that group-based financial arrangements are intrinsically and irredeemably plagued by mistrust to be an exaggeration. To be sure, everyone agreed that sustaining relations of

trust and negotiating the terms for cooperation is tough work and requires more than a modicum of prudence. Nevertheless, there is clear disconnect between those who considered group-based financial arrangements should be avoided or engaged with marked restraint, and those who place a more positive spin on such forms of cooperation as economically, socially and spiritually liberating. This disconnect, I suggest, is a consequence of denominationally-specific theological preoccupations with questions of value and personhood, particularly as they relate to moral conundrums concerning money, debt, and trust. Consider, to this end, Kemuma's own words, here in response to the view that participating in groups (*ebiombe*) and taking on debt is only unwise when members do not have a clear idea about where they will be sourcing the money from:

Kemuma: That is what we are advised; 'come do your work with this money, groups can help, they are good'. But they are not. … As a Christian, I cannot advise anyone to look for money in groups. You cannot be a group member, and also be a good Christian. Let only worldly people participate in groups, because they do not know where they are going and where they are coming from. … If you enter [groups], you cannot mix Christianity inside there. I know some church leaders who also became group leaders. But they ate the money. Now, is that good leadership? I think a person of God should refrain from [participating in] groups. Better to do your own business at home.

Teodor: Not even if it was a strictly Christian group…

Kemuma: There are no Christians! A Christian is only you yourself with your heart. People are liars! They deceive you. Money is bad for Christians! Money is not a good thing. It is bad. You cannot trust anyone!

Teodor: So, there can be nothing like 'those people are fellow church members, let's form a group with them'.

Kemuma: No! There will a point where they slide and you will wonder. I am not saying I am a very good person myself; but people are untrustworthy. If I send you to fetch something from my house, you could put something in your pocket and you go. Even though you go to church. You see? Even right now, I have labourers picking vegetables for me. You think they will not take some for themselves? Surely, they will. Don't trust anyone. Only trust yourself.

Note how far removed Kemuma's stance on the relevance of faith for relations of trust is from the Catholic logic described above. In the latter case, collective economic cooperation among co-religionists is actively pursued and encouraged, not only as a means of evangelism or development but also as an attempt to create an atmosphere of trust that secular financial institutions usually avoid. Kemuma's reasoning suggests the opposite: shared faith is only yet another

unreliable means to negotiate trust and signal trustworthiness. According to this stance, collective financial arrangements do not bode well for people's faith in God. Christians, therefore, would be well advised *not* to make savings or credit arrangements on the basis of shared faith, as well as to refrain from participating in such forms of cooperation. Instead, Kemuma insists, Christians should follow an individualist ethos when it comes to questions of trust and trustworthiness. This ethos is as much the result of past negative experiences as it is the product of a Seventh-Day Adventist constellation of narratives about the nature of money, debt, and their implications for trustworthiness and faithfulness.

According to these narratives, money and debt have intrinsically corrosive properties that heighten an all-too-human predilection to deceive, betray, steal and disappoint. Moreover, since the church is made up of mostly unfaithful and untrustworthy individuals, to entrust savings or loans within the church is tantamount to courting conflict, disunity, and further spiritual involution or degradation. This is the reasoning Adventist church leaders and members invoke when they state that people often go to church just to 'hide' (*okoebisa*) or 'pretend' (*okoemokia*), that 'debt is a bad thing', that 'Christians are not supposed to be in debt'. Kemuma herself remembered how strongly one of her church elders reacted when some fellow congregants came up with the idea of forming a 'group' (*ekeombe*) to save money and purchase bibles for one another. The church elder rejected that idea, said he would not want to be involved, and emphasised that not all church-goers are sincere Christians who are there to be saved.

A minority of Adventists take such injunctions against money and debt to their logical extreme. For example, Mark – a young teacher and member of the Philadelphia Remnant, a fundamentalist SDA sect – explained that he never borrows or lends money to invest in income-generating projects or spend on household goods. He and his fellow sect members would never do that either, because 'light cannot be mixed with darkness'. He has nothing against lending or borrowing in emergency situations, when the underlying motivation is mercy. However, in all other situations, to ask for money and loans is to covet. Rather than simply saving for that TV or that income-generating project yourself, you want it

right now. One should work for it and eat the fruit of one's own efforts. 'What if I borrow money from you, then I die? Won't I have robbed you?', Alex asked me rhetorically.[27]

Most other Adventists are not nearly as fundamentalist; neither are they all salaried with no children, like Mark. Indeed, most Adventists cannot afford to shun all group-based financial arrangements. They note that cooperation, of one type or another, is vital in situations of hardship, often citing biblical precedents to back up such claims. In multi-denominational groups, Adventists are no less keen than Catholics to pray and preach and thereby strengthen their groups. Nevertheless, there is a denominational difference in how shared membership of a church links up with shared membership of a savings-and-credit group. Whereas a conflict between group members that also happen to frequent the same Catholic church may attract clerical intervention and pressure, this rarely happens in a Seventh-Day Adventist scenario. Although shared faith provides a means to renew trust and expand trustworthiness in both denominational logics, in situations of conflict and evidenced untrustworthy behaviour, it is likelier for Seventh-Day Adventists to refrain from airing concerns and settling scores out in the open. They reason that disagreements within savings-and-credit groups can easily lead those involved to stop attending the same church altogether, or otherwise cause relations with God to grow cooler rather than closer.

Take Abel's case as an example. A relatively well-to-do church elder, Abel was also chairman to a large microfinance group. Most of the group's members came from different communities, and not all were Adventists, but the treasurer happened to be a choir member at Abel's church. When it became obvious the treasurer had colluded with the loan officer to steal group members' repayment money, Abel let it slide rather than insist that the treasurer admit and rectify her

[27] A statement written in 1933 by W.C. White and D.E. Robinson on the indebtedness of Ellen G. White, a well-known author and pioneer-figure in the Seventh-Day Adventist faith, evidences a historical precedent to this disagreement between fundamentalist and non-fundamentalist attitudes towards debt. The authors respond to the disconnect between the large debt Mrs. White left behind following her death, and some of her teaching on the issue of debt, such as the idea that 'we should shun debt as we should shun the leprosy'. The authors explain that that Mrs. White never meant that in fundamentalist and absolutist manner, but rather simply for the action of taking on debt dishonestly or as a result of extravagant spending. (https://whiteestate.org/legacy/issues-indebtedness-html/ accessed September 4th, 2019)

misdeed. Naturally, the group disbanded. Abel explained his choice to me with reference to his evangelistic role as church elder to his treasurer and choir singer: if he pressed her, would he not push her out of the church and thus destroy whatever is left of her relationship with God?

Another example is Nancy's experience with her neighbours, most of whom happened to attend the same church. They formed a group together. At first, it only consisted of a merry-go-round arrangement. After a collective loan of 50,000 shillings from KWFT, they started making and selling juice, bread, scones and biscuits. They returned the loan successfully, and even won a government award for their activity, but after some years the members had grown fed up with the leaders pocketing cash here and there. They tried to replace the leaders, who not only responded passive-aggressively but also made use of their access to the group's bank account to take all the group's savings for themselves. Subsequently, they stopped working together as a group and did not settle the conflict. In her account, Nancy suggested that their shared membership of the same church was one of the reasons that informed their decision to simply let the matter rest rather than seek compensation. In her own words, 'the group fell and we left one another there, so that we could continue to build our neighbourliness at church'.

Conclusion

This chapter has argued that, in Gusiiland as elsewhere in Kenya, Christianity cannot be assumed to fulfil the function of signalling trustworthiness. The few financiers and institutions who advertise or openly display their Christian identity continue to find that, due to charitable activities conducted by missionaries in the past, Kenyan audiences re-interpret loans as charitable gifts whose repayment is not quite mandatory. Alongside pressure from international development agencies, this marks one important reason why Kenyan financial institutions have nurtured an avowedly secular institutional culture. Nevertheless, a language of faith is pervasive in the social lives of savings-and-credit groups. Importantly, borrowers actively involve Christian considerations in their cooperation not to signal trustworthiness, but to transform and produce qualitatively different relations of trust and

expressions of trustworthiness. An ecumenical language of Christian faith thus seeks to rescale and reposition trust and trustworthiness as emerging out of mutual love and care, rather than from contractual obligations.

Furthermore, the different theological understandings which distinguish Adventists from Catholics also leave their mark upon group-based financial arrangements. The Catholic theology of holistic development, in tandem with the status of priests as anointed mediators, has allowed for savings arrangements to be incorporated in evangelism. Although Catholic savings groups are perceived, on the whole, as more forbearing but less economically helpful than their secular counterparts, some priests and parish members have begun to deem church groups as viable alternatives to non-church savings-and-credit groups. By contrast, in Adventist circles, a range of mostly negative understandings of the nature of money and debt, and their exacerbation of human untrustworthiness, have consolidated an individualist ethos whereby Adventists refrain not only from introducing savings groups within the church but also from enforcing trust in conflictual situations.

CHAPTER 7: Milling Money

Questions of sovereignty and trust have long been at the forefront of public debates in Kenya's ethnically diverse populations. A new constitution, voted on in a 2010 referendum, appealed as a promising re-engagement with an issue that had hitherto been repressed in the postcolonial era: can a centralised state structure be trusted with the equitable distribution of resources? Some – including Cardinal Njue and other high-ranking leaders in mainline church institutions – answered yes. On the whole, however, most Kenyans, as argued and anticipated (Ghai 2008), voted for devolution as a chance to rectify an ethnic and often abusive imbalance in who is forced to rely upon and trust whom, such that minority ethnic groups are often left at the mercy of more populous groups which control a unitary and exclusivist state that imposes itself from above. Although voiced in negotiations during the British handover of power to local elites, such scepticism of centralised state structures was successfully suppressed for decades by a succession of authoritarian Kenyan presidents (Maxon 2011). Currently, despite the rising influence of county governments, the distribution of funds from the national government and the use of those funds at the county-level are issues that still bring questions of trust and sovereignty to the fore (Steeves 2015).

In Gusiiland, the sense is that its two new county govenments – namely, Kisii and Nyamira Counties – have insufficiently addressed long-standing questions not just about where the Gusii stand in Kenyan politics but also about which local families, clans or houses can be trusted not to impose themselves upon and thereby exclude and abuse others. People do take note, mostly in private conversations or in banter between men, that it is mostly the same local elites who once held – or benefitted from a relative that held – key positions in the central government who now run for county-level positions such as senators, governors and members of county assemblies (MCAs). Such observations are often accompanied by assessments of devolution as only having devolved 'corruption', as still having left most Gusii divided as to which presidential candidates they should favour, and as having incentivised candidates for both local and national offices to display trustworthiness and seek voters' trust in a way already well-trodden by earlier

generations of wealthy bourgeois elites: spend and redistribute money to spectacular aesthetic effects.

Popularly known as '**milling** money' (***ogosera*** *chibesa*), this play on the action of milling or grinding grains into flour refers to monetary distributions performed by incumbents or candidates for political office. Such redistributions, which often involve dismally small amounts of money offered to crowds with great fanfare and largesse, have long enabled central government institutions to establish their authority in the colonial and postcolonial eras. In the post-devolution moment, however, a perceived increase in the incidence of milling events has led to renewed local debates about the moral legitimacy of spending money for political gain. As a younger generation of formally employed men actively seeks to enter county governments at the same time as the elderly elites who once occupied token, high-ranking positions in the national government or cash-crop parastatals, aspirants across the board have been critical of popular expectations and demands for monetary redistributions, while also observing and sparring on how best to demonstrate one can spend and redistribute money, as a semiotic ideology of displaying trustworthiness. On their part, voters critique and ridicule the excessive grandiosity of aspirants and incumbents, while also demanding grandiose acts, as expressions of radical generosity and selflessness, from any aspiring leader.

Both this chapter and the next explore how such dialogues on the implications of monetary redistributions for sovereignty and trust have played out over the past decade. Both chapters pursue this agenda with a view to contribute to discussions in the anthropology of sovereignty, where questions of trust have yet to be addressed head-on despite an emerging consensus that anthropologists must 'unsettle' (Bonilla 2017) the idea that sovereignty as an actually existing property of states, and to instead probe sovereignty as an unstable, discursive, and internally fractured performance produced in colonial encounters (Comaroff and Comaroff 2006; Hansen and Stepputat 2006; Rutherford 2012). Though evidently phantasmal in a way reminiscent of trust, sovereignty is mostly broached as detached from questions of trust, perhaps due to a persistent over-reliance on past understandings of sovereignty as a 'state of exception' (Schmitt 2005 [1922]), and as articulated

through abstract and historically-specific bio-political regimes which include or otherwise exclude and reduce living bodies to 'bare life' (Agamben 1998). While foundational, such conceptualisations of sovereignty risk overlooking the role of culturally-specific semiotic ideologies of establishing authority and their historical entanglements with colonial and religious projects (Blunt 2013).

If the next chapter takes up issues of sovereignty and trust in the context of politicians attending and contributing to local fundraisers for church-building, this chapter lays the groundwork for that discussion by contextualizing the practice of milling money in a longer history of redistributive politics which extends from certain pre-colonial modes of hierarchical relationality to their subsequent reformulation under colonial and postcolonial regimes. As a semiotic modality of translating wealth into power, milling and spending money is essential for aspirants and incumbents to assert themselves as credible, responsible and caring patrons, a condition of possibility for votes as decisions of trust. On the other hand, people also recognise milling money as enabling regimes of violence and domination.

Nevertheless, contrary to pessimistic analyses of the state in postcolonial Africa, milling money and corollary acts of prodigal spending cannot quite be said to have contributed to a 'mutual zombification of both the dominant and those whom they apparently dominate', such that 'each robbed the other of their vitality and has left both impotent' (Mbembe 1992: 4). Instead of reducing the practice of milling money to a pathological contradiction at the heart of Gusii and Kenyan polities, institutionalized and engineered solely by a necropolitical state, this chapter argues that milling and its attendant political aesthetic of trust-building are dialogical constructs that arose in the interactions between people and the state (cf. Karlström 2003). Crucially, what makes milled money both valuable and morally problematic is its immediate destruction, its non-utilitarian expenditure as an end in itself. As such, the popularity of milled money appears consequential to political subjectivities that struggle to affirm their desires for autonomy and unmediated access to wealth.

Devolution and redistributive politics

Since 2010, Kenya has been transitioning to a devolved system of governance whereby the central government redistributes more of its revenues to recently established county governments. In the Gusii highlands, these new political positions have brought aspirations for upward mobility in sharp relief. Some local aspirants are struggling to come to terms with the demands that their aspirations have in turn occasioned. Not only do they find themselves under increasing pressure to redistribute, but to do so in a way they fundamentally disagree with: to 'mill' or hand out small amounts of money to individuals, groups, or crowds. Their voices echo discourses that frame such transactions as an exchange of cash-for-votes which commodifies trust and narrows the scope for democratic pluralism. And yet they also recognise that power demands ostentatious expenditure and careful redistribution, a logic entrenched over decades of authoritarian rule.

Patrimonial redistributions were key to the strategies of Kenya's postcolonial presidents, who simulated an image of the state which has not been immune to temporary crises of legitimacy, when politics was exposed as being one of 'illusion' (Apter 2005) and 'hollow pretence' (Mbembe 2001: 111), when the spectral quality of the state manifested through state-sponsored counterfeiting, corruption scandals and moral panics about satanic activities (Blunt 2004), or indeed the violence that ensued after the 2007 election. Nevertheless, the distributive networks of the Kenyan patrimonial state live on and have all but intensified following the promulgation of the 2010 constitution. Alternative and radically distributive alternatives to a national centralized government had been proposed for decades, and it is partly under such ethnically-inflected redistributive pressures that the devolution of power to local county-level governments was proposed (Willis and Chome 2014). Under this new national distributive dispensation, senior county government positions are now perceived as large sources of wealth and distributive potential. As Cheeseman and his colleagues observed with regard to the 2013 elections, 'political mobilization still revolved around patronage and direct personal relationships between political leaders and those whose support they seek; if

anything, the expenditure by political aspirants was even greater and more ostentatious' (Cheeseman et al. 2014).

Importantly, although postcolonial regimes played a decisive role in instituting the practice of milling money and its corollary redistributive aesthetics as perduring logics of seeking or addressing questions of trust and sovereignty, such a politics of redistribution has notable colonial and pre-colonial precedents. I have already detailed, in the Introduction to this thesis, the pivotal role an incipient elite of 'progressive natives' were for a settler-colonial system which sought to assuage popular scepticism. This elite entrenched itself not just through dispossession and accumulation, but also through redistributive actions that legitimised their position as intermediaries between state structures and local clans, lineages or houses. Notably, the rise and consolidation of chiefly authority in the early days of colonialism was based upon an older idiom of translating wealth into political power and influence.

Robert LeVine (1962) noted this translation of wealth into power as being 'a pronounced characteristic of the traditional Gusii system' (1962: 524). A rich man (*omonda*) or a 'person of power' (*omonguru*) tended to be the head of a large polygynous homestead, to own a lot of livestock and have many sons. He was feared, respected and listened to for several reasons. First, because of the retaliatory potential of his sons as a military force. Secondly, because of his ability to provide guests with abundant food. Having more than one wife meant more than one cook, just as more livestock made it possible to slaughter bulls, goats and chickens more frequently. The more lavish his hospitality, the more lineage elders congregated at his house to adjudicate disputes, creating opportunities for him to dominate judicial proceedings. LeVine finds this translation of wealth into power to have persisted through political and economic changes brought about by the colonial state. With the introduction of money, Western consumption goods, a shift to intensive agriculture and production for export, local power brokers – mostly chiefs incorporated in the system of indirect rule – had new avenues for accumulating wealth. They had access to credit and capital, owned power mills, engaged in trade and used their influence to establish their relatives as market

traders. Later historical work on Gusiiland would draw on such data to trace the emergence of a local bourgeois elite that controlled access to cash-crop cooperatives, land and means of production more generally (Maxon 1989). LeVine anticipated this when wondering whether political and economic power would be concentrated in a restrict set of families and clans.

Unlike LeVine, who was primarily interested in the development of markets and capitalist production, I wish to highlight how important expenditure is for the way *Abagusii* transform wealth into power. Levine himself implies as much when he notes that the profits chiefs obtained had to 'support conspicuous display[s]' (1962: 535). Power called for having as many wives as possible, formal Western clothing, a permanent house with corrugated iron-sheets, rubber boots, cars and pith helmets. In other words, for wealth to be translated into power it would have to be not only produced and accumulated but also spent. All this accords well with my own interlocutors' accounts and activities, many of whom agree – some laughingly others begrudgingly – that acts and expectations of politically-motivated expenditure and redistribution have only intensified following devolution. Take, as an example, the following account of a fundraiser ceremony organised by a secondary school.

After months of phone calls, sending out invitation letters, planning and coordination, the day of the fundraiser had finally arrived for the staff of a secondary school. By noon, the kitchen was awash with smoke and clamour. Food was being distributed to incoming guests, teachers and students – for whom the courses served marked a significant improvement over their usual lunch at school. Sugar fixes in the form of sodas were handed out too. On the playing field, the shade tents had been put up, with plastic chairs for guests of a certain class, students' wooden chairs for women and other guests. Students and other attendees were to stand or sit on the grass, facing the pulpit erected for this occasion. Already a crowd of several hundred had gathered, but the really important guests had not yet arrived. Hawkers did the rounds selling peanuts, biscuits and other snacks. Some students and their parents had their photographs taken in a makeshift photo studio with plastic trees, giraffes, goats and a pop-out of

the Pope. To pass the time, student and local church choirs sang, punctuated by the MC's invitation calls and general buffoonery. He was a hired musician and orator, dressed in skins stitched up to something of a onesie and sporting a traditional violin that he played to accompany his witty rhymes and comical dance moves to rumba rhythms. In dialogue with his violin, he kept announcing the fundraiser through the loudspeakers, inviting local community members. The governor would be coming too. He was on the way. And not just him, but many others, with friends and other leaders, oh how they've tried! 'They're on the way, they're coming to contribute for you (*babachangere*), to buy you sodas.'

The sense of carnivalesque expectation was even clearer outside the school's grounds. About a hundred or so motorbikes were stationed just outside. Around three dozen young men from the governor's home area had been brought and paid to adorn their bodies with vines and leaves. These were elements of the governor's arrival, a moment swelled by ululating, shouting, running, singing, engine revving and breathing in dust, all to create a sense of exaltation. Further down the road, I meet a small group of young men and women from I knew from my home village. They had come there more or less of their own accord: an aspiring candidate had sent money for banners and they purchased the paint using their own money. This was too big a fundraiser to miss; a chance to get money for nothing. As I was welcomed into their fold, they asked me whether I knew how to dance and sing. They rehearsed with me, making me jot down the words as they played around with them. If politicians want seats for five years, then they must lower themselves down like small children (*onye motagete ebirogo bi'emiaka etano, goika mwekeyie inse, inse, inse, buna omwana* […]), illustrating how humble politicians should be by crouching as they swayed their bodies from side to side. Others hummed references to their hungry children at home, who can only be fed by honourable so-and-so, their protector and provider. Yet others suggested 'it's you, so-and-so, it's just you that we sing for every day!' Some are intoxicated, but most are simply excited and crack jokes at how they will be demanding money from passing politicians.

The plan was underspecified: get in the way of the cars, sing and make noise, praise whoever is inside, offer them votes, and tell the 'honourables' what hunger is like. Dare them to run you over if you must. 'Today we'll eat meat!', someone declared, as another asks me if I had ever been milled money to. Several times, I explained, to nothing but grins and cackles around. 'So, you know; now let them just split (*okobaga*) their money', came a retort. Moments later, from within syncopated flurries of conversation and brief exchanges, a man asks me whether I knew the longest word in Ekegusii. *Ekebaganyama*, the praying mantis, he reckoned. As it happens, that is not the longest word in Ekegusii. While seemingly irrelevant, this invocation of the praying mantis struck me as serendipitously fortuitous. *Ekebaganyama* literally translates as 'the thing that divides meat' and is known as an omen for eating meat. And eating meat, as an idiom for strictly consumptive expenditure, was certainly a significant part of what was going on here. Moreover, there is consonance with 'milling' (*ogosera*), as an action of sub-dividing money into smaller and smaller units to distribute to people, an action not wholly unlike the way in which praying mantises' index and foreshadow the division and redistribution of meat and vitality.

Displaying trustworthiness in political campaigns

In Kisii, campaigns for political office rarely precede aspirants' other demonstrations of just how deep their pockets run and how often they are willing to turn them inside out, as it were, for the benefit of the people they say they wish to serve and represent. Aspirants usually begin with building a good house, to showcase one's class and capacity to spend, and thereby establish a certain presence and legitimacy in their home area. This is what many high-rank, middle-class migrants with government or highly profitable private sector jobs are now doing, in preparation for the day they retire or even quit their jobs to be able to put themselves on the ballot paper. Not building at home invites nothing but trouble; as an aspirant, you may well find that as you speak through loudspeakers at funerals, the crowd of women and youth across drown your words in sneers about your 'house being

cold'. 'The cold house' (*enyomba enkeendu*) bespeaks situations where you have not started a family or built your home. In other words, you have no family and you are not visible. This raises doubts about your character and ability to lead well: if you don't have and manage your own home and family, how will you be able to lead?

Aspirants learn that expenditure cannot be a one-off singular event but is normatively considered and needs to be a credible sign of long-term commitment. This was the lesson one young man learnt the hard way, when, having decided to vie for his local Member of County Assembly (MCA) seat, he sold his only donkey and milled the money to voters. To him, sacrificing the donkey that his charcoal-trading business was based on put him in a positive light as selfless and committed. His opponents, however, relentlessly – and effectively – questioned his future ability to distribute by way of public ridicule. In their rhetoric, voters and community members should be wary of rather than endeared by the charcoal trader's combined youth and poverty. The young and the hungry are likelier to keep all the money for themselves. Hunger does that to you; it makes you greedy. But if you're old and rich, why would you (still) steal? This gerontocratic reasoning, where old age and money back each other up (Blunt 2016), is deeply embedded in political interactions between unequally positioned actors in Kenya.

People do not simply favour whoever is able to spend the most money. The quality of endurance, of potentially stretching and re-occurring even after elections, is in many situations more important than the amounts of money milled. This is part of a seductive aesthetics of governance. It would look bad if you appeared out of nowhere around election time having not come or sent any contributions over the course of preceding years. Similarly, it would not look good if you could not up your game, as it were, in the run-up to the elections. 'You have to be spend carefully', one aspirant MP confessed. 'I give them small amounts now; sure, they'll protest that it's too little but what can I do? Otherwise I'd be broke by next year. At least now they get something, and I'll be giving more as the elections come closer'. We were talking one year before the 2017 elections, and that is how he explained giving 1000 shillings (£7.5) to a dozen-strong group of marginalized, marauding youth that flagged his car down. The aesthetics of expenditure is thus temporally fragile; what

matters is being continuously visible, to prevent swings in the talk on the street, from approval to accusations of selfishness.

If the act of milling money is motivated by prudence, this is also true on the part of recipients. While a dazzling 2000 shillings on election day can sway decisions, to venture that this then evacuates scope for long-term representation and benefits from the politician would be misguided. People may not trust that politicians continue to redistribute, but that doesn't mean they don't seek those that do. In other words, being famous is not the same thing as being popular. Take, as an example, one successful MCA (Member of County Assembly) who ran in the 2013 elections from an underprivileged position: a secondary-school dropout who drove trucks for a tea factory, and who therefore could hardly match his competitors' spending power. Nevertheless, using money his wife had brought from abroad, he spent it on salt which is cheap but just as good a token of a will to spend and sacrifice, to show you are able to give something small. He distributed it at his home and his wife's home, drumming up support from their two relatively large houses.

Two years later, the MCA acknowledged he had had his ups and downs, but still hoped things were looking up for him. Accusations of embezzlement and attending threatening demands had haunted him every so often. But he continued to charm and ingratiate himself, turning his monetary limitations into limitless redistributive expenditure, even if – technically – 'milling' money at funerals or at church is widely recognised as immoral. At smaller funerals and other functions, he would be the one whose contributions would be higher than other aspirants'; but at large church-building or school fundraisers he would be the one who would do that small bit differently. He once brought blankets in addition to a lorry of sand and a cash contribution; the blankets were to be handed out to the needy congregants. That made him the star of the fundraiser; people talked more about him than any other guests, including those who had contributed exorbitant amounts to the fundraiser. So much more could be said if we paused here, where infamy and popularity are sifted from each other, often in the shadows of discontinuities, injustices, faltering promises and the suspicions of arrogance, greed and jealousy.

Performing spontaneity and proximity as properties of expenditure are also important considerations in milling or giving away money. To this end, it's not unusual for political aspirants to split the money between their different pockets, to stop somewhere and break-up large notes into smaller ones. At funerals, they may choose not only to show up at the ceremony itself but before that in the week of preparations that usually precedes funerals. Such intimate visits may not have been their main reason for coming up-country that day (large events usually are), but some aspirants appreciate that sustaining personal and intimate relationships with certain families and individuals is in fulfilling the redistributive expectations of mutual help, and perhaps even more politically effective than large audiences. These are most often opinion leaders, usually but not exclusively the better-off villagers; charisma in public speaking situations is just as important a determinant of good 'agents' to befriend.

Agents are often aspirants' messengers, distributors and campaigners at public functions that aspirants themselves cannot make; but they are not aspirants' only eyes-and-ears in a given community. Aspirants spend on agents but also on spies to spy on the agents themselves, wary of the veracity of the agents' claims for demanding money to take to 'a funeral here in our community this Friday'. Moreover, it is implied that agents are themselves entitled to a share of the money they are entrusted to pass on, a share which marks a token of aspirant's gratitude and indebtedness to the agent for their help and work in the aspirant's campaign. The cuts and claims made by agents and the intimacy between them and political aspirants are never unproblematic. Woe to the aspirant who treats agents 'like socks', who belittles them to a commoditized relationship of loyalty-buying, or who fails to support them in their moments of need and emergency.

Giving money as contributions to public fundraisers or within more private or intimate relationships is not quite the same as milling money. Yet, while the latter refers more specifically to the practice of electoral handouts, there is significant overlap between milling and giving. This overlap is not normally considered in political science literature on electoral handouts, where the idea of vote-buying dominates, consequently restricting the research agenda to how cash-for-votes

exchanges are either enforced through monitoring and coercion or through credibility-signalling processes (Stokes 2005; Bratton 2013; Schaffer 2007; Vicente and Wantchekon 2009; Brusco, Nazareno and Stokes 2004). In Kenya's case, it is reported that by 1992, handouts distributed around election-time were common. During the 2002 and 2007 elections, approximately 40 percent and 21 percent of voters were offered handouts, respectively. 40 percent of the average MP candidate's campaign budget is dedicated to handouts, more than any other item.[28] Kramon (2013) contends that electoral handouts help establish credibility by evidencing one's competence, electoral viability and trustworthiness. That is how he explains the fact that electoral handouts influenced approximately 40% of the respondents to his survey. This is also resonant with the ethnographic material presented so far, but it has limited theoretical import since the very idea of vote-buying is compromised by an unquestioned bias of for a 'great transformation' mediated by the advent of money, whereby money is bad and socially corrosive because it renders 'everything quantifiable according to one scale of value' (Maurer 2006: 20). From this perspective, electoral handouts do nothing more than compromise any chance for a genuine liberal democracy, financialize what shouldn't be financialized, and nothing else.

Instead, milling money appears to be less about a financialized transaction of cash-for-votes and more about performing and producing a redistributive aesthetics of power. It is about looking in a certain way, about 'milling' judiciously, so as to display qualities and values associated with good leadership. In these regards, this chapter resonates with rarer ethnographic studies which emphasise the generativity of electoral cash flows, and money's semiotic slippage between short-term marketized exchange and more long-term registers of trust, accountability and sociality (e.g. Björkman 2014). To an important extent, monetary expenditure on the part of political aspirants activates and produces long-term expectations of further redistributions. Such expectations emanate from the interactional histories between aspirants and their clientage networks, from events – both public and

[28] Coalition for Accountable Political Finance, 2008; cited in Kramon 2013.

intimate – of care, redistribution and sacrificial help. In other words, electoral handouts are not so much socially corrosive as they are sociable acts.

Nevertheless, to stop at understanding the practice of milling money as an indigenous way for aspirants to perform and establish moral legitimacy as leaders comes close to romanticizing this phenomenon. As we shall see, in discourse, many seem split on the productivity of electoral handouts. What they resoundingly highlight, however, is its consumptive dimension. This emphasis on consumption at the moment of the exchange – as opposed to being deferred, as with a commodity or a gift – raises a puzzle about trust forged through monetary distributions for political ends in Kisii. This is where milling money begins to surpass a purely transactional reading of electoral handouts, because the performativity of trust in this case does not necessarily imply a relation of debt between patron and client.

Cash for votes?

Towards the end of the catechist's mother's funeral, it was the politicians' and their agents' turn to speak to the couple-thousand-strong audience. One aspirant, recently returned from America and claiming commitment to helping people by improving roads and offering bursaries to children in every village, also mentioned he'd do that other thing people like so much: *ogosera,* milling. He didn't wait around much, made his way to his car, and soon enough three quarters of the audience left the funeral even before the priest had uttered the closing prayer. We were all headed for a nearby primary school, following the car and the aspirant who had by now stood up through the sunroof, waving down on the sprawling crowd like some kind of celebrity. People were giddy, and the sense of excitement was palpable. When we arrived at the primary school, the aspirant's agents and *amachuma* (lit. 'irons', bodyguards of sorts) shepherded us into the school compound and into gender-specific queues, with women the first to go through the one-person-sized door fitted into the school gates. Laughter accompanied pushing and tugging at each other. 'Me, me too, I have a vote!', a woman shouted, as the men beseeched the women to 'finish faster lest the money end!' The aspirant's elderly uncle kept shouting just outside the gate, warning those who'd already been given not to

come again for more. Demands, however, were too overwhelming for the aspirant and his *amachuma* not to give in to a considerable proportion. As a friend and I were boarding a motorbike to head back to our home village, some neighbours shouted over mischievously, asking whether we'd been milled to already and demanding that we 'divide' what we had been given before breaking out into laughter. 'But this is our fare for the motorbike now!', we replied. 'Could've been another soda for me!', came the cackling retort, fading in the distance.

As we have seen, such scenes are hardly unheard of in Kenya's history. But they have become even more commonplace, occurring well before election-time, ever since the country transitioned to a devolved system of governance whereby the central government redistributes more of its revenues to recently established county governments. In the Gusii highlands, in the country's southwest, the scramble for new government jobs has come in the wake of deepening inequalities, extreme population growth, and declining agricultural productivity. Life, in this corner of the world, increasingly depends on accessing help from politicians, especially at critical moments such as illness, bereavement and sending children to school and university. New aspirants find that, if their bids are to be successful, they are expected to not only respond to people's requests for help, but also to "mill" money to crowds and fellow community members. While often framed as an exchange of cash for votes, "milling" is simultaneously a condition of possibility for aspirants to be perceived as credible and trustworthy.

This paradox resonates with how scholarship on electoral handouts has conceptualized them in terms of exchange and debt. Work on patronage, especially by political scientists, agrees that the central feature of patron-client relationships is the obligation to reciprocate spawned by the patron's prestation (Eisenstadt and Roniger 1984). Clients are indebted, and they can repay this debt through their votes or loyalty. Patronage politics rests, the story goes, on an unequivocally bad sort of debt that 'vitiates democracy' (Stokes 2011: 648) and holds better futures captive to a process whereby the world's voting poor auction themselves off to the highest bidder (Schaffer 2007; Bratton 2008). By contrast, anthropological accounts have been less inclined to take at face value liberal democratic critiques that work

with normative notions of democracy. Björkman, for example, finds that cash transfers between political aspirants and slum-dwellers in Mumbai perform multiple roles and constitute 'enduring networks of trust, sociality and accountability' (2014: 618). The very idea of vote-buying, therefore, has limited traction; it is unable to account for how cash transfers generate debts and obligations that go beyond electoral decision-making. Moreover, patronage can be instrumental in cultivating an 'affective connection' between government officials and citizens (Lazar 2004), a connection that has the potential to create moments of temporary visibility, and with them a more responsive and inclusive democratic politics. Rather than passive subjects dominated or coerced by their patrons, the clients followed in ethnographic work appear more proactive and engaged, on account of patronage being a means for citizens 'to evaluate – in moral, affective and material terms – the qualities they find important in authority figures and political exemplars, while at the same time shaping their own engagement with democratic politics' (Bonilla and Shagdar 2018: 4; Piliavsky 2014).

In Gusiiland, as in the scholarship invoked above, the talk surrounding politically-motivated handouts tends to both celebrate and castigate them. On one level, 'milling' is not that distinct from helping (*ogokonya*), supporting or assisting (*ogosira*), which are the idioms more broadly used to lay pressure on political aspirants to redistribute. Dishing out money on the road is as much a show of 'strength' (*chinguru*) and 'weight' (*oborito*) as attending and contributing to fundraisers for funerals, schools or school fees. It is through such acts of giving that reputations are made, and credibility asserted. *Not* milling would indeed be the asocial thing to do: a flagrant violation of the ideal authority figure, someone who is 'close to the people' (*ang'e n'abanto*), 'free' and 'open' (*osibogete*), or supremely generous and cognisant of the moral imperative of solidarity. At the same time, people recognise that 'milled' money comes in tiny amounts that usually don't lend themselves to anything else but immediate consumption – a soda, some meat, a night spent inebriated in a roadside ditch. This simple fact is the beginning point of commonplace discourses about milled money as not only useless but dangerous in non-obvious ways, the Faustian strategy of choice for Gusii leaders bent on buying

political quiescence and stifling rivalries (a point I elaborate on in the following section).

Yet 'milling' entwines more than just the logics of exchange and debt. Clues to this lie in the way people relate voting, politicians and their money. People who have lived through the Kenya's first postcolonial regimes describe ebbs and flows in the money circulating and emanating from politicians. Teachers spoke of being part of local delegations to State House where Moi would line them up and give each of them a wad of freshly printed banknotes as he shook their hands. Kibaki's time was less flush, but now the flood-gates really seem to be opening. Whether that's good or bad remains contested, but one point of consensus, among people of all walks of life, is that all politicians are hyenas; they are greedy, self-interested and almost certain to abuse their office to their benefit and that of their relatives. The best one can hope for is a hyena that at least feeds its prey before consuming it. In this reasoning, voting is more rather a gamble than a decision of trust. The best bet, as it were, is not only a person from your house or clan, but someone who is likelier to share and help, during or before the several years of neglect and disconnection that normally ensue after elections. If politicians are so untrustworthy – as difficult to catch as small birds – then why not take whatever possible when the opportunity avails itself?

Milling, in short, does not necessarily involve a debt of loyalty. Just as bands of youth promise votes while placing their own bodies in the way of politicians cruising in their SUVs, so do elders call aspirants to offer influence, telling them how they can 'clear' certain areas as bush is cleared for cultivation. The solution? Send money for votes to be guaranteed. But then the elder calls another aspirant. And another. Witnessing such an instance, a teacher laughingly queried why his friend requested money from political aspirants with such impunity; why lie? It's not even a Christian thing to do… But his friend answered with such nonchalance as to suggest the motivation was self-obvious: 'but they have money! Why not?' So, despite the transactional framing, what shines through is more of an impulse to tax the rich. The irony is not lost, least of all on aspirants. Some have no qualms in

explicitly affirming this logic while addressing crowds, especially if it plays into politicking against incumbents:

> When they come and give you money, take it! It's not a debt. It's your money that they've swindled from you. So, eat it, don't be indebted!' Away from the microphone, most incumbents and aspirants, are more likely to bemoan the prevailing lack of trust, redirect accusations of excessive greed towards their audiences, blame past leaders and wonder whether anything can ever change. They spoke of how everybody wants to be your friend, of betrayal, of needing to rely on 'agents' on the ground that distribute the money, of too many phone-calls, of people thinking it's their right to just keep asking for more and more, and never being satisfied nor grateful.

This recalls James Ferguson's concept of the 'rightful share', by which he refers to claims of dependence which involve neither giving nor exchanging but rather transfers that are bereft of debt, shame, or expectations of return (2015: 178). We have already noted that, in the Gusii case, transfers abiding by this logic have long-term precedents in Kisii and elsewhere in Kenya. However, the practice of milling money did not gain popularity as a continuation of those older precedents alone. Milling money is also consequential to the formation and consolidation of patron-client relationships during colonial and postcolonial periods. These patrimonial networks tied a small and itinerant upper class elite with those who are part of the rising middle-class as well as those stuck in low-income situations. In these relationships, distributing handouts – be it by 'milling' money on the road or contributing to fundraiser ceremonies – is very much about demonstrating the capacity to spend, that you have money, and that you are thereby less likely to keep the trappings of political office all to yourself.

To be clear, I am not suggesting that 'milling' cannot sway voting decisions in the way the idea of vote-buying offends liberal democratic principles. Nor am I just arguing that 'milling' and cognate forms of monetary redistributions are vernacular means for assessing trustworthiness, building trust and setting up long-term expectations for redistribution. Instead, I argue that 'milling' or being 'milled' to is at once a guilty pleasure, an insidious vector of domination, and a way to perform an aesthetic ideal of hierarchy predicated on giving only setting a precedent for more giving. As such, 'milling' opens up an ambiguous moral terrain where

performances of trustworthiness sit uneasily alongside a history of political disconnection.

This, in turn, and perhaps more importantly, seems to beg for a more concerted focus on issues of trust and mistrust in elucidating the link between electoral handouts and political subjectivity. Rather than assuming that what we are dealing with are passive, dominated, exploited or otherwise temporarily visible and active clients, new answers may yet emerge by documenting the generative power of trust and mistrust. What, for example, do discourses about who can be trusted with leadership achieve? Might assessments of untrustworthiness be drawn on to justify and bring into being insubordinate forms of dependence? If spending and giving are so intimately connected to political credibility, then when might they produce popularity as opposed to infamy? Similarly, how do shame or dignity within asymmetrical alliances affirm or unsettle a shared intentionality of cooperation? If, as Ferguson suggests (2015: 163), we have only just begun to understand what forms of dependence are desirable, then turning to questions of trust and mistrust may well carry the conversation forward while also changing its course.

Conclusion, or milled money as the accursed share

This chapter has argued that the practice of milling money, in its capacity as a means of displaying trustworthiness, has emerged out a history of uneven accumulation of wealth and its attendant politics of redistribution, a politics that has become, over the decades, emblematic for relations of trust and mistrust between governing elites and their communities of voters. Contrary to simplistic readings of electoral handouts as exchanges of cash for votes, the practice of milling money exceeds the logic of exchange or debt. The act of milling money enables political aspirants to distinguish themselves as credible and caring, as committed and trustworthy redistributors. However, expectations and requests for milled money also bear the mark of a radical scepticism as a point of departure for voters, who repeat narratives of endemic corruption and an unequivocally self-interested class of political elites to justify deceptive requests from multiple aspirants. Recipients might promise votes, loyalty and support but – in reality – they

are acting in a deliberately insubordinate manner, attempting to cash in on their rightful share. In these respects, the practice of milling money reminds us that, in analyses of political economy in African settings, problematics of dependence and redistribution are just as important as processes of production and accumulation (cf. Ferguson 2015). By way of conclusion, I extend these insights and argue that the case of milling money also brings up processes of consumption as an equally important dimension in conversations about patronage, dependence, and electoral handouts.

Consider, for example, the usual pattern of most of my conversations about milling money with interlocutors. Whenever they learnt that I had received such money myself, they reacted with incredulity. Many pointed out that 'now you are truly spoiled'; not only had I learnt the vernacular language, but I took on all other things vernacular, including controversial practices such as 'milling'. Most of my interlocutors emphasised that milling money is a morally illicit practice, because it leads to nothing else apart from consumption. It has no use-value, no productive scope. It is all about eating. The productivity of milled money is, in part, restrained by the dismally low amounts that are given. 50 (£0.40) or 100 (£0.80) shillings are common amounts. People often note it makes it even more wrong and disturbing that amounts distributed to ordinary poor folk and the better-off are unequal, with teachers, low-level bureaucrats and relatively successful business people being given 500 (£3.80).

What's more, milled money is in no way innocuous, for it is common – I was told – for politicians to enlist the help of sorcerers (*abaganga*), who curse the money so that it only serves spurious desires and transient consumption. Similar allusions were conveyed in the redistributive histories of certain political figures, who were widely known for easily giving away small amounts of money to youth but not making substantial contributions to their education. Allegedly, such figures used their money to ensnare others to a life of transient consumption on the understanding that – ultimately – an act of help can always give way to the anti-help, leading to situations where '[the fire] you put off [for someone else] ends up burning you' (*kebaambe kebambokere*), or where you help someone less able but in

reality 'you are sharpening [the] spear [that kills you]' (*ogweiteria ritimo*). The implicit intention, as commentators argue, was to swamp the youth in drug-abuse and thus undermine their education, effectively suppressing rivalries from within the patron's networks of clients. This suggests that milled money can also be a medium that draws on occult forces to maintain and entrench hierarchy and inequality. Such money can only ever be consumptive, serving short-term gratification and long-term stasis. This is also suggested in the injunction that milled money shouldn't be spent in a productive way, for its cursed nature would surely drive such projects to ruin.

As explained above, some askers and givers of milled money also situate the practice within a wider set of redistributive practices that make survival itself possible. From this perspective, distributions of money are tantamount to productive consumption. Even if it cannot be enough to start a business or economic venture, money from politicians can constitute that vital boost to pay for school fees or mortuary costs. And even when it is so little that one can only spend it on a soda or vegetables or meat, so what? At least people ate lunch or a better supper. From this perspective, condemning milled money as cursed money is pointless.

Such moralizing condemnations are the sort of thing better educated folk will say, to do lip-service to normative dogmas of ethical democratic practice. But while they may not queue for money on the side of the road, they too are occasionally called to exclusive 'forums' and meetings where they are given considerably larger sums like 20,000 shillings (approx. £150). 'What, do you think they refuse? They also need money to live!', one woman noted, as she gave her husband's uncle as an example. She pointed out how his movements and activities drastically change as early as one year and a half before the elections. He goes away to meetings in Kisii Town and Nairobi, wriggling inside the fold of those who have money, selling his embeddedness and 'on the ground' knowledge and ingratiating himself as an 'agent'. His redistributive prestige has accreted enough for him to be called as a guest of honour to various fundraisers; he is not rich, but he is connected, and he has lived rather well because of it. This sketch contrasted starkly

with his insistence – to me – that receiving money from politicians and especially as milled is a corrupting and even a 'primitive' thing to do.

These qualifications notwithstanding, the overriding sense of excitement that surrounds milling events as well as other redistributions bespeak non-productive expenditure as an end in itself. This is evident in the kind of reception that milled money elicits. Unlike a salary or a profit that one holds to oneself, milled money is announced and celebrated as such. It occasions immediate consumption in giddy redistributive rushes – it is eaten, drunk, shared, celebrated, spoken of and laughed over. Its use-value is different from that inscribed in a transactional logic. The value generated by milling money lies less in a deferred return of votes for cash, than in its immediate destruction or consumption. Put differently, the use-value of milled money doesn't outlast its exchange because that moment itself entails its consumption, the vanishing of its material support. Thus, milled money taps into and embroils recipients in processes of non-productive consumption, with death – as when a praying mantis or other predators consume their prey – not least among them.

While milled money does not always constitute debts of loyalty and trust between politicians and citizens, between the haves and the have-nots, milled money's productivity or 'pragmatics' (Maurer 2006) always features dynamics of unfettered consumption. Whether condemned or celebrated, such forces are nevertheless impossible to ignore. Indeed, to scores of individuals of all ages and across the subtle yet important class divides in rural Gusii country, it would be immoral and inconsiderate for political aspirants to *not* distribute some 'tea', 'milk' or 'meat'. Any aspirant who disregards distributing handouts when calling people to a rally or attending and speaking at a public function is thoroughly ridiculed.

The prominence of idioms of consumption in public discourses about milling money signals the importance of attending to dynamics of consumption just as much as production and redistribution. By 'consumption', however, I do not simply mean to rehearse standard analytics in political economy that draw sharp boundaries between production, exchange and consumption as separate spheres

of activity. To be sure, consumption is not 'an analytic term, but an ideology to be investigated' (Graeber 2007b: 76-77).

One way to elaborate on the ideology of consumption that informs and shapes the affordances of milling money is to note its evident resonance with Georges Bataille's notion of general economy. Through this notion, Bataille sought to redefine how we understand the 'economic'. In the first volume of *The Accursed Share*, Bataille explained he 'had a point of view from which a human sacrifice, the construction of a church or the gift of a jewel were no less interesting than the sale of wheat. In short, I had to try in vain to make clear the notion of a "general economy" in which the "expenditure" (the "consumption") of wealth, rather than production, was the primary object' (Bataille [1967] 1991: 9). Thus, instead of the narrow and restricted obsession with accumulation, profit and growth so typical of economics, Bataille wanted to trace a more basic movement, animated by an unstable difference between multiple forces, and in pursuit of a vision of human fulfilment as achievable through agonizingly exuberant 'limit' experiences, through heterogenous economies where a surplus or excess would be luxuriously, gloriously, or catastrophically squandered (see also Taussig [1980] 2010: 235-260; Dodd 2014: 163-210).

At first, Bataille's overemphasis on excess and abundance may appear alien alongside the practice of milling money. However, there are also striking – if partial – resonances. These resonances signal that it is worthwhile to consider how to relations of trust might be situated in an expanded 'general economy', while decoupling that from and thus relativizing notions of 'excess' in a more ethnographically faithful fashion. Note, for example, how the act of milling money does evoke a conception of interhuman trust that links up with forms of destruction and incorporation. Political aspirants learn that milling money is a cornerstone of political campaigning, for how else to evidence their goodwill and trustworthiness, that they can be trusted to share the trappings of privileged access to government flows of money? On their part, recipients question the sincerity of promises of future inclusion in monetary flows; accordingly, they prefer seizing and absorbing whatever whenever they can. At the same time, since amounts are not only dismally

low and vary on an unjust basis, those who request and demand money from politicians are all too aware that milled money hardly ever amounts to anything other than ingestion, or waste and squander, including that of prosperous potential futures. In these circumstances, receiving 100 shillings from political aspirants appears as an 'accursed' rather than a 'rightful' share, as a tragically absurd guarantee against the risk of servitude.

All this was openly on show when a young Gusii man – an up-and-coming hotshot working in the North's budding oil industry – did not mill anything when his convoy of four-wheel-drive cars passed through a village. The announcement was triumphalist, blared through loudspeakers over the sweaty haze of farming at noon: 'People of X community, all these people from all the houses, honourable Y wants to speak to you, to greet this community here and talk about development…' People left whatever they were doing and ran. *Ebitonga*, the large baskets for collecting tea-leaves, were left unsupervised in the tea-bushes. Yet the crowd that gathered was disappointed to be left with a simple 'thank you for listening, God bless you all'. Honourable Y must have caught glimpses of arms thrown in disgust behind him, but the worst insults followed once he vanished. Someone asked, 'now, what is this? What did this goat call us for?' Latecomers could not believe it and kept asking who and how much were they given. 'This is bullshit' (*aya n'amabi*), others vented, going to great lengths to emphasise that no one who uses 'cow dung' (*esike*) instead of brains should be given a vote to. 'That is it', another retorted; 'we are still hungry!'

CHAPTER 8: Spending Sovereigns

Around £7000 in cash was collected that day, well over a year before national elections. That's enough to put over 40 children through secondary school for a whole year, or to get more than a thousand individuals on medical insurance. But this money, at least officially, was meant for constructing and furbishing the church buildings of the three congregations (two Adventist, one Catholic) that had co-organised the fundraiser. This motivation made the whole event distinctly Christian, as many highlighted in their speeches but also prayers and preaching. After all, building the church is work that one is not only responsible for but dependent upon. How can one deal with sin without a church? Where else would we become aware of our own mistakes and be purified of our transgressions if not by God's love and wisdom imparted at church? Didn't that thousand-strong crowd, united in its help and self-sacrifice for the church, evidence this very love? However necessary, the work is also uniquely permanent. Everything else is transient, but the church will remain, forever more, and so will the names of those who helped build it. The pastor keenly emphasized this point as something to remember during collection, even though few had ever lost sight of it. What else if not the prestige that comes with giving best explains the dozens of SUVs thronging the hillside, the band of young men stalking the footpaths for a handout, the elders and women counting, giving, announcing and rejoicing, the children glued still to the whole spectacle?

As with other fundraising ceremonies, the collection dragged on through dusk-time; and now, finally, the master of ceremony is receiving contributions from the chief guests: two locally renowned politicians vying for the same seat. He dunks the notes dramatically in the plastic basin before him, one-by-one, his count pulsating over raucous chatter and gospel songs surging through the loudspeakers. Friends, political allies and agents line up to top off or 'escort' the chief guests' contributions. But so do ordinary church-goers, their numbers swelling and their bodies rocking. 'They've come like bees!', the MC bellows, barely audible over an effusion of ululations, chants and explicit declarations of the aspiring politicians' fit for leadership. More money drops in the basin as people advance, swarming around one of the political aspirants and accompanying him outside the fundraiser grounds

altogether. But this was before the last aspirant had given his contribution, which was also widely expected to be the largest. He framed his presence as in the name of doing God's work and praised the organising committee for bringing 'love' and 'unity' across the churches and people gathered there. In the audience, people spoke of his small contribution relative to what he'd given at other churches around. Some speculated that he'd been offended by the way part of the audience swarmed around his rival and left the grounds. But most insisted that was unseemly for a leader, that he'd shown bias in his expenditure, and therefore that 'he doesn't want us', 'that he discarded us'.

This chapter explores the intersection between politics and local forms of Christianity in the Gusii highlands, brought to life through fundraisers for church-building. First, I explain how prominent a concern church-building is for the social and devotional lives of Seventh-Day Adventist and Catholic congregations. Not only do church-building fundraisers overshadow other church-brokered monetary circulations, they also articulate with the indigenous patterns – introduced in the previous chapter – of translating wealth into power and prestige. Consequently, clergymen and lay members are ambivalent about the moral legitimacy of inviting and accommodating politically-motivated contributions to church-building fundraisers. On the one hand, financial support from elites is recognised as essential not just for footing church construction and maintenance costs, but also for communicating with and evaluating aspirants and incumbents. On the other hand, many church-goers – Adventists in particular – are outspokenly critical of what they perceive as an imprudent conflation of religion with politics, a mix that has gotten out of hand and shaped the very nature of contemporary Christianities in Kisii and elsewhere in Kenya. What these anxieties and ambiguities point to, as I suggest in the second part of this chapter, is a dialogic encounter between the aesthetic of spending money to display trustworthiness in political campaigns (see Chapter 7) and Christian tropes of self-sacrifice and prodigal generosity. This explains the title, which alludes not just to money and figures of authority in state structures, but also to Christ as a self-sacrificial sovereign.

Church fundraising ceremonies thus play into an aesthetic of power that predicates the acquisition of rank and influence on a sacrificial operation of loss, of redistributive abandon, not too unlike the logic of Christ's self-sacrifice. I relate this to other literature on redistributive politics and regional work that stresses Christianity being used for political ends. I extend these insights by wondering how politics looks through religious eyes. In the third part of the chapter, therefore, I relate the circulations of money associated with the economics of church construction to wider cosmological processes. This allows me to show that the forms of trust and sovereignty cultivated through politically-motivated expenditure are not as totalized as they might seem but rather internally fraught (cf. Rutherford 2012), shot through with mistrust and relationally composed through heterogeneous audiences both human and non-human.

Transgressions at church

I confess. For a significant part of my fieldwork, church-brokered circulations and uses of money made me feel uneasy. People in this, as in other, corners of the world regularly speak about, demand and collect money through church activities. Rarely do weekly worship days pass without a collection of some sort, be they tithes and offerings, or for the priest's car that broke down, the pastor's house, a diocese fundraiser or a bereaved church-member. Some are one-offs, others are drawn out over months, often involving amounts broadcasted as goals. Each comes with its own conceptual nuances and relational consequences. They form a repertoire neither flat nor homogenous. Yet there seemed something questionable, particularly in the clergy's habits of showering people with messages about how financially duplicitous they were in their relationship to God, in politicians taking over church functions to publicly compete in sacrificing money they were reputed to have stolen, and perhaps in one too many churches being built.

Sure, congregations are known to raise money for bereaved members, in situations of life-threatening illness or when members marry through the church, but these are rarely larger than 6500 shillings (approx. £50), a fraction of the costs that such circumstances entail. Depending on the size of the church and its

members' incomes, a congregation could be safely expected to raise between five to fifteen times that amount once or twice per year. Should the elections be imminent, the total can easily go above 260,000 shillings (approx. £2000). And it would all be spent on building the church. In short, a waste; a monumental mistake. At this point I told myself what many readers might now be dying to shout: 'get a hold of yourself!' Had I forgotten about the moka (Strathern 1988), the potlach (Mauss 2002 [1925]), the kula ring (Malinowski 2014 [1922]) and their shared testaments about practices driven by motivations other than economic or utilitarian? And what exactly counted as 'productive' behaviour? Did the prominence of monetary demands and expenses on church-building at this perplexing confluence of Christianity and politics really evidence a squandering of resources? Or was there something else going on?

Another way of voicing my doubts is with respect to two opposing takes on church-brokered monetary circulations. First, at the cynical end of a spectrum, well evidenced in literature on theologies of prosperity and attendant, often controversial tithing practices, money solicited at church smacks of exploitation. In charismatic tithing, the money that passes from believers to God via the church is elicited and framed as an obligatory and wondrous act of sacrifice, an exchange whereby the more one gives, the more one receives. To John and Jean Comaroff (1999), this is yet another magical avenue for those excluded from meaningful action in the world to recoup their bearings. The cynicism comes across through the deeply-seated assumption that expectations from God are ultimately illusory, that God cannot ever make a return on investment, that a marriage of Pentecostalism and neoliberal enterprise is obviously the case and a grotesque one at that. Similarly, for Paul Gifford (2015), charismatic tithing is part and parcel of a broad form of Christianity he deems 'enchanted' but also illegitimate and dangerous. Among other issues, such extreme critiques of tithing as exploitation tend to dismiss God as a being of fiction. They also overlook the extent to which church-brokered exchanges allow for 'qualitatively different relationship[s] with God' (Premawardhana 2012: 100), transfigure expectations for material returns (Harding 2000) and blur the boundaries between persons and objects (Coleman 2004). Put differently, one position might stress how missionaries' demands for cash donations

from converts played into a dialectical articulation of gifts and commodities in colonial empires (Gregory 1982; Comaroff and Comaroff 1997). The other might hesitate to foreclose the diversity of roles that money plays in distinct Christian settings (Bornstein 2005; Bialecki 2008; Elisha 2008; Coleman 2004). This hesitation tallies well with arguments about a variety of money's uses that frustrates any common utilitarian denominator (Zelizer 1997; Guyer 2004; Maurer 2005) or about multiple monies that allow for creative negotiations of equivalence between different value systems (Klima 2004; Walsh 2003). It is with this hesitation in mind that I documented, in penitence, what fundraising for church-building was about and how it might be situated in relation to other circulations of money and words.

Nevertheless, it appeared that at least some of my transgressions were more ordinary than expected. A lot of it had to do with the current dispensation of church economics. Being anchored more in demanding than in giving, it tended to attract numerous critics. Least surprising among them are the head-teachers of schools linked to the denominations that once oversaw and sponsored their growth. Prompt them about their schools' links to the church and be prepared to register laughter, exasperation and frustration, sometimes all at once. A candid response goes something like this: 'aah, they don't help, it's them who expect us to give them money! Nowadays fundraising invitations is all we receive from them!' But other voices echo such sentiments too. Many Gusii Catholics and Adventists are avid consumers of widely circulated exposés on stereotypical prosperity pastors who turn out to be conmen leading lavish lifestyles at the expense of naïve believers. People unanimously condemn that kind of prodigality. They cite it as a point of contrast in relation to the theologies of self-reliance and stewardship more familiar from church. They stress that what pleases God is not an excess in giving as such, but the respect (*amasikani*) expressed in voluntary sacrifices for God as a fatherly figure. And yet, people do pick on what for them is an important similarity between Pentecostal 'seed' offerings and what occurs within their own denominations: it is becoming expensive to go to church. Take, for example, some of my host father's words:

> Members are no longer taught to be economically empowered. That element of evangelism has been lost somehow. Now, people are encouraged to give, give, give.

> Every Saturday [Sabbath] people are giving money. This idea of fundraising all the time does not make sense. You are taking money from poor people. And for what? To put up yet another church? What are they getting in return? We have lost the way. We are no longer good stewards.

At first, I took my host father's opinions with a grain of salt. Of course, it made sense for him, as an Adventist and a Protestant, to condemn wasteful spending and reaffirm the value of enterprise. But he also implied that Seventh-Day Adventism in Gusiiland had breached its own theological prescriptions, that Gusii Adventists were now beholden to a principle of unproductive expenditure which should have remained separate from devotion to God. Time passed and 'we have lost the way' surfaced as something of a common refrain, most explicit in private conversations, with close friends in small groups. For example, when news arrived that somebody had relinquished a portion of their land for another SDA building, my Adventist interlocutors immediately pointed out that the two closest churches to the new spot are not only close but also not populated to full capacity. There's no more land to spare, and it's unproductive enough as it is – why build more churches? Even pastors and church elders, after going over the pragmatic and theological reasons that justify building churches, still felt the need to concede that Adventists may be 'building churches more than people'. Catholic groups, on their part, were not without members who were cautiously critical of the nearly constant pressure to give for one fundraiser or another. But it is lay Adventists that are most prone to denounce the ways money is raised in both churches.

They deplore the ostentatiousness behind pledging money, a relatively recent practice that is mostly addressed at construction work. Church leaders can ask or coerce congregants into choosing an amount and committing themselves to paying it gradually over a certain period. The problem is that pledges are openly recorded, broadcasted, celebrated, and repeatedly so over the course of their fulfilment. This makes pledges liable to be hijacked by givers who intend to build prestige, who want 'to show off with their money'. Pledging, therefore, goes against what Adventists see as a biblical commandment that 'the left hand should not know what the right is giving', suggesting that open giving is morally perilous.

Telling too are the bonds and expectations forged through particular types of invitations to a church fundraiser. Individuals who receive formal invitation cards, with printed tables on the back to record more contributors, are expected to run the invitation past their friends. Often it is only individuals of a certain rank and influence who are classed as guests to be invited with cards. The more successful they are at bringing a contribution amplified by their friends, the more that plays into aspirations for rank and influence. For my Adventist interlocutors, these dynamics brought inequalities between members into sharp relief. It is what sometimes pushes members into moving to a different church altogether, when they are under constant pressure to make fundraising goals they cannot meet. A sense of discontent finds its sharpest expression in the way fundraising for church-building attracts political aspirants and incumbents that bring their own agendas to church. Some go as far as noting that politicians' money can have nefarious consequences. Just as the Luo speak about money made 'bitter' by the type of activity that mediated access to it (Shipton 1989), so did my interlocutors wonder why the church accepts money of questionable provenance. It can 'bring filth into the church'.

We can see, therefore, the moral boundary-setting that might be expected from Protestant groups, especially in western Kenya. Fundraising for church building is transgressive in several, interconnected ways: by virtue of the money's suspect provenance, its mediating role for aspirations of rank and influence, and its connection to unproductive expenditure. Curiously, though, those who voice such objections also participate in this status quo. People found themselves regretting the pledge of five bags of cement they had made on the spur of the moment but was then due at a time when their children risked being thrown out of school for not paying school fees in full. Church leaders who might at one time bemoan, in general terms, the unholy mix of politics and Christianity at church fundraisers also actively seek and maintain relations with political patrons, sometimes even voicing thinly veiled voting instructions such as 'he's been good to us, think of him well…'

On the face of it, Catholics do not appear to be as concerned with the separating religion from politics. In fact, at one fundraiser for a Catholic

congregation, the church chairman outspokenly declared that 'we cannot separate Christianity from politics; they are the same!' His point was that chasing politicians away from the church was folly, since that is a clear opportunity not only to preach to politicians and compel them to be better and more responsible Christians but also for ordinary people to make themselves heard. One Adventist friend suggested the difference between the two denominations on the issue of church fundraisers is that Adventist church elders are stricter when it comes to reining in the language political incumbents and aspirants use at church, sometimes going as far as interrupting speakers who speak divisively, provocatively, or who discredit and slander their rivals, whereas Catholics are more 'liberal', 'they don't care [what you say] as long as you bring money'.

Being a contrast between ideal-types, this can be misleading as to what actually occurs in practice. While observing the same aspirants speaking before a variety of audiences, I have never witnessed a marked change in what aspirants would say based on which denomination they would attend. On the whole, aspirants and incumbents are careful to speak in a contained manner. Moreover, when speaking before Adventist audiences, some aspirants do feel comfortable taking a fairly long time insinuating, for example, that people are bad Christians on account of dabbling in the rumours and slander vehiculated against the speaker. Furthermore, in the run-up to or after a church fundraiser, when discussions about prospective fundraiser guests or about who gave how much compared to whom and elsewhere would displace the customary proceedings of *jumuyia* meetings on Sunday afternoons, many Catholics *do* outspokenly voice their discomfort, stating that 'we are here to discuss the word of God, not politics'. It seems, thus, that discourses touching on the politicised nature of church-building fundraisers are symptomatic, in both denominations, of a transformation in local devotional practices, and that indigenous idioms of translating wealth into political power play a key role in understanding this transformation.

Livingstone flies to church

The morning turned surreal when the first church elder of the Adventist church explained the day's most important guest was still in Nairobi but would only take about half an hour to arrive. 'They're coming with a chopper', he added, himself having slipped into disbelief. Up to that point, the six or so elders and members that had already arrived at church had run me through their plans for the new church structure. Banana bunches and sacks of flour already lay in wait to be gifted to the guests upon their departure. Smoke was already billowing out through the kitchen door. And a slightly different crowd showed up to church early that Saturday morning. Even a couple of practicing Catholics. But mostly men in sharp suits, jarring with their wearers' appearance under ordinary circumstances. Naturally, the helicopter landing in the adjacent school field absorbed everyone's attention.

Livingstone, the chief guest, was no stranger to this congregation. His mother and his mother's parents had worshipped at this church. And he himself had contributed to its fundraisers numerous times, as a politician with a high-level position in the Moi government and, in more recent years, as an aspiring MP. That day, he brought his wife, three friends – including the owner of the helicopter rental company - and the helicopter. Of course, he hadn't brought it to simply fly in and out. So, he left his wife and friends at church as he visited other churches located as close as 400m: with… the helicopter, a church elder – his cousin – and two women married into his mother's clan but hailing from clans whose churches he would visit in his helicopter tour. He left a hefty donation everywhere he went. But the helicopter also ripped through choir performances, announcements about projected budgets for church-building, and even through the sermon during which one of Livingstone's friends – a young man that some congregants remembered as walking barefoot to school – offered himself as an example of the redemptive power of faith. After having to adjust the volume on the sound-system several times, one elder exclaimed: '*wa!...* this thing really interferes'.

During the service, it became clear that children as young as ten recognise that politics in Kenya is very much about ostentatious spending. Why else would they have carried on giggling when one congregant outspokenly mocked

Livingston's style, likening his preferred means of transport to the absurd image of coming to farm on a horse. That is funny precisely because it pivots on a squandering of resources, a useless, senseless act, as per Livingstone's helicopter rides to other churches within walking distance. We can speak here of an aesthetic of power that rests upon an operation of loss, an expenditure that makes the acquisition of rank and power possible. It is, of course, a kind of loss that can also demonstrate care, sympathy, solidarity and reliability – which is exactly how aspirants tend to frame their presence at fundraisers. As such, if not productive in an economic sense, politicians' prestations can at least be productive in the sense of making life possible. Indeed, from the aspirant's perspective, the ideal image that their prestations can produce is of a helpful, sympathetic patron who can keep on giving with self-sacrificial abandon when others are in need. 'Leadership', as goes a common Gusii proverb about choosing appropriate leaders, 'exhausts a leader's energies' (*oborai 'mboora nguru, boe kige bori)*. Speakers like to voice it at large fundraisers. It draws an analogy between leading and the act of threshing chaff from grain, a physically exhausting act that can only be done with suitable tools. Many are a leaders' desired qualities, but the key one seems to be the capacity for sustained expenditure.

If this capacity was once demonstrated through hospitality or the ability to command military forces, it now finds expression through 'milling' (see Chapter 7) but also fundraising. This transition coincided with changes in political economy that occurred through colonial and postcolonial rule. Livingstone's family history and his political career clearly illustrate these changes. As the son of a former sub-chief[29] in the colonial government, Livingstone grew up benefiting from his father's wealth and position, but also from his father's reputation as a local mediator of access to flows of money, goods and jobs. Livingstone eventually became a DC (District Commissioner) in the postcolonial era, at a time when the higher-echelons

[29] Chiefs and sub-chiefs, who preside over locations and sub-locations respectively (the smallest administrative units prior to devolution), are appointed by the president and used to report to the now defunct position of District Commissioner. As already indicated, such authority figures exploited, raided and excluded but also redistributed, often mediating access to flows of money, goods, infrastructure and jobs. One former chief's sister, now in her 90s, had this to say about her brother, while gesticulating towards neighbouring hills: 'I'm telling you, if it hadn't been for him, there would've been nothing here; all these people around here…nothing!'

of the government were very keen on performing redistributive expenditure. Figures such as Jomo Kenyatta or Daniel arap Moi set major precedents in simulating an image of a prosperous nation-state whose value lay in patrimonial distribution networks and whose stability was backed up by old age, which was itself backed up by money spent as feats of political largesse (Blunt 2016). A key institution serving this gerontocratic order was a self-help movement called Harambee, its name conveying a sense of 'pulling together', a slogan concretized through a nationalist programme of development that coordinated contributions from ordinary citizens and political incumbents. Money was raised for schools, roads, hospitals and other basic infrastructure. Unsurprisingly, Harambee projects couldn't have been completed without politicians' contributions (Hill 1991: 289), just as nowadays people find it obvious that building a church means organising fundraisers and inviting politicians.

A major part of the story, therefore, concerns the relations of dependency and distributive mechanisms that constitute local modalities of power, or what Africanist scholarship refers to as strategies of extraversion (e.g. Bayart 2009; Pratten 2012). Contributions for church-building cannot be completely dissociated from the manifold circulations of money that lubricate alliances across socioeconomic divides. Clear evidence for this lies in the ways church leaders voice their requests and demands. They stress that, regardless of where they are and how far they've come with construction, each church has its own poverty, its own *oboremerwa* (a condition of missing something) or *obotaka* (a condition of wanting); that their people's *chinguru* or 'power' is low, that they are 'economically disabled', that even they are surprised they made any sort of progress with church-building to begin with, that it must've been by God's grace. For aspirants, these refrains are all too familiar. They are confronted with them day in, day out: mothers showing up at dawn to tell them about an ill relative or a child in need of school fees; delegations arriving over the weekend with fundraiser invitations; chairladies of savings and microfinance groups calling in for help; young men knocking in the car window, smiling, and willing to even slide their feet under the wheels should they deem it necessary.

These transfers entwine a variety of relations and effects. On one level, the exchange of money seems like a cash-for-votes transaction. This chapter, however, echoes other ethnographies that stress the generativity of politically motivated handouts (Björkman 2014) and make us think again about seemingly straightforward cases of what we might call 'bribes' (cf. Empson 2014). The transfers that maintain and produce relations of alliance between unequally positioned actors can be better understood not as transactions but as enactions. Enactions, David Sneath (2006) explains, illuminate transfers that are less transactional than expressive of expectations associated with certain kinds of roles. Aspirants and incumbents must spend and redistribute. Spending is thus crucial to demonstrating one's credibility as a committed and redistributive ally. Hence the issues that people ordinarily cite when pondering on who to vote for: does he give, can he continue giving, or will he simply keep all the money he'd have access to for himself, his family and clan? Not giving would indeed be the asocial thing to do.

Spending to assert one's political power or sovereignty may revolve around asymmetrical relations of hierarchy but also debt. A clear clue lies in the way Livingstone first stopped by his late mother's natal homestead, where he publicly recalled how formative his mother's Christianity had been for his upbringing, thus suggesting that the stakes behind returning home to spend and share are thus clearly embroiled in social debts accrued through the life-course.

And yet, as detailed in Chapter 7, there is a very clear sense that politically-motivated transfers also entwine logics that unsettle the paradigm of gift and exchange. This has to do with the questions of ownership that enactions of expenditure bring to the fore. People know political power creates opportunities for the accumulation of wealth and agree that politicians are meant to be its custodians and not its rightful owners, an injunction which most people do not trust politicians to acknowledge and observe. To aspirants, for whom hustling in middle-class urban centres is hard enough, demands and expectations are never-ending. One went as far as calling it dehumanizing: 'to them I'm a wallet, not a human being'. Ask any aspirant and incumbent whether it's difficult to juggle all these expectations and you may well get an answer like the following:

> Sometimes I get so discouraged. Because, you go to church. You bring money. People give you more cards for their own [personal] fundraisers. As you are going out, a church elder comes over and whispers: 'and me, how have you left me?' (Na inche, naki gwantiga?) In less than 3 months, again, you are invited to a fundraiser and you find that church is part of it! I thought they could've been grateful and satisfied. But instead they bring me more [invitation] cards. They are greedy! [...] We spend a lot of money. In fact, I could have built several houses by now! But they never appreciate. They see it as a right.

This sense of people cashing in on wealth that belongs to all, on wealth that should be shared as prescribed by virtue and obligation, recalls James Ferguson's (2015) arguments about an emergent politics of redistribution in sub-Saharan Africa. In Gusiiland as elsewhere in Kenya, this redistributive politics does not appear as the novel product of states that have of late become more socially involved. That is not to say that the Kenyan state does not run cash transfer programs of the kind Ferguson is largely preoccupied with. Their reach is limited though, misappropriation is common and recipients often depend on more powerful allies to mediate their access to such money. Instead, the politics of redistribution that emerges here bespeaks longer-running processes of translating wealth into power whose current iteration pivots on demands for fulfilling an aesthetic of expenditure. As my interlocutor's account above implies, politically-motivated expenditure involves not only a willingness to relinquish wealth that could have otherwise served self-interested ends, but also an absence of debt or shame on the recipients' part. A church elder is normatively expected to shun worldly exposure – hence the disturbing image of a church elder asking for more money for himself. So repulsed my interlocutor was that he whispered it for added emphasis, bulging his eyes and clicking his tongue in disapproval, before explaining how past political leaders had 'spoiled people's thoughts' and mired Gusiiland in a perpetual state of precarity and injustice that not even supposedly righteous Christians can subvert.

Regional literature on politics and Christianity in Kenya shares his condemning tone. It broaches church fundraisers largely as an obvious example of how Christianity and politics make suspicious bedfellows. Voices in this body of scholarship stress how Kenya's Christianities, however multiple, nevertheless

converge in their subservience to and complicity with 'neo-patrimonial' power structures. They note how churches have overtly refrained from standing up to structures of abuse, and instead play a pivotal role in reproducing them (Deacon et al. 2017). Some go as far as questioning whether coherent political theologies have at all developed in Kenya (Gifford 2009), while others point out how an influential neo-Pentecostal emphasis on individual salvation, prosperity and spiritual insecurity has leaked into other denominations and reinforced the church's role as an avenue for political legitimacy (Deacon and Lynch 2013). The rich appear righteous because they are wealthy and therefore blessed. Moreover, they can divert focus away from inequity and inequality to religious idioms that, for example, cast the problems of ordinary people as the outcomes of individual sin and external satanic forces which have barged into the nation. In short, fundraising for church-building has been understood as part of a 'set of devotional practices and attitudes towards politics which permeate public culture and have come to be involved in authorising power' (Deacon et al. 2017: 152).

These observations clinch points whose salience extends to Gusiiland too. Here, a key consideration that has shaped the fission and proliferation of churches has been whether or not people hailing from subordinate clan or class can make effective requests for money from politicians. Since poor congregants or those hailing from clans under-represented in a given church membership would not be able to have much of a say on how the money fundraised for church-building is spent, people have preferred to put up their own churches, where they would be likelier to hold positions of leadership as well as to decide whose bricks or timber and so forth are purchased for church-building. Building churches, therefore, marks not just a devotional practice but also an economy of affects and indebtedness that emerges from an uneven integration in patrimonial networks.

However, the fact that it is not always easy to differentiate church leaders from political leaders further complicates the interface between Christianity and politics. While church leaders are on speaking terms with – and sometimes receive monetary favours from – political incumbents and aspirants, many Gusii politicians are themselves church leaders. Indeed, most politicians – Livingstone included –

grew up in devout families, were educated in Christian institutions, and are church leaders in the congregations they worship in regularly. Moreover, most aspirants I met insisted that they attend church fundraisers not just to gain politically, but also to pray and worship alongside fellow Christians, and thereby bring their bid for leadership in alignment with the morals and ethics that God demands from humans. Furthermore, voters and church-goers, including those who express disquiet over how politicised church-fundraisers are, concur that it is more prudent to vote for devout aspirants. When reflecting on their political leaders, several interlocutors explained that whereas in the past leaders rose to power largely on the basis of their education credentials, nowadays people also look at aspirants' religiosity. Though not a guarantee of trustworthiness, electing a church elder into political office does play into constructing an image of the intentions and future actions of aspirants as in line with Christian ethics and moral values. It is amidst these murky and overlapping considerations that a language of faith becomes key for the way in which aspirants and voters invite and negotiate the terms of trust.

It seems, therefore, that there is more to the intersection between politics and Christianity than just the former's use or hijacking of the latter, as regional scholarship is wont to over-emphasise. In part, as Benedict Anderson might have noted, this is because scholars are more used to thinking of 'politicians using religion for political ends' and less about 'what politics might look like if we could see it through religious eyes' (1977: 21; in Long 2017). But it is also an effect of a bias that vilifies relations of dependency and hierarchy as immoral and destructive, even as communities the world over speak positively about them (Ferguson 2015; Haynes and Hickel 2016). Pushing beyond these tendencies, I propose that there is more to politicians availing themselves at church than just a case of laundering ill-begotten money to legitimate and enforce their sovereignty via religious idioms and projects. Instead, I suggest that fundraisers for church-building assemble heterogeneous audiences that afford contestations over desirable forms of expenditure and redistribution. Clues indicating this are already staring at us. Livingstone's flights and contributions to local churches, his performative inclusion of relatives on his mother's side, his display of wealth-in-people, all are geared to elicit certain kinds of recognition. So too is the exhaustive feeling of giving without return that aspirants

report; they do it nonetheless, because they place themselves through the multiple points of view assembled in the audiences they juggle. In other words, as would-be sovereigns, aspirants depend on recognition from others for their claims to be effective. Citizens, subjects, or church audiences may not be *overtly* intervening in local politics. But spectators both human and non-human still wait in the wings.

Estranged Christians

Imagine you take up an invitation and you go to church. You sit on the bench. You're offered a cup. But it contains blood, and as you drink, an image of your uncle flashes before your eyes. Later it would become clear that vision marked his death. And you did it all for the money. Endless amounts of it, which you spend on an extravagant lifestyle. Such scenarios commonly feature in preaching, both on Sundays among Catholics and on Saturdays among Adventists. Speakers recount stories about satanism and the Illuminati to emphasise the extent to which people have been estranged from God. Their point went well beyond the *oboamate,* 'neighbourliness' or intimacy lost with the original sin and recoverable only through salvation. Rather, it conveyed, in general terms, something else – money, temptation, Satan – displacing attention away from God, his Word and supremely generous self-sacrifice, subordinating God's sovereignty to transgressive 'desire' (*tamaa*). When a skull was unearthed overnight in Livingstone's homestead, local church elders and church-goers debated whether the skull evidenced Livingstone's involvement in nefarious practices, or whether the skull had been planted there to discredit Livingstone. In either case, it seemed the skull was symptomatic of such wretched, occult phenomena.

No one is safe. Least of all children from poor families, as recent spates of death and destruction wrought by arson cases in secondary schools seemed to evidence. Of course, this talk is associated to broader phenomena such as devil-worshipping or the Illuminati that have swept across Kenya. Regardless of the specificities of such phenomena, my Gusii interlocutors – both Adventists and Catholics – tend to amalgamate the specifics to a set of central, distilled concerns: as testaments to the horrors that greed, pride and self-interest can beget. Not least

among them are instances different not as much in kind but rather magnitude, for Satan is always present, lurking deep within none other than human beings themselves. Nor are church leaders so safe, for even if they preach humility and sanctity, their church members learn to be acutely vigilant about, looking out for tell-tales while guiding my own attention: the church-chairman insisting a bit too much on purchasing wooden as opposed to metal roof beams, too many lorries of sand brought and no ballast at all to resume construction, the skeleton of a church with no walls for more than fourteen years, the pastor purchasing a car instead of a motorcycle to access the footpaths to his flock, including the grandmother from whose weekly offering of 20 shillings he purchased his car.

But perhaps Satan having an 'appearance' (e*sura*) none other than human is best epitomized by political elites themselves. This understanding is embedded in the discrepancies people perceive between different areas of Gusiiland. Too many grass-thatched houses across an area signals bad leadership, the kind of leadership that spends money in the most destructive way possible. Instead of spending money on school or university fees, some leaders are wary of potential future political rivals and so they spend money on the roads, allowing it to gush forth from behind tinted windows to ensnare local youth to a life of idleness and alcohol-abuse. These allusions become explicit in evocations of politicians' dependence on sorcery. Aspirants and elites, it is held, bring their money to sorcerers for snakes to sleep over it. Thus bewitched, the money serves the entrenchment of inequality between the rich and the poor, because it will amount to nothing but immediate, gratifying consumption and long-term stasis. Such allusions and revelations were largely voiced in private conversations about money from politicians. But they also surfaced publicly, at church, as one of the most obvious ways Satan tempts people. These were rarely elaborated, offered in an off-hand way, as if to give a concrete and obvious example to vaguer leitmotifs such as 'we have lost the way'. We return, therefore, to the ambivalences experienced by church groups as they seek monetary contributions from politicians, but with a richer appreciation of Satan's presence in everyday life. Political elites are not only mistrusted but associated with sin, temptation and evil itself, thus raising doubts about how complacent church groups are when requesting help from politicians. Speaking at a church fundraiser,

and reacting to other speakers before him, one church elder cautioned the audience against excessive requests for help:

> You know people sometimes don't meet. But [today] God has agreed that we meet. It's the same with building a church. Humans build the church, but so does God build his own church! I've seen church elders here, old men, complaining that 'we've suffered, we're being rained on'. Don't cry too much because you allow Satan the chance. Satan is saying 'keep crying, keep crying!' So, children of God, don't cry too much! Put it in prayers: 'God, help us! How should we do this and this?'

What this speaker emphasised is not as much autonomy over dependence, but an undesirable form of dependence, one that no longer involves God but solely the moneyed others for whom one must perform oneself as vulnerable, as being in a condition of abject suffering. This form of dependence centres on wealth alone, effectively neglecting God, thereby opening scope for satanic agency. Hence the specific indeterminacies of the value people place on flows of money, especially when political aspirants are involved. Money can intoxicate church leaders into reckless and immoral profiteering from funds that belong to all church members. It can mire subjects to a life of decay and meaningless stupor, and fierily connect the gift to death, creation to destruction. When unsubordinated to God, wealth appears as a form of temptation, yes, but also as a form of waste in its own right. This comes across from the morbid excesses the Devil relishes in, but also from the ways in which Gusii Adventists and Catholics discuss the problem of wealth, and its accumulation. Take, for example, the story of Jesus delivering a man from the legion of demons that had possessed him. Jesus sends the demons into about 2000 pigs grazing nearby, who then run towards and perish in the sea of Galilea. The locals then ask Jesus to leave. The Bible is scant on the details about the locals' reaction to Jesus' miracle, but to my interlocutors it seemed obvious that the locals were the pigs' owners and that they rejected Jesus because he had destroyed their pigs. To them, this was an economic loss, hence their hostility towards Jesus. They failed to understand that wealth should not be placed before God, that it ends up being wasted otherwise.

No wonder, then, that political aspirants are keen to frame their contributions as sacrificial offerings to God. As evoked in the introduction to this

chapter, aspirants frame their presence as for the sake of doing God's work. Livingstone himself has a knack for noting that 'God wants us to do His work before everything else' and that any endeavour without first serving God is *egasi mbosa,* 'useless work'. This is in line with the connections that *Abagusii* draw between religious behaviour and economic action, particularly as they are inflected by a specific understanding of the incarnation.

Central to these issues is the concept of *ogwetenenera*, which most *Abagusii* translate as self-reliance. It literally means 'standing for oneself'. As such, it can connote a sense of economic autonomy, which is why it can be used interchangeably with *okwerigeria* or 'fending for oneself'. In talk about money and faith, however, *ogwetenenera* foregrounds a condition of indebtedness to God, a recognition of the fact that all wealth ultimately belongs to God, that life itself is a divine loan. Adventists refer to this condition as *obotenenerі*, in line with their institution's doctrinal emphasis on 'stewardship', while Catholics may be expected to opt for terms such as *omoremo* – 'work', 'duty', or 'responsibility'. Whichever the doctrine, the key understanding is that part of being good children of God means acknowledging how much one is indebted to one's Father. God created the world and human beings, sacrificed His own son to redeem humans from their original betrayal, and continues to offer them life, eternal even, despite the sins they keep committing. A strained relationship if there ever was one. To sustain it, sacrifice becomes essential. Indeed, one is obliged to. Like tithes, offerings, or acts of help and charity, contributions for church-building are embedded in this reciprocal obligation to give to God, to keep oneself accountable before God in the course of everyday economic activities, to relinquish a portion of what human beings have because of God.

To make this point, clerical respondents often drew on their recollections of Ezra and Solomon to voice God's answers to my questions about church-building: 'you people have put up very good permanent houses; you've decorated them, you've put tiles on the floor, painted the walls and brought in good seats. But my house has been left as *ritombe* (a dilapidated mud-walled structure with spent iron sheets and no floor)'. In other words, they suggested that neglecting God's house

amounts to neglecting God Himself. Such a hazardous state of ignorance can be occasioned in situations of scarcity but also by accumulating wealth, as when one becomes so financially stable and prosperous that one deems oneself fully autonomous from God.

Other interlocutors, however, were quick to note that theological justifications for church-building elide the fundamental contradiction within the gift, as generous and spontaneous, on one hand, and self-interested and calculated on the other. By necessity, gifts to God flow through human hands, especially church leaders and political aspirants. The latter obviously want votes, power, probably more wealth, and the former may well covet a share of church funds for themselves or to leverage their positions as gatekeepers to lay personal claims upon aspirants' wealth. But leaders should be good stewards. Good stewardship shouldn't hold generosity and calculation on an equal par. Yes, giving to God resembles a rule – indeed, it is part of God's 'commandments' (*amachiko*). However, what pleases God is not the amount nor the type of one's offering, but rather that it is given with no hesitation, with a clean heart, with no self-interest. People often cited the story of the poor widow who gave Jesus a tiny fraction compared to others' contributions, and yet Jesus identified her donation as the only genuine one.

The terms interlocutors used to describe the widow's act were also the terms people commonly use to evoke acts of sacrifice: *ogoetiga* ('abandoning oneself', abnegation), *okwerwa* ('offering oneself'), or *ogosiboka,* 'to become free' or 'loosened up', as with a knot becoming undone. Giving to God may be a rule, but the obligation should not eclipse the sovereign generosity of giving, the kind of giving that Jesus himself subjected himself to, relentlessly, tirelessly, right up to the moment of death.

'That is love, true love', one Catholic priest explained, as he drew an analogy between the giving Jesus demonstrated on one hand, and what was expected from ordinary people and aspirants on the other hand. This suggests that, as with other Eastern African groups, my interlocutors identified a certain kinship between the generosity expected from patrons and the generosity espoused by Christianity. Writing about the 'parallel logics of Catholic charity and [Baganda] forms of

patronage', China Scherz (2014: 40) finds them to pivot on an understanding of the gift that challenges simplistic assumptions about expectations of return. Catholic practices of charity articulate with the typically Baganda obligation that binds patrons to continue giving without ever legitimately expecting something in return. The result is that from neither the recipients' nor the givers' perspectives, recipients of help are never bound to return the gift, never the objects of pity or shame, and because God was involved, the boundaries between givers and receivers were blurred altogether.

As with Scherz's case, my informants moulded rituals of giving around idioms of charity, as a sovereign virtue to give without expecting anything in return. The women dancing above suggested as much when their church welcomed an aspiring MP that brought seats to their church fundraiser: 'God has blessed us with good seats', one said, rubbing sweat her off forehead. 'Now it's just dancing, and praying for [the guests] to be blessed, for God to show them the way'. By contrast, however, the situation that my interlocutors experienced was one of intent awareness of the moral perils that befell leaders both clergy and political. People often convey their mistrust of both. Yes, some may have partaken in prayer rallies where people prayed for Uhuru Kenyatta and William Ruto to be released from their cases at the International Criminal Court. But, locally at least, and especially at church fundraisers, people do point out how unreliable, immoral and arrogant politicians can be. Sure, it can be vague. They pray for God to be involved on their path for leadership. They make general statements about a widespread misuse of money. But away from the microphone, domination appears more clearly incomplete, morbid and sometimes comedic. Think of hyenas, of the helicopter as a horse – especially as the latter analogy was voiced by one of Livingstone's agents, himself disgruntled by Livingstone's demeaning habit of shutting off the phone when he thinks he's given enough money.

The same holds for church leaders. 'People trust you with that money', one voice cautioned through the loudspeakers, as it asked church leaders to ensure that the money does the work it's supposed to. This meant it had to be spent immediately, for it to become visible in construction materials. Otherwise suspicion

would inevitably occur, something most church committees are all too aware of. The irony was not lost on anyone, therefore, when, after the fundraiser planning committee settled debts accrued over the course of planning, they distributed £30 in equal shares to everyone, including myself. I protested, and said there was no need, because I had hardly taken part in that planning, but they insisted, saying that I must take my £2 and drink some soda. Two women sitting next to me couldn't stop laughing. Then the committee agreed that this exchange should not be mentioned to others; it should stay secret. I pointed out to the catechist later on that this was strange, since everyone had initially agreed that what was being done was God's work, only to later pay themselves and justify that as money for the work they could have been doing while sitting on the committee. He smiled. *Nyachieni naba are igo.* 'The Devil is like that', he said.

Conclusion

Sitting back with one leg stretched over his plush red chaise-longue, Livingstone expressed disquiet at how Christians who seek his presence at church-fundraisers reveal themselves, again and again, as horrendously unchristian. He found it disturbing that church groups whose buildings already have floors, roofs, windows, painted walls, seats, sound-systems – the works –, still they kept inviting him. Meanwhile, other churches have none of those things. His point was recognisable from the subtle way he brushed aside the typed budgets for construction that church leaders would hand him, or the way in which, if the opportunity presented itself for him to do a bit of preaching, he would imply audiences are not living up to Christianity's demands, citing sincerity more so than selfless giving. But it was also recognisable from the ways in which ordinary Adventists and Catholics alike reflect on the events and dynamics they observe over the course of church construction activities.

Commenting on a treasurer's use of church funds to buy timber from his own timber-yard, one member bitterly indicated that money wouldn't even 'help' the treasurer, that he would only eat meat for two weeks and waste it all away. This motif of waste, of consumptive expenditure, is also aired in relation to church-building itself, not least because the fact that, in Gusiiland, the land is now 'finished',

increasingly barren, no longer enough to feed families let alone enable growth through farming. How sickening, therefore, my interlocutors found the micropolitics between clans – who break away from cosmopolitan churches for each to construct their own church, and in the process further subdivide the land, making it that bit more useless.

Of course, a church is more than just a building. When initiating or organising church building projects, church leaders and members recalled how their forefathers had built the church and understood their work as in continuation of that genealogy. Churches are anchors of identity and belonging, which is reason enough to make the election of the treasurer for the church construction committee an obvious choice: the son of a previous treasurer. Building a church is also part of being a good steward, of keeping oneself accountable before God, an act of sacrifice, a giving whose return is with-held and for that reason perhaps partaking of God's sovereignty. People described this by way of analogy to the common expectation from grown-up and self-reliant children to build a good house for their parents. Yet churches would not be built had it not been for political elites. So, the project has to accommodate translations of wealth into power which most people – and Adventists in particular – identify as patently non-Christian. The giving becomes outwardly visible, and with it an awareness of disingenuous sacrifices. They are all too aware that politicians have a penchant for showing up to church because they want to show off, to come off as 'good Christians' blessed with plundered money.

But even as this awareness makes the pursuit of sovereignty an uneasy, internally fraught process in which audiences respond with humour, irony, demands and expectations, so are audiences themselves shaped in turn. And so, similarly acknowledged is the process whereby some deliberately push for schisms and construction projects for new churches to create new leadership positions and thus opportunities for recognition, alliances with political aspirants and money to appropriate. In effect, this pushes congregants themselves to impulsively spend just for the hell of it, because others are watching, only to later realise they don't have the transport money for their child to go to school. Instead of affluent Christians

mending their neglect of the house of God, the image becomes one of Christians living in mud huts going to their church with floor tiles and block stones brought from 100km away. This suggests that while church-building is indeed used for political ends, playing into a performance of trustworthiness, political translations of wealth into power themselves affect and shape the experience of local Christianities, embroiling acts of giving and spending at church in a devilish embrace, irradiating in the shade of a church building.

Postlude: A Brave New Africa?

Anthropologists are not the only ones taking note of the proliferation of voluntary mutual help arrangements in Eastern Africa and elsewhere on the continent. Among financiers and economists, such phenomena are said to flourish mainly as a result of the wide-spread take-up of mobile money and other novel financial technologies. A clear version of this narrative was voiced at an event titled 'Fintech in East Africa', organised by the British Institute of East Africa's London office, in late 2018. Within the offices of a law firm, the keynote speaker invited the audience to ponder on Africa as on the cusp of becoming akin to 'Wakanda', a fictional African country imagined – by Marvel Comics – to be highly technologically advanced. This was because with Safaricom's M-Pesa[30] mobile money transfer service, there came unprecedented levels of financial 'inclusion' and 'innovation'. Some start-ups, such as M-Kopa[31], deftly created consumers 'out of thin air' while also reducing kerosene usage, simply by offering solar-powered TVs, lights and charging stations on credit. M-Changa[32] and other crowdfunding services created space for traditional forms of fundraising in a fast-changing digital landscape. Banks now offer micro-loans straight to M-Pesa accounts. All such services are predicated upon the user-specific data produced through the use of mobile phones. With this data, the audience was invited to accept, there lies a potential for yet more radical transformations which herald – in one speaker's words – 'a brave new world': a world where the financial sector is truly inclusive, where more traders and borrowers are made visible through alternative credit scores, where technological systems deliver 'digital trust'. Such a utopia was allegedly around the corner; one 'disruptive' financial technology away.

[30] As mentioned earlier in the thesis, Safaricom is the dominant phone operator in Kenya. M-Pesa, short for mobile 'money' (*pesa*), is Safaricom's influential mobile money transfer service. Most other phone operators now also offer electronic wallets attached to their SIM-cards, and a range of financial institutions – from banks to start-ups – have increasingly been acknowledging mobile phones as viable points of contact with potential clients or target audiences.

[31] M-Kopa (from *kukopa*, 'to borrow'), is a Kenyan company which supplies off-grid solar energy devices.

[32] To *changa* is to 'collect' or 'contribute' (compare *mchango* and *omochango*, the Kiswahili and Ekegusii terms for 'fundraiser'). Relatively new on the Kenyan digital finance scene, M-Changa and other crowdfunding platforms charge commissions on online and phone-mediated fundraisers.

Clearly, I had stumbled into the latest waking dream of financialised capitalism. There was limited enthusiasm in the room for critically unpicking the ethical and political-economic implications of 'fintech' discourses. This was despite recent reports that data-intensive fintech companies have already contributed, in Kenya and elsewhere, to systemic asymmetries in who trusts whom with what data (Privacy International 2017). Instead, at a time when behavioural data is becoming the world's most valuable economic resource, most economists and financiers in the audience appeared to agree that new financial technologies *can* be said to augur digital futures where questions of trust are settled once and for good, through one technical fix or another. Though in the ascendant the world over, such narratives and their attendant technologies are proving distinctly consequential in a variety of Kenyan and other African contexts (Nyabola 2018). Arguably, having documented Gusii concerns with trust as a discursive and dialogic phenomenon, the thesis lends itself to formulating a set of ethnographically-informed responses to contemporary proponents of technological solutions to questions of trust. Thus, by foreshadowing how such a theory of trust could pay future dividends, this postlude offers an open-ended sense of closure.

Overall, the thesis has stressed that narratives of trust and social change unreliably match up with empirical reality. Moreover, such narratives have the capacity, in the course of claiming to represent the world, of shaping the world in specific ways, depending on who it is that utters them, to whom, how, and where. As such, what talk about trust achieves is contingent upon who the speakers and their audiences are. This makes it unlikely for data-intensive technologies to ever build 'trust' out of nothing, as if in a social and cultural vacuum. Instead, it is likelier that the rhetoric of 'digital trust' will be appropriated and reformulated in a socially and politically constituted linguistic field, where speakers and audiences had already been engaging – in ordinary interaction over the course of history – in multivocal dialogues on trust. Indeed, it should come as no surprise that the English word 'digital' already features in vernacular formulations (e.g. *twachire digital*, 'we've gone digital'), often as a way of alluding to contemporary information technologies as yet another site of satanic mischief in the end times. Tellingly, when Cabinet Secretary Fred Matiang'i recently beseeched fellow Gusii publics to register their

biometric data with the government, he ridiculed rumours of an occult, state-sanctioned ploy as the shameful and deceptive fantasies of those who 'read the Bible upside down' (The Daily News Kenya 2019). This suggests that in Kenya, as elsewhere in Africa, questions of trust and scepticism will continue being addressed in a language of faith.

As the thesis has shown, this language of faith arose through collective debates on who can be trusted with what in the context of missionary and colonial encounters. If conversion to Christianity was commonly predicated on both a pragmatic and meaningful acknowledgement of God as supremely trustworthy, disagreements over the precise ethical demands of 'faith' appeared at the same time as the promises of Christianity and modernity turned out less equitably than they might have. In effect, praying and preaching, biblical references, or calls to recognise God and other non-human agencies as omniscient in daily life, all such utterances and actions increasingly lent themselves to languages games on issues of trust and trustworthiness between unequally positioned interlocutors. Through these language games, many of which continue to enable gendered, class-based, and emotionally-charged struggles between the bearers and enforcers of obligations, antagonistic forms of relationality are nevertheless forged anew. As manifestations of these contradictory potentials of speech as a form of social action, Gusii narratives of declining trust and rampant unfaithfulness emerged at the intersection of conflicting projects of domination and insubordination, reconciliation, as well as social and spiritual transformation. Thus, saying that trust is no longer there, but rather lost, decreased, betrayed or naively misplaced away from God, works not just to negotiate and invite cooperative acts of trust, but also to unsettle and recalibrate established commitments to particular forms and terms of trust, in ways not always devoid of prejudice.

Amidst these findings, the possibility that questions of trust can ever be put to rest or decoupled from uncertainty and scepticism, at any scale of human experience, stands out as strange and arbitrary, if not illusory and politically motivated. The same holds for an understanding of the world as made up of free, sovereign individuals who enter into voluntary and calculated contracts with one

another – i.e. the regnant approach to trust in economics, sociology and classical philosophy (Broch-Due and Ystanes 2016; Baier 1996), and a view of personhood and social order that also informs emergent technologies and digital infrastructures (Greenfield 2017). By contrast, in the foregoing chapters, a contract theory of trust is only one mode of cultivating or enforcing trust among many, some marked by concerns with love as opposed to law, with the value of prudence, or with containing and overcoming negative emotions in ordinary language. These alternative ways of addressing or formulating questions of trust present not just a reminder as to the generative power of language and emotion in trust relations, but also a vision of trust as arising intersubjectively, often involuntarily, and rarely placed as prudently as it might have.

Among the Gusii, then, trusting is a 'phantasmal' experience. By 'phantasmal', I mean a valued yet fragile and uncertain activity, re-made or re-negotiated in the course of ordinary forms of speech and action, usually on asymmetrical and underspecified terms, often said to have declined, gone missing, and given way to failures of faith and transgressive temptations. As such, 'phantom trust' marks not simply an idiosyncratic constellation of discourses on trust and trustworthiness from Southwest Kenya, but also a theory of trust as a discursive and dialogic phenomenon. Accordingly, ordinary forms of speech and action have been a central analytic concern throughout. This strategy, the thesis has argued, allows for zooming both in and out, linking the co-constitution of human and non-human agencies in intimate or interpersonal interaction with financial institutions, different Christian theological traditions, as well as broad-scale processes such as class formation or the accumulation, redistribution and consumption of value. At a time when data-intensive technological systems are said to offer the possibility of obviating issues of trust altogether, local dialogues on trust in the Gusii highlands may well be instructive for an anthropology of trust which should want to critically engage narratives of trust and social change.

Appendix

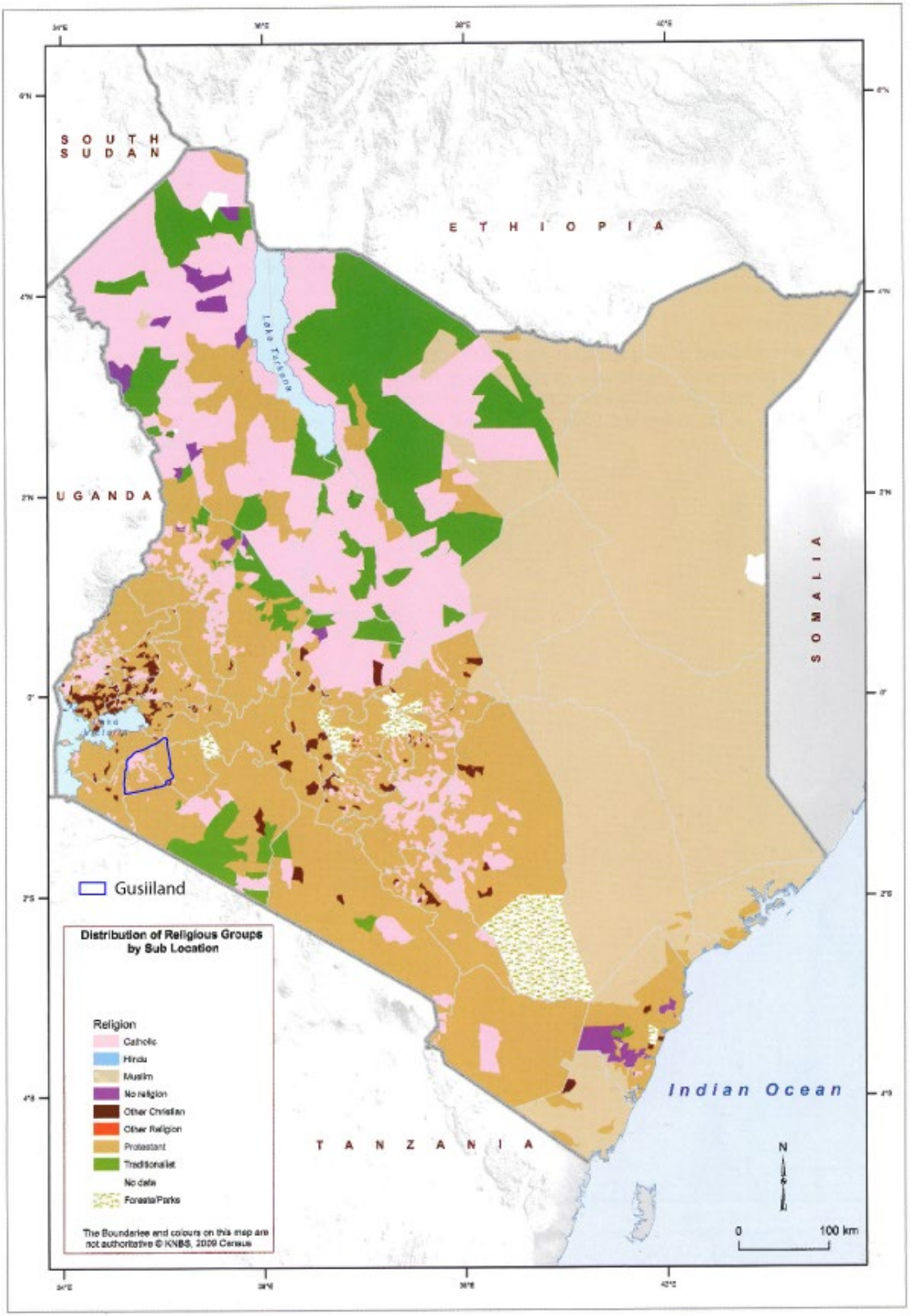

Figure 3 - Distribution of religious groups in Kenya. Source: KNBS 2010.

Bibliography

Aberi, G., F. Yieke and W. Bichanga 2012. 'Semantic derogation in Ekegusii discourses: Implications for girl education'. *Journal of Educational and Social Sciences* 1 (2): 72-98.

Abwunza, J. M. 1990. 'Nyayo: Cultural contradictions in Kenya rural capitalism'. *Anthropologica* 32 (2): 183-203.

Aencha, L. 2014. 'Resisting the influence of the Imeyomwana heresy in the Nyangweta District'. PhD diss., Andrews University.

Agamben, G. 1998. *Homo sacer: Sovereign power and bare life*. Stanford: Stanford University Press.

Akama, J. 2019. *The untold story: Gusii survival techniques and resistance to the establishment of British colonial rule*. Nsemia Publishers and Kisii University Press.

---------- 2017. *The Gusii of Kenya: Social, economic, cultural, political & judicial perspectives*. Nsemia Publishers.

AMFI Kenya and MicroFinanza Rating 2013. '2012 Annual Report on Microfinance Sector in Kenya'. Report published by the Association of Microfinance Institutions (AMFI) of Kenya and MicroFinanza Rating.

Appadurai, A. 2016. *Banking on words: The failure of language in the age of derivative finance*. Chicago and London: The University of Chicago Press.

Apter, A. 2005. *The Pan-African nation: Oil and the spectacle of culture in Nigeria*. Chicago: University of Chicago Press.

Asad, T. 1993. *Genealogies of religion: Discipline and reasons of power in Christianity and Islam*. Baltimore and London: Johns Hopkins University Press.

Atia, M. 2012. '"A way to paradise: Pious neoliberalism, Islam, and faith-based development'. *Annals of the Association of American Geographers* 102 (4): 808-827.

Atieno-Odhiambo, E.S. 1977. 'The rise and decline of the Kenya peasant, 1888-1922'. In Gutkind, P.C.W. and P. Waterman (eds.), *African social studies: A radical reader*. New York and London: Monthly Review Press.

Austin, J. L. 2011 (1962). *How to do things with words: The William James lectures delivered at Harvard University in 1955*. J.O. Urmson and M. Sbisáa (eds). Oxford and New York: Clarendon Press and Oxford Scholarship Online.

Bähre, E. 2007. 'Reluctant solidarity: Death, urban poverty and neighbourly assistance in South Africa'. *Ethnography* 8 (1): 33-59.

Baier, A. 1996. *Moral prejudices: Essays on ethics*. Cambridge, MA & London, England: Harvard University Press.

Bakhtin, M.M. 1986. *Speech genres and other late essays*. Trans. V.W. McGee, Emerson, C. and M. Holquist (eds.), Austin, TX: University of Texas Press.

Bandak, A. and T. Boylston 2014. 'The "Orthodoxy" of Orthodoxy: On moral imperfection, correctness, and deferral in religious worlds'. *Religion and Society* 5 (1): 25-46.

Barber, K. 2018. *A history of African popular culture*. Cambridge: Cambridge University Press.

Bartel, R.C. 2016. 'Card carrying Christians: Credit, debt, and believing in emerging Columbia'. PhD diss., University of Toronto.

Bataille, G. 1991. *The accursed share: An essay on general economy* (Vol 1). New York: Zone Books.

Bateman, M. 2010. *Why doesn't microfinance work? The destructive rise of local neoliberalism*. London: Zed Books.

Bayart, J. 2009. *The state in Africa: The politics of the belly*. Cambridge: Polity.

Bear, L. 2014. 'Capital and time: Uncertainty and qualitative measures of inequality'. *British Journal of Sociology* 65 (4): 639–649.

---------- 2015. *Navigating Austerity: Currents of debt along a South Asian river*. Stanford: Stanford University Press.

---------- 2016. 'Afterword: For a new materialist analytics of time'. *Cambridge Journal of Anthropology* 34 (1): 125-129.

---------- 2017. 'Anthropological futures: For a critical political economy of capitalist time'. *Social Anthropology* 25 (2): 142-158.

Beatty, A. 2005. 'Emotions in the field: What are we talking about?' *Journal of the Royal Anthropological Institute* 11 (1): 17–37.

Beidelman, T. O. 1971. 'Nuer priests and prophets: Charisma, authority and power among the Nuer'. In *The translation of culture: Essays to E.E. Evans-Pritchard*. London: Tavistock.

---------- 1993. *Moral imagination in Kaguru modes of thought*. Bloomington: Indiana University Press.

Ben-Ze'Ev, A. 1992. 'Envy and inequality'. *Journal of Philosophy* 89 (11): 551–581.

Bialecki, J. 2008. 'Between stewardship and sacrifice: Agency and economy in a Southern California Charismatic church'. *Journal of the Royal Anthropological Institute* 14 (2): 372-390.

---------- 2015. 'Protestant language, Christian problems, and religious realism'. *Suomen Antropologi: Journal of the Finnish Anthropological Society* 40 (4): 37-42.

---------- and Daswani, G. 2015. 'Introduction: What is an individual? The view from Christianity'. *Hau: Journal of Ethnographic Theory* 5 (1): 271-294.

Björkman, L. 2014. '"You can't buy a vote": Meanings of money in a Mumbai election'. *American Ethnologist* 41 (4): 617-634.

Blunt, R. 2004. '"Satan is an imitator": Kenya's recent cosmology of corruption', In B. Weiss (ed.), *Producing African futures: Ritual and reproduction in a neoliberal age*. Leiden: Brill 2004.

---------- 2013. 'Kenyatta's lament: Oaths and the transformation of ritual ideologies in colonial Kenya'. *Hau: Journal of Ethnographic Theory* 3 (3): 167-193.

---------- 2016. 'Old age and money: The general numismatics of Kenya'. *Suomen Antropologi* 41 (1): 37-44.

Bonhomme, J. 2016. *The Sex Thieves: The anthropology of a rumour*. Chicago: Hau Books.

Bonilla, L. and T. Shagdar 2018. 'Electoral gifting and personal politics in Mongolia's parliamentary election season'. *Central Asian Survey* 37 (3): 457-474.

Bonilla, Y. 'Unsettling sovereignty'. *Cultural Anthropology* 32 (3): 330-339.

Boone, C. 2016. 'Land Conflict at the Microscale: Family' In *Property and political order in Africa: Land rights and the structure of politics*. New York: Cambridge University Press.

Bornstein, E. *The spirit of development: Protestant NGOs, morality, and economics in Zimbabwe*. Stanford: Stanford University Press.

Bratton, M. (ed.) 2013. *Voting and democratic citizenship in Africa.* Boulder, CO: Lynne Rienner Publishers.

---------- 2008. 'Vote buying and violence in Nigerian election campaigns'. *Electoral Studies* 4: 621-632.

Breckenridge, K. 2019. 'The failure of the "single source of truth about Kenyans": The NDRS, collateral mysteries and the Safaricom monopoly'. *African Studies* 78 (1): 91-111.

Broch-Due, V. 2016. 'The puzzle of the animal witch: Intimacy, trust and sociality among pastoral Turkana'. In Broch-Due, V. and M. Ystanes (eds.) 2016. *Trusting and its tribulations: Interdisciplinary engagements with intimacy, sociality and trust*. New York and Oxford: Berghan Books.

---------- and M. Ystanes (eds.) 2016. *Trusting and its tribulations: Interdisciplinary engagements with intimacy, sociality and trust*. New York and Oxford: Berghan Books.

Brusco, V., M. Nazareno and S. Stokes 2004. 'Vote buying in Argentina' *Latin America Research Review* 39 (2): 65-88.

Bubandt, N. 2014. *The empty seashell: Witchcraft and doubt on an Indonesian island*. Ithaca and London: Cornell University Press.

---------- and R. Willerslev. 2015. 'The dark side of empathy: Mimesis, deception, and the magic of alterity'. *Comparative Studies in Society and History* 57 (1): 5–34.

Burgman, H. 1990. *The way the Catholic Church started in Western Kenya*. Nairobi: Mill Hill Missionaries.

Carey, M. 2017. *Mistrust: an ethnographic theory*. Chicago: Hau Books.

Carrier, N. and H. Elliot 2018. 'Entrust we must: The role of "trust" in Somali economic life'. *Danish Institute for International Studies*, working paper 2.

Cavell, S. 2005. 'Performative and passionate utterance'. In *Philosophy the day after tomorrow.* Cambridge, MA: Belknap Press of Harvard University.

Central Bank of Kenya, Kenya National Bureau of Statistics & FSD Kenya 2016. 'The 2016 FinAccess household survey infographics sheet'. Nairobi, Kenya: FSD Kenya.

Cheesman, N., G. Lynch and J. Willis 2014. 'Democracy and its discontents: Understanding Kenya's 2013 elections'. *Journal of Eastern African Studies* 8 (1): 2-24.

Chopra, R. 2016. 'Habitus of trust: Servitude in colonial India'. In V. Broch-Due and M. Ystanes (eds.) *Trusting and its tribulations: Interdisciplinary engagements with intimacy, sociality and trust*. New York: Berghan Books.

Christian, W.A. 1972. *Person and God in a Spanish valley*. New York and London: Seminar Press.

Chua, L. 2012. *The Christianity of culture: Conversion, ethnic citizenship, and the matter of religion in Malaysian Borneo*. New York: Palgrave Macmillan.

Clanton, G. 2006. 'Jealousy and envy'. In G. Clanton, J. E. Stets and H. Jonathan (eds.), *Handbook of the sociology of emotions*. Boston, MA: Springer.

Clifford, J. 1981. 'On ethnographic surrealism'. *Comparative Studies in Society and History* 23 (4): 539-564.

Coates, J. 2018. 'Trust and the Other: Recent directions in anthropology'. *Social Anthropology* 27 (1): 1-6.

Cohen, A. 1971. 'Cutural strategies in the organization of trading diasporas'. In C. Meillasoux (ed.) *The development of indigenous trade and markets*. London: Oxford University Press.

Cohen-Charash, Y. and E. Larson. 2017. 'What is the nature of envy?' In R. H. Smith, U. Merlone and M. K. Duffy (eds), *Envy at work and in organizations*. Oxford: Oxford University Press.

Coleman, S. 2004. 'The charismatic gift'. *Journal of the Royal Anthropological Institute* 10 (2): 421-442.

Comaroff, J. and D.K. Kim 2011. 'Anthropology, theology, critical pedagogy: A conversation with Jean Comaroff and David Kyuman Kim'. *Cultural Anthropology* 26 (2): 158-178.

Comaroff, J. and J. L. Comaroff 1997. *Of revelation and revolution: 2, dialectics of modernity on a South African frontier*. Chicago: University of Chicago Press.

---------- 2006. *Law and disorder in the postcolony*. University of Chicago Press.

---------- 2012. *Theory from the south, or, how Euro-America is evolving toward Africa*. Boulder, CO: Paradigm Publishers.

---------- 1999. 'Occult economies and the violence of abstraction: Notes from the South African postcolony'. *American Ethnologist* 26 (2): 279–303.

---------- 1991. *Of revelation and revolution*: 1, *Christianity, colonialism and consciousness in South Africa*. Chicago: The University of Chicago Press.

---------- 1993. *Modernity and its malcontents: Ritual and power in postcolonial Africa*. Chicago: University of Chicago Press.

Cooper, F. 2002. *Africa since 1940: The past of the present*. Cambridge: Cambridge University Press.

Corsín-Jiménez, A. 2011. 'Trust in anthropology'. *Anthropological Theory* 11 (2): 177-196.

Das, V. 2014. 'Action, expression, and everyday life: Recounting household events'. In V. Das, M. Jackson, A. Kleinman and B. Singh (eds.), *The Ground between: Anthropologists engage philosophy*. Durham, NC: Duke University Press.

Dasgupta, P. 1988. 'Trust as a commodity'. In Gambetta, D. (ed.), *Trust: Making and breaking cooperative relations*. Oxford: Basil Blackwell.

Deacon, G. and G. Lynch 2013. 'Allowing Satan in? Moving toward a political economy of neo-Pentecostalism in Kenya'. *Journal of Religion in Africa* 43: 108-130.

----------, G. Gona, H. Mwakimako and J. Willis 2017. 'Preaching politics: Islam and Christianity on the Kenya coast'. *Journal of Contemporary African Studies* 35 (2).

Debaene, V. 2014. *Far afield: French anthropology between science and literature*. Trans. J. Izzo. Chicago and London: The University of Chicago Press.

Desplat, P. 2018. 'Closed Circles of mistrust: Envy, aspirations and urban sociality in Coastal Madagascar'. *Africa: Journal of the International African Institute* 88 (5): S117–S139.

Dodd, N. *The social life of money*. Princeton: Princeton University Press.

Dolan, C. and D. Rajak 2016. 'Remaking Africa's informal economies: Youth, entrepreneurship and the promise of inclusion at the bottom of the pyramid'. *The Journal of Development Studies* 52 (4): 514-529.

Douglas, M. 1970. *Witchcraft confessions and accusations*. London: Tavistock Publications.

Dumont, L. 1980 [1966]. *Homo hierarchichus: The caste system and its implications*. Chicago, London: University of Chicago Press.

Duranti, A. 2008. 'Further reflections on reading other minds'. *Anthropological Quarterly* 81 (2): 483-494.

---------- 2015. *The anthropology of intentions: Language in a world of others*. Cambridge: Cambridge University Press.

Eburne, J.P. 2006. 'Antihumanism and terror: Surrealism, theory, and the postwar left'. *Yale French Studies* 109 (1): 39-51.

Edwards, B. H. 2017. 'Introduction to the English translation'. In M. Leiris, *Phantom Africa*. Trans. B. H. Edwards. Calcutta and York, PA: Seagull Books.

Eisenstadt, S.N. and L. Roniger 1984. *Patrons, clients and friends: Interpersonal relations and the structure of trust in society*. Cambridge: Cambridge University Press.

Elisha, O. 2008. 'Moral ambitions of grace: The paradox of compassion and accountability in evangelical faith-based activism'. *Social Analysis* 52 (1): 56-78.

---------- 2017. 'Afterword: Begging the questions'. In F. Klaits (ed.), *The Request and the gift in religious and humanitarian endeavours*. New York: Palgrave Macmillan.

Elliot, H. 2014. 'An ethnographic study of local institutionalisation of savings groups in Malanga, Coast region'. Nairobi: FSD Kenya.

Elyachar, J. 2005. *Markets of dispossession: NGOs, economic development and the state in Cairo*. Durham, NC: Duke University Press.

Empson, R. 2014. 'Portion loans: Cosmologies of wealth and power in Mongolia' In A. Abramson and Holbraad, M. (eds.) *Framing cosmologies: The anthropology of worlds*. Manchester: Manchester University Press.

Engelke, M. 2007. *A problem of presence: Beyond scripture in an African church*. Berkeley: University of California Press.

---------- 2010. 'Past Pentecostalism: notes on rupture, realignment, and everyday life in Pentecostal and African Independent Churches' *Africa: The Journal of the International African Institute* 80 (2): 177-199.

Englund, H. 2007. 'Pentecostalism beyond belief: Trust and democracy in a Malawian township' *Africa: The Journal of the International Africa Institute* 77 (4): 477-499.

Eriksen, A. 2012. 'The pastor and the prophetess: An analysis of gender and Christianity in Vanuatu'. *Journal of the Royal Anthropological Institute* 18 (1): 103-122

Evans-Pritchard, E. E. 1937. *Witchcraft, oracles and magic among the Azande*. Oxford: Clarendon Press.

Fabian, J. 1983. *Time and the other: How anthropology makes its object*. New York: Columbia University Press.

Fanon, F. 2008 [1952]. *Black skin, white masks*. London: Pluto.

Favret-Saada, J. 1980. *Deadly words: Witchcraft in the Bocage*. Cambridge: Cambridge University Press.

Ferguson, J. 1999. *Expectations of modernity: Myths and meanings of urban life on the Zambian Copperbelt*. Berkeley: University of California Press.

---------- 2015. *Give a man a fish: Reflections on the new politics of distribution*. Durham: Duke University Press.

Fernandez, J. 1982. *Bwiti: An ethnography of the religious imagination in Africa*. Princeton: Princeton University Press.

Forbess, A. and D. James 2017. 'Innovation and patchwork partnerships: Advice services in austere times'. *Oñati Socio-Legal Series* 7: 1465-86.

Foster, G. M. 1972. 'The anatomy of envy: A study in symbolic behaviour'. *Current Anthropology* 13 (2): 165–202.

Freeman, D. (ed.) 2012. *Pentecostalism and development: Churches, NGOs and social change in Africa*. Basingstoke: Palgrave Macmillan; Jerusalem: Van Leer Jerusalem Institute.

Fukuyama, F. 1995. *Trust: The social virtues and the creation of prosperity.* New York: Free Press.

Gade, C.B.N., R. Willerslev and L. Meinert 2015. '"Half-trust" and enmity in Ikland, Northern Uganda'. *Common Knowledge* 21 (3): 406-419.

Gal, S. 1989. 'Language and political economy'. *Annual Review of Anthropology*, 181 (1): 345-367.

Galetti, M. 2003. 'The secret and the sacred in Leiris and Bataille'. *Economy and Society*, 32 (1): 90-100.

Garikipati, S., I. Agier, I. Guérin and Szafarz, A. 2017. 'The cost of empowerment: multiple sources of women's debt in rural India'. *The Journal of Development Studies* 53 (5): 700-722.

Geertz, C. 1963. *Agricultural involution: The processes of ecological change in Indonesia*. Berkeley and Los Angeles: University of California Press.

Geissler, P. W. and R.J. Prince (eds.) 2010. *The land is dying: Contingency, creativity and conflict in western Kenya*. New York and Oxford: Berghan Books.

Geschiere, P. 1997. *The modernity of witchcraft: Politics and the occult in postcolonial Africa*. Charlottesville, VA: University of Virginia Press.

---------- 2013. *Witchcraft, intimacy and trust: Africa in comparison*. Chicago and London: The University of Chicago Press.

---------- 2016. 'Witchcraft: The dangers of intimacy and the struggle over trust'. In V. Broch-Due and M. Ystanes (eds.) *Trusting and its tribulations: Interdisciplinary engagements with intimacy, sociality and trust*. New York: Berghan Books.

---------- 2019. 'Mistrust and trust: Conjoined twins?'. *HAU: Journal of Ethnographic Theory*, 9 (2): 261-264.

Ghai, Y. 2008. 'Devolution: restructuring the Kenyan state'. *Journal of Eastern African Studies* 2 (2): 211-226.

Giddens, A. 1991. *Modernity and self-identity: Self and society in the late modern age*. Cambridge: Polity Press.

Gifford, P. 2009. *Christianity, politics and public life in Kenya*. New York: Columbia University Press.

---------- 2015. *Christianity, development and modernity in Africa*. London: Hurst & Company.

Gilbertson, A. 'Food security, conjugal conflict, and uncertainty in "Bangladesh", Mombasa, Kenya'. In D. Pratten and Cooper, E. (eds.), *Ethnographies of uncertainty in Africa*. Basingstoke, Hampshire: Palgrave Macmillan.

Gluckman, M. 2013. 'Rituals of rebellion in South-East Africa'. In *Order and rebellion in tribal Africa*. Routledge.

Gluckman, M. 1972. 'Moral crises: Magical and secular Solutions'. In M. Gluckman (ed.), *The Allocation of Responsibility*. Manchester: Manchester University Press.

Graeber, D. 2001. *Toward an anthropological theory of value: The false coin of our dreams*. New York: Palgrave.

---------- 2007a. *Lost people: Magic and the legacy of slavery in Madagascar*. Bloomington: Indiana University Press.

---------- 2007b. *Possibilities: Essays on hierarchy, rebellion, and desire*. AK Press.

Green, M. 2003. *Priests, witches and power: Popular Christianity after mission in Southern Tanzania*. Cambridge: Cambridge University Press.

Greenfield, A. 2017. *Radical technologies: The design of everyday life*. London and New York: Verso.

Gregory, C. A. 1982. *Gifts and commodities*. London: Academic Press.

Groes-Green, C. 2010. 'Orgies of the moment: Bataille's anthropology of transgression and the defiance of danger in post-socialist Mozambique'. *Anthropological Theory* 10 (4): 385-407.

Guérin, I., M. Labie and J.M. Servet (eds.) 2015. *The crises of microcredit*. London: Zed Books.

Guérin, I., S. Morvant-Roux and M. Villareal 2014. *Microfinance, debt and over-indebtedness: Juggling with money*. New York: Routledge.

Guyer, J. 2004. *Marginal gains: Monetary transactions in Atlantic Africa*. Chicago, IL: University of Chicago Press.

---------- 2007a 'Africa has never been "traditional": So can we make a general case? A response to the Articles'. *African Studies Review*, 50 (2): 183-202.

---------- 2007b. 'Prophecy and the near future: Thoughts on macroeconomic, evangelical, and punctuated time'. *American Ethnologist* 34 (3): 409-421.

---------- 2012. 'Obligation, binding, debt and responsibility: Provocations about temporality from two new sources'. *Social Anthropology* 20 (4): 491-501.

---------- 2013. '"The quickening of the unknown": Epistemologies of surprise in anthropology'. *Hau: Journal of Ethnographic Theory* 3 (3): 283-307.

Haas, P. 2012. 'Trusting everyone and no-one: Constructing the ideal Barga society in Inner Mongolia'. PhD diss., University of Cambridge.

---------- 2016. 'Trusting the untrustworthy: A Mongolian challenge to Western notions of trust'. In V. Broch-Due and M. Ystanes (eds.) *Trusting and its tribulations: Interdisciplinary engagements with intimacy, sociality and trust*. New York: Berghan Books.

Håkansson, T. 1994 'The detachability of women: Gender and kinship in processes of socioeconomic change among the Gusii of Kenya'. *American Ethnologist* 21 (3): 516-538.

---------- 1988. *Bridewealth, women and land: Social change among the Gusii of Kenya*. Uppsala: Uppsala University.

Halvorson, B. 'When God is a moral accountant: Requests and dilemmas of accountability in US medical relief in Madagascar'. In Klaits, F. (ed.) *The request and the gift in religious and humanitarian endeavours*. Cham, Switzerland: Palgrave Macmillan.

Hansen, T. M. and F. Stepputat 2006. 'Sovereignty revisited'. *Annual Review of Anthropology* 35: 295-315.

Harari, Y. 2016. *Homo deus: A brief history of tomorrow*. London: Harvill Secker.

Hardin, S. 2000. *The book of Jerry Falwell: Fundamentalist language and politics*. Princeton: Princeton University Press.

Hart, G. 2004. 'Geography and development: Critical ethnographies'. *Progress in Human Geography* 28 (1): 91-100.

Hart, K. 1988. 'Kinship, contract and trust: The economic organization of migrants in an African city slum'. In Gambetta, D. (ed.) *Trust: making and breaking cooperative relations*. Oxford: Basil Blackwell.

---------- 1988. 'Kinship, contract, and trust: The economic organization of migrants in an African city slum'. In D. Gambetta (ed.) *Trust: Making and breaking cooperative relations*. Oxford: Basil Blackwell.

---------- 2017. 'The West's moral and political crisis'. *Anthropology Today*, 33 (4): 1-3.

Harvey, D. 2003. *The new imperialism*. Oxford: Oxford University Press.

---------- 2005. *A brief history of neoliberalism*. New York: Oxford University Press.

Haynes, N. 2014. 'Affordances and audiences'. *Cultural Anthropology* 55 (10): S357-S365.

---------- and J. Hickel 2016. 'Introduction: Hierarchy, value, and the value of hierarchy'. *Social Analysis* 60 (4): 1-20.

Hickel, J. 2015. 'The microfinance delusion: Who really wins?' The Guardian, 22 April.

Hope, K. R. 2012. *The political economy of development in Kenya*. New York and London: Bloomsbury.

Hull, E. 2012. 'Banking in the bush: Waiting for credit in South Africa's rural economy'. *Africa* 82 (1): 168-186.

Humphrey, C. (ed.) 2018. *Trust and mistrust in the economies of the China-Russia borderlands*. Amsterdam: Amsterdam University Press.

Hutchinson, S.E. 1996. *Nuer dilemmas: Coping with money, war, and the state*. Berkeley: University of California Press.

Huxley, E. and P. Margery 1956. *Race and politics in Kenya: A correspondence between Elspeth Huxley and Margery Perham*. Westport, CT: Greenwood Press.

Jackson, M. 1989. *Paths toward a clearing: radical empiricism and ethnographic inquiry*. Bloomington: Indiana University Press.

James, D. 2012. 'Money-go-round: Personal economies of wealth, aspiration and indebtedness' *Africa: The Journal of the International African Institute* 82 (1): 20-40.

---------- 2018. 'Mediating indebtedness in South Africa'. *Ethnos: Journal of Anthropology* 83 (5): 814-831.

Johnson, S. 2014. 'Debt, over-indebtedness and wellbeing: an exploration'. In Guérin, I., S. Morvant-Roux and M. Villareal (eds.), *Microfinance, debt, and over-indebtedness: Juggling with money*. Abingdon, Oxfordshire: Routledge.

---------- 2016. 'Competing visions of financial inclusion in Kenya: The rift revealed by mobile money transfer'. *Canadian Journal of Development Studies* 37 (1): 83-100.

Kane, P. 2016. 'Leading Brexiters are pining for all of us to embrace a life built on havoc', *The National*, June 16th.

Kanogo, T. 2005. *African womanhood in colonial Kenya*. Oxford: James Currey.

Kar, S. 2013. 'Recovering debts: Microfinance loan officers and the work of "proxy-creditors" in India'. *American Ethnologist* 40 (3): 480-493.

Karlström, M. 2003. 'On the aesthetics and dialogics of power in the postcolony'. *Africa: Journal of the International African Institute* 73 (1): 57-76.

Keane, W. 1997a. 'From fetishism to sincerity: On agency, the speaking subject, and their historicity in the context of religious conversion'. *Comparative Studies in Society and History* 39 (4): 674-693.

---------- 1997b. 'Religious language'. *Annual Review of Anthropology* 26 (1): 47-71.

---------- 2002. 'Sincerity, "modernity", and the Protestants'. *Cultural Anthropology* 17 (1): 65-92.

---------- 2007. *Christian moderns: Freedom and fetish in the mission encounter*. Berkeley: University of California Press.

---------- 2008. 'Others, other minds, and others' theories of other minds: An afterword on the psychology and politics of opacity claims'. *Anthropological Quarterly* 81 (2): 473-482.

---------- 2015. *Ethical life: Its natural and social histories*. Princeton: Princeton University Press.

Keller, E. 2005. *The road to clarity: Seventh-Day Adventism in Madagascar*. New York: Palgrave Macmillan.

Kelley, R.D.G. 1999. 'A poetics of anticolonialism'. *Monthly Review* 51 (6): 1-21.

Kim, S.H. 2004. *Max Weber's politics of civil society*. Cambridge: Cambridge University Press.

King, D.E. and L. Stone 2010. 'Lineal masculinity: Gendered memory within patriliny'. *American Ethnologist* 37 (2): 323-336.

Klaits, F. 2011. 'Introduction: Self, other, and God in African Christianities'. *Journal of Religion in Africa* 41 (2): 143-153.

---------- 2016a. 'Grasping, trust, and truth-on-balance'. *Hau: Journal of Ethnographic Theory* 6 (3): 413-418.

---------- 2016b. 'Insult and insecurity: Discernment, trust, and the uncanny in two US Pentecostal communities'. *Anthropological Quarterly* 89 (4): 1143-1173.

Klima, A. 2004. 'Thai love Thai: Financing emotion in post-crash Thailand'. *Ethnos* 69 (4): 445-464.

KNBS (Kenya Bureau of Statistics). 2012. 'Analytical report, census atlas'. *2009 Kenya population and housing census*, Volume 13.

Koch, I. 2018. 'Towards an anthropology of global inequalities and their local manifestations: Social anthropology in 2017'. *Social Anthropology* 26 (2): 253-268.

Kramon, E. 2013. 'Vote buying and electoral turnout in Kenya'. In M. Bratton (ed.) *Voting and democratic citizenship in Africa*. Boulder, CO: Lynne Rienner Publishers.

Kusimba, S. 2018. '"It is easy for women to ask!": Gender and digital finance in Kenya'. *Economic Anthropology* 5 (2): 247-260.

---------- 2018. 'Money, mobile money and rituals in Western Kenya: The contingency fund and the thirteenth cow'. *African Studies Review* 61 (2): 158-182.

----------, Y. Yang and N. Chawla 2016. 'Hearthholds of mobile money in Western Kenya'. *Economic Anthropology* 3 (2): 266-279.

Langwick, S. 2018. 'A politics of habitability: Plants, healing and sovereignty in a toxic world'. *Cultural Anthropology* 33 (3): 415-443.

Latour, B. 1993. *We have never been modern*. New York: Harvester/Wheatsheaf.

Lazar, S. 2004. 'Personalist politics, clientelism, and citizenship: local elections in El Alto, Bolivia'. *Bulletin of Latin American Research* 23 (2): 228-243.

Leiris, M. 2017 [1934]. *Phantom Africa*. Trans. B. H. Edwards. London: Seagull Books.

LeVine, R. [1984] 1994. 'Properties of culture: An ethnographic view'. In R. A. Shweder and R. LeVine (eds.) *Culture theory: Essays on mind, self and emotion*. Cambridge: Cambridge University Press, 67–88.

---------- 1962. 'Wealth and power in Gusiiland'. In Bohannan, P. and G. Dalton (eds.) *Markets in Africa*. Netherlands, Joh. Enschedé en Zonen: Northwestern University Press.

---------- 1966. 'Sex roles and economic change in Africa'. *Ethnology* 5 (2): 186-193.

---------- 2003. *Childhood socialization: Comparative studies of parents, learning and educational change*. Hong Kong: University of Hong Kong.

LeVine, S. 1979. *Mothers and wives: Gusii women of East Africa*. Chicago and London: The University of Chicago Press.

Lienhardt, G. 'The Dinka and Catholicism'. In J. Davis (ed.), *Religious organization and religious experience*. London: Academic Press.

Liisberg, S., E.O. Pedersen, and A.L. Dålsgard (eds.) 2015. *Anthropology & philosophy: Dialogues on trust and hope*. New York and Oxford: Berghan Books.

Lindholm, C. 2010. 'Culture and envy'. In R. Smith (ed.), *Envy: Theory and research*. Oxford Scholarship Online.

Lindquist, G. and S. Coleman 2008. 'Introduction: Against belief?'. *Social Analysis* 52 (1): 1-18.

Long, N. 2017. 'On the Islamic authority of the Indonesian state: Responsibility, suspicion, and acts of compliance'. *Journal of the Royal Anthropological Institute* 23 (4): 709-726.

Mair, J. 'Post-truth anthropology'. *Anthropology Today*, 33 (3): 3-4.

Malinowski, B. *Argonauts of the Western Pacific: an account of native enterprise and adventure in the archipelagos of Melanesian New Guinea*. London: Routledge.

Martin, D. 2018. 'Différances of *doverie*: (Mis)trust and the old faith in the Russian Far East'. In C. Humphrey (ed.), *Trust and mistrust in the economies of the China-Russia borderlands*. Amsterdam: Amsterdam University Press.

Matiang'i, F. 2019. 'Soma Bibles buya tiga obokayayu erikie Huduma namba – Matiang'i tells Abagusii'. Youtube video, uploaded April 12th, 2019. https://youtu.be/DP_wvBZ3aJw.

Maurer, B. 2005. *Mutual life, limited: Islamic banking, alternative currencies, lateral reason*. Princeton: Princeton University Press.

---------- 2006. 'The anthropology of money'. *Annual Review of Anthropology* 35: 15-36.

Mauss, M. 2002. *The gift: The form and reason for exchange in archaic societies*. London: Routledge.

Maxon, R. 1989. *Conflict and accommodation in Western Kenya: The Gusii and the British*. Rutherford: Fairleigh Dickinson University Press.

---------- 2011. *Kenya's independence constitution: Constitution-making and end of empire*. Maryland: Fairleigh Dickinson University Press.

Mayblin, M. 2010. *Gender, Catholicism, and morality in Brazil: Virtuous husbands, powerful wives*. New York: Palgrave Macmillan.

Mayer, I. 1965. *The nature of kinship relations: The significance of the use of kinship terms among the Gusii*. Manchester: The Rhodes-Livingstone Institute and Manchester University Press.

---------- 1975. 'The patriarchal image: routine dissociation in Gusii families'. *African Studies* 34 (4): 259-281.

Mayer, P. 1949. *The lineage principle in Gusii society*. London: International African Institute and Oxford University Press.

Mbembe, A. 1992. 'Provisional notes on the postcolony' *Africa: Journal of the International African Institute* 62 (1): 3-37.

---------- 2001. *On the postcolony*. Berkeley: University of California Press.

Meillassoux, C. 1981. *Maidens, meal and money: Capitalism and the domestic community*. Cambridge: Cambridge University Press.

Meinert, L. 2015. 'Tricky trust: Distrust as a point of departure and trust as a social achievement in Uganda'. In Liisberg, S., E.O. Pedersen and A.L. Dalsgård (eds.) *Anthropology and philosophy: Dialogues on trust and hope*. New York and Oxford: Berghan Books.

Meyer, B. 'Catholicism and the study of religion'. In Norget, K., V. Napolitano, and M. Mayblin (eds.) 2017. *The anthropology of Catholicism: A reader*. Oakland, CA: University of California Press.

Misztal, B. A. 1996. *Trust in modern societies: The search for the bases of social order*. Cambridge: Polity

Möllering, G. 2001. 'The nature of trust: From Georg Simmel to a theory of expectation, interpretation and suspension'. *Sociology* 35 (2): 403-20.

Monbiot, G. 2017. *Out of the wreckage: A new politics for an age of crisis*. London and New York: Verso Books.

Monyenye, S. 2006. 'Controversy over the role of initiation ceremonies in a changing social environment'. In, Akama, J.S. and R. Maxon (eds.), *Ethnography of the Gusii of Western Kenya: A vanishing cultural heritage*. Lewiston, Queenston, Lampeter: The Edwin Mellen Press.

Moore, H. L. and T. Sanders (eds). 2001. Magical interpretations, material realities: Modernity, witchcraft, and the occult in postcolonial Africa. London: Routledge.

Moroșanu, R. and F. Ringel 2016. 'Time-tricking: Reconsidering temporal agency in troubled times'. *Cambridge Journal of Anthropology* 34 (1): 17-21.

Morson, G.S. and C. Emerson 1990. *Mikhail Bakhtin: creation of a prosaics*. Stanford, CA: Stanford University Press.

Mosko, M. 2010. 'Partible penitents: Dividual personhood and Christian practice in Melanesia and the West'. *Journal of the Royal Anthropological Institute* 16 (2): 215-240.

Mühlfried, F. (ed.) *Mistrust: Ethnographic approximations*. Bielefeld: Transcript Verlag.

Murapa, R. 1972. 'Neocolonialism: The Kenya case'. *The Review of Black Political Economy* 2 (4): 55-73.

Mwangi, W. 2013. 'Silence is a woman'. *The New Inquiry*, 4 June.

Newell, S. 2007. 'Pentecostal witchcraft: Neoliberal possession and demonic discourse in Ivoirian Pentecostal Churches' 37 (4): 461-490.

Ngai, S. 2005. *Ugly Feelings*. Cambridge, MA: Harvard University Press.

Ntarangwi, M. (ed.) 2011. *Jesus and ubuntu: Exploring the social impact of Christianity in Africa*. Trenton, NJ: Africa World Press.

Nyabola, N. 2018. *Digital democracy, analogue politics: How the internet era is transforming politics in Kenya*. London: Zed Books.

Nyanzi, S., B. Nyanzi-Wakholi, and B. Kalina 2009. 'Male promiscuity: The negotiation of masculinities by motorbike taxi-riders in Masaka, Uganda'. *Men and Masculinities* 12 (1): 73-93.

Nyaundi, N.M. 1997. *Seventh-Day Adventism in Gusii, Kenya*. Kendu Bay: Africa Herald Publishing House.

O'Neill, O. 2002. *A question of trust: The BBC Reith lectures 2002.* Cambridge: Cambridge University Press.

Obuchi, J.B. and D.W. Karuru-Iribe 2014. 'Gender biases in the language of African music: A case of classical compositions of two Kisii musicians.' *Journal of Education and Practice* 5 (5): 72-79.

Ochieng, W.R. 1974. *A pre-colonial history of the Gusii of Western Kenya, 1500-1914*. Kampala, Dar es Salaam, Nairobi: East African Literature Bureau.

Ogembo, J. M. 2006. *Contemporary witch-Hunting in Gusii, southwestern Kenya*. Lewiston, NY: Edwin Mellen Press.

Okoth-Ogendo, H. W. and J. O. Oucho. 1993. 'Population growth and agricultural change in Kisii District, Kenya: A sustained symbiosis?' In B. L. Turner et al. (eds.), *Population Growth and Agricultural Change in Africa*. Gainesville, FL: University of Florida Press, 187–205.

Onchoke, A.S. and X. Wen 2017. 'A cognitive analysis of woman metaphors in Ekegusii language'. 5 (5): 344-353.

Otto, T. and R. Willerslev 2013. 'Introduction: "Value *as* theory": Comparison, cultural critique, and guerrilla ethnographic theory'. *Hau: Journal of Ethnographic Theory* 3 (1): 1-20.

Padayachee, V. and K. Hart 2010. 'Introducing the African economy' in Padayachee, V. (ed.), *The political economy of Africa*. Abingdon: Routledge, 1-16.

Pedersen, D. 2008. 'Brief event: The value of getting to value in the era of "globalization"'. *Anthropological Theory* 8 (1): 57-77.

Pedersen, M. 2011. *Not quite shamans: Spirit worlds and political lives in northern Mongolia*. Ithaca, NY: Cornell University Press.

Peebles, G. 2011. 'For a love of false consciousness: Adam Smith on the social origins of scarcity'. *Economic Sociology* 12 (3): 19–25.

Pelkmans, M. (ed.) 2013. *Ethnographies of doubt: Faith and uncertainty in contemporary societies*. London: I.B. Tauris.

Peterson, D. 2002. 'Gambling with God: Rethinking religion in colonial Central Kenya'. In Petersen, D. and D. Walhof (eds.), *The invention of religion: rethinking belief in politics and history*. New Brunswick, New Jersey, and London: Rutgers University Press.

Piketty, T. 2017 (2014). *Capital in the twenty-first century*. Trans. A. Goldhammer. London and Cambridge, MA: The Belknap Press of Harvard University Press.

Piliavsky, A. 2014. *Patronage as politics in South Asia*. Cambridge: Cambridge University Press.

Pratten, D. 2012. 'Retroversion, introversion, extraversion: Three aspects of African anthropology'. In R. Fardon, O. Harris, T. Marchand, M. Nuttall, C. Shore, V. Strang and R. Wilson (eds.) *The SAGE handbook of social anthropology*. Los Angeles: Sage.

Premawardhana, D. 2012. 'Transformational tithing: Sacrifice and reciprocity in a neo-Pentecostal church'. *Nova Religio: The Journal of Alternative and Emergent Religions* 15 (4): 85-109.

Privacy International. 2017. 'Fintech: Privacy and identity in the new data-intensive financial sector'. Report published by Privacy International.

Putnam, R. 2000. *Bowling alone: The collapse and revival of American community*. New York: Simon & Schuster.

Robbins, J. 2004. *Becoming sinners: Christianity and moral torment in a Papua New Guinea society*. Berkeley, CA: University of California Press.

---------- 2007. 'Continuity thinking and the problem of Christian culture: Belief, time, and the Anthropology of Christianity'. *Current Anthropology* 48 (1): 5-38.

---------- 2008. 'On not knowing other minds: Confession, intention, and linguistic exchange in a Papua New Guinea community'. *Anthropological Quarterly* 81 (2): 421-429.

---------- and A. Rumsey 2008. 'Introduction: Cultural and linguistic anthropology and the opacity of other minds'. *Anthropological Quarterly* 81 (2): 407-420.

---------- and J. Sommerschuh 2016. 'Values'. In Stein, F., S. Lazar, M. Candea, H. Diemberger, J. Robbins, A. Sanchez and R. Stasch (eds.), *The Cambridge Encyclopedia of Anthropology*. http://doi.org/10.29164/16values.

Rodima-Taylor, D. 2014. 'Passageways of cooperation: Mutuality in post-socialist Tanzania'. *Africa* 84 (4): 553-575.

---------- and E. Bähre 2014. 'Introduction: Mutual help in an era of uncertainty'. *Africa* 84 (4): 507-509.

Roitman, J. 2014. *Anti-crisis*. Durham: Duke University Press.

Rosaldo, R. 1989. 'The things we do with words: Ilongot speech acts and speech act theory in philosophy'. *Language in Society* 11: 203-237.

Ruel, M. 1990. 'Non-sacrificial ritual killing'. *Journal of the Royal Anthropological Institute* 25 (2): 323-335.

---------- 2002. 'Christians as believers'. In Lambek, M. (ed.), *A reader in the anthropology of religion*. Malden, MA: Blackwell.

Rutherford, D. 2012. *Laughing at Leviathan: Sovereignty and Audience in West Papua*. Chicago: Chicago University Press.

Sahlins, M. 2005. *Culture in practice: Selected essays*. New York: Zone Books.

Sanders, T. 1997. 'Rainmaking, gender and power in Ihanzu, Tanzania, 1885-1995'. PhD diss., London School of Economics and Political Science.

---------- 2000. 'Rains gone bad, women gone mad: Rethinking rituals of rebellion and patriarchy'. *The Journal of the Royal Anthropological Institute* 6 (3): 469-486.

Schaffer, F.C. 2007. 'Why study vote buying?' In F.C. Schaffer (ed.) *Elections for sale: the causes and consequences of vote-buying*. Boulder, CO: Lynne Rienner.

Scherz, C. 2014. *Having people, having heart: Charity, sustainable development, and problems of dependence in central Uganda*. Chicago and London: The University of Chicago Press.

Schieffelin, B.B. 2008. 'Speaking only your own mind: Reflections on talk, gossip and intentionality in Bosavi (PNG)'. *Anthropological Quarterly* 81 (2): 431-441

Schmitt, C. 2005 [1922]. *Political theology: Four chapters on the concept of sovereignty*. Chicago: University of Chicago Press.

Schoeck, H. 1969. *Envy: A theory of social behaviour*. London: Secker & Warburg.

Schuster, C. 2015. 'Your family and friends are collateral: Microfinance and the social'. Theorizing the contemporary, *Cultural Anthropology, Fieldsights*, March 30.

Schwittay, A.F. 2011. 'The financial inclusion assemblage: Subjects, technics, rationalities'. *Critique of Anthropology* 31 (4): 381-401.

Scoones, I. et al. 2018. 'Narratives of scarcity: Framing the global land rush'. *Geoforum* 101: 231-241.

Scott, M. W. 2005. 'I was like Abraham: Notes on the anthropology of Christianity from the Solomon Islands'. *Ethnos* 70 (1): 101-125.

---------- 2015. '"When people have a vision they are very disobedient": a Solomon Islands case study for the anthropology of Christian ontologies'. In Fuchs, M., A. Linkenbach-Fuchs and W. Reinhard (eds.) *Individualisierung durch christliche mission?*. Wiesbaden: Harrassowitz Verlag.

Seligman, A. B. *The problem of trust*. Princeton, NJ: Princeton University Press.

Shadle, B. L. 2006. *"Girl cases": Marriage and colonialism in Gusiiland, Kenya, 1890-1970*. Portsmouth, NH: Heinemann.

Shankar, S. 'Linguistic anthropology in 2016: Now what?'. *American Anthropologist*, 119 (2): 319-332.

Shipton, P. 1989. *Bitter money: Cultural economy and some African meanings of forbidden commodities*. American Ethnological Society monograph series, no. 1.

---------- 2007. *The nature of entrustment: Intimacy, exchange and the sacred in Africa*. New Haven, CT: Yale University Press.

---------- 2009. *Mortgaging the ancestors: Ideologies of attachment in Africa*. New Haven, CT: Yale University Press.

---------- 2010. *Credit between cultures: Farmers, financiers and misunderstanding in Africa*. New Haven, CT: Yale University Press.

---------- 2014. 'Topics and tangents for mutual help in uncertainty'. *Africa* 84 (4): 510-529.

Silberschmidt, M. 1992. 'Have men become the weaker sex? Changing life situations in Kisii District, Kenya'. *The Journal of Modern African Studies* 30 (2): 237-253.

---------- 1999. *'Women forget that men are the masters': Gender antagonism and socio-economic change in Kisii District, Kenya*. Uppsala: Nordiska Africainstitutet

Silva, S. 2017. 'Witchcraft and the gift: Killing and healing in Northwest Zambia'. In F. Klaits (ed.), *The Request and the Gift in Religious and Humanitarian Endeavours*. New York: Palgrave Macmillan, 1–24.

Simpson, T. 2005. 'Sons and fathers/boys to men in the time of AIDS: Learning masculinity in Zambia'. *Journal of Southern African Studies* 31 (3): 568-586.

Smith, W.C. 1977. *Belief and history*. Charlottesville, VA: University of Virginia Press.

Smith, Z. 2019. 'Fascinated to presume: In defense of fiction'. *The New York Review of Books*, October 29th.

Sneath, D. 2006 'Transacting and enacting: Corruption, obligation and the use of monies in Mongolia'. *Ethnos* 71 (1): 89-112.

Stasch, R. 2008. 'Knowing minds is a matter of authority: Political dimensions of opacity statements in Korowai moral psychology'. *Anthropological Quarterly* 81 (2): 443-453.

Steeves, J. 2015. 'Devolution in Kenya: Derailed or on track? *Commonwealth and Comparative Politics* 53 (4): 457-474.

Stephan, C. and D. Flaherty 2019. 'Introduction: Experiencing anticipation, anthropological perspectives'. *Cambridge Journal of Anthropology* 37 (1): 1-16.

Stokes, S. 2005. 'Perverse accountability: A formal model of machine politics with evidence from Argentina'. *American Political Science Review* 99 (3): 315-325.

---------- 2011. 'Political clientelism'. In R. E. Goodin (ed.) *The Oxford Handbook of Political Science*. Oxford: Oxford University Press.

Storchi, S. 2017. 'The intrinsic and instrumental value of money and resource management for people's wellbeing in rural Kenya'. *Bath Papers in International Development and Wellbeing*, volume 51, Centre for Development Studies, University of Bath.

Strathern, M. 1988. *The gender of the gift: Problems with women and problems with society in Melanesia*. Berkeley: University of California Press.

---------- 2004. *Partial connections*. Oxford: AltaMira Press.

Summerson Carr, E. and M. Lempert (eds.) 2016. *Scale: Discourse and dimensions of social life*. Oakland, CA: University of California Press.

Taussig, M. 2010 [1980]. *The devil and commodity fetishism in South America*. Chapel Hill, NC: The University of North Carolina Press.

Thomas, S.S. 2000. 'Transforming the gospel of domesticity: Luhya girls and the Friends Africa Mission, 1917-1926'. *African Studies Review* 43 (2): 1-27.

Vanzolini, M. 2019. 'No need of trust'. *HAU: Journal of Ethnographic Theory*, 9 (2): 265-268.

Vicente, P. C. and L. Wantchekon 2009. 'Clientelism and vote buying: lessons from field experiments in African elections'. *Oxford Review of Economic Policy* 25 (2): 292-305.

Vokes, R. and D. Mills 2015. '"Time for school?": School fees, savings clubs and social reciprocity in Uganda'. *Journal of Eastern African Studies* 9 (2): 326-342.

Wachira, M. 2014. 'Kisii joins Turkana in list of food insecure counties'. *Daily Nation*, December 1st.

Walsh, A. 2003. '"Hot money" and daring consumption in a Northern Malagasy Mining Town'. *American Ethnologist* 30 (2): 290-305.

Weber, M. 2005 [1905]. 'The Protestant sects and the spirit of capitalism' in *The Protestant ethic and the spirit of capitalism*. Oxford: Blackwell, 127-148.

Weiss, B. *The making and unmaking of the Haya lived world: Consumption, commoditization, and everyday practice*. Durham: Duke University Press.

Werbner, R. 2015. *Divination's grasp: African encounters with the almost said*. Bloomington: Indiana University Press.

Were, M., R.W. Ngugi, P. Makau, J. Wambua and L. Oyugi 2005. 'Kenya's reform experience: What have we learnt?' Nairobi: Kenya Institute for Public Policy Research and Analysis.

White, L. 1987. 'Vice and vagrants: Prostitution, housing and casual labour in Nairobi in the mid-1930s'. In Snyder, F. and D. Hay (eds.), *Labour, law and crime: an historical perspective*. London: Tavistock.

---------- 1990. 'Separating the men from the boys: Constructions of gender, sexuality, and terrorism in Central Kenya, 1939-1959'. *The International Journal of African Historical Studies*. 23 (1): 1-25.

White, W.C. and D.E. Robinson 1933. 'Mrs. White's indebtedness'. https://whiteestate.org/legacy/issues-indebtedness-html/.

Whyte, S. 1997. *Questioning misfortune: The pragmatics of uncertainty in Eastern Uganda*. New York: Cambridge University Press.

Wiegratz, J. and E. Cesnulyte 2016. 'Money talks: Moral economies of earning a living in neoliberal East Africa'. *New Political Economy* 21 (1): 1-25.

Wikan, U. 1990. *Managing turbulent hearts: A Balinese formula for living*. London: University of Chicago Press.

Wilce, J. M. 2009. *Language and emotion*. Cambridge: Cambridge University Press.

Willerslev, R. and L. Meinert 2017. 'Understanding hunger with Ik elders and Turnbull's *The mountain people*'. *Ethnos*, 82 (5): 820-845.

Willerslev, R. and S. Christian 2018. 'Is there a place for faith in anthropology? Religion, reason, and the ethnographer's divine revelation'. *Hau: Journal of Ethnographic Theory* 8 (1/2): 65-78.

Willis, J. and N. Chome 2014. 'Marginalization and political participation on the Kenya coast: The 2013 elections'. *Journal of Eastern African Studies* 8 (1): 115-134.

Zelizer, V. 1997. *The social meaning of money*. Princeton: Princeton University Press.

Zidaru-Bărbulescu, T. 2019. 'The anti-help: Accusations, mutual help and the containment of ugly feelings in the Gusii highlands, Kenya'. *Cambridge Journal of Anthropology* 37 (2): 21-38.