

The Contingency Fund and the Thirteenth Cow: Mobile Money and Coming of Age in Western Kenya

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Mobile phone adoption in sub-Saharan Africa has been one of the most rapid examples of technological diffusion in history. Mobile phone use compresses time and space and allows the planning and coordination of events and the spread of information (Ling & Stald, 2010). In Kenya, mobile communication has a frequent adjunct – use of mobile money transfer services which allow people to send money to friends and relatives. More than 80% of rural households in Kenya use the M-PESA service (CGAP, 2013). This project seeks to understand the use of mobile phones and mobile money that took place around a coming of age ceremony for adolescent males among the Bukusu ethnic group in Bungoma, Kenya in 2014. We will outline and describe the major findings so far as follows:

- 1) **The ritual** - The ritual for adolescent boys is still a fundamental rite of personhood among the Bukusu people in Western Kenya, although many types of rituals were enacted (“Christian,” “traditional,” or some combination of these) that speak to debates over modernity and tradition common here and in so many African settings. It is still a time when failure to shepherd a boy through his transformation to manhood can entail social and supernatural risks: witchcraft, bad luck, or shame. The ritual is a public display of multivalent visual symbols, songs, performances, and meanings which confirm the changing status of a boy into a man and mark the shifting relationship of the living generations and the ancestors as part of the passage of time.

The ritual is still a sacred time where ancestors appear and their influence felt, and where young men are instructed in moral teachings through the speeches of the elders.

2) **Mobile phone communication in the ritual** was widely used to prepare, plan, and organize the ceremony and its many gifts. As such, mobile communication was used to reinvigorate and support the ceremony.

3) **Barriers to mobile phone use** - In spite of the ubiquity of mobile communication, it could not replace face-to-face communication, in particular in phases of the ritual involving visits to the elders to receive gifts. Informants of all ages valued the expression of reciprocity between the generations played out by the visiting ritual. In interviews, elders revealed their ambivalence over their potential loss of social power in the face of wider forces of social change.

3) **Mobile money** is an important part of the ceremony: a) mobile money gifts are given to initiates; b) in wealthier households boys also received phones as gifts, underscoring the symbolic value of mobiles in the ritual of adult personhood; c) parents collect e-money contributions to prepare the ceremony. Failure to secure support is common and reveals some of the admitted weaknesses of social networks – in particular the delays and stalling that targeted kin and friends engage in; d) the mobile money account is often used to save and secure what one of our informants referred to as a “**contingency fund**” to ready payments for the feast, beer, circumciser’s fee, or gifts for the boy; and d) a mother’s phone, and rarely the boy’s, was used to save gifts given to the boy meant for his upcoming school fees or other personal needs; these gifts were often a part of the December “passing out” ritual. In summary, the digital money account enabled fulfillment of social, religious, spiritual and moral responsibilities to

provide a generous feast. It also stored for safekeeping the assembled values of the ritual for the boy's future benefit.

Gender and mobiles – A coming of age ceremony communicates important cultural ideas about gender and sexuality. Men and women both used mobiles in different ways reflecting their concerns in the ritual: fathers focused on pleasing their male age-mates and male relatives by finding a sacrificial animal or other food for the feast, choosing and compensate a reliable specialist for the traditional operation or hospital stay. Women bring the ancestors through preparation of the sacred beer, and they hope to secure **the thirteenth cow**, a public gift to the boy from a male matrilineal relative with symbolic and economic value in the ritual. Overall, women have wider and more dependable social networks than fathers and speak more easily about seeking help; fathers refer to the search for assistance as “recovering debts.”

In summary, digital money storage/transfer provided key capabilities in the ritual, first as covert means through which social networks support the household's feast as testament to its moral, spiritual, and material worthiness; and second, as private, short-term, and personal savings device, the “contingency fund.” For both men and women an abundant feast is a means towards social prestige and supernatural blessing. The contingency fund is complementary to the long-term and public savings device of the cattle and animal gifts celebrated in the ceremony. From this point of view mobile money powerfully enables the spiritual purposes of this ceremony: to transfer wealth-building resources from one generation to the next and mark the passage of time in a society with age sets.

In the context of a ritual of social connection, display of respect for the ancestors, and public confirmation of changed social identities, however, the personal, private, and effort-saving nature of mobiles can be morally suspect to some elders; their hidden capabilities enable much of the covert activity of women and people tied to women (such as the mother's relatives) who support this ceremony, yet are mere observers of a boy's entry into adulthood in his father's patriline. In reproducing the ceremony women may enable their own cultural exclusion from personhood, even as they derive blessings and prestige from producing successful ceremonies in their households.

Setting

Bungoma County, located in Western Kenya, has long had great social, linguistic and ethnic diversity (Hobley, 1902; Karp, 1978; Lihraw, 2010; Makila, 1978; Wagner, 1975; Were, 1967). During British colonial rule much of the land was appropriated for European use, leading to widespread migration and resettlement (Maxon, 2003; Wandibba, 1985). Bungoma County has retained a largely rural farming population since the 1950s served by urban areas in Bungoma, Webuye, and Kimilili (Wandibba, 1985). Ninety-three percent of Bungoma households have land under cultivation, which is the only source of income for 63% of all households; more than half owned a mobile phone (Government of Kenya Census of 2009). A survey of 414 households in Kimilili found that 25% of adults had completed secondary school and 70% earned less than 5000 Kenya Shillings (\$60.00) per month (C. M. Kusimba & Wilson, 2007).

Creating Poverty among the Bukusu

According to the Kenyan government's 2009 survey, the poverty rate in Bungoma County is about 53% by Kenyan government definition. This makes it about average among Kenya's Counties. It is nevertheless one of the country's main agriculturally productive regions. Conducting fieldwork in the 1930s, Wagner (1975) described the productive landscape and the large scattered homesteads of extended family groups; traditional bridewealth in this area was set at twelve or even more cows, which is high for agropastoralists. The missionary Jefferson Ford placed Christian converts into villages of monogamous households; when these were disbanded in the 1940s, he encouraged them to seek title deeds, a process that continued after independence in 1965 and included the opening up of colonial farms of European settlers to African ownership by smallholder nuclear families. During this process many families secured title to relatively large parcels, although more educated families were deemed more suitable stewards of former "white highlands" land than uneducated ones.

Many of our informants, men in particular, told stories of family wealth and abundance in the past. Many grew up on large farms or told a story of grandparents and great grandfathers who "farmed this whole area here up to the horizon together with his brothers" or "gained title to 87 acres after land adjudication," or "had such a large farm he needed eight wives." These stories naturally obscure the challenges of life in every setting and time, but speak to a narrative of loss through which many subsistence farmers in Western Kenya interpret their entrée into the world of market economies. By the mid-twentieth century fertility rates had dramatically increased; Kenya had one of the world's highest fertility rates in the 1980s. Continuing practices of polygyny have

also contributed to rapid population growth in the area. Among Bukusu land was traditionally inherited by all of a man's sons equally. Having many sons meant that land holdings were rapidly divided, becoming smaller and smaller, such that most of our informants now live on small plots of between $\frac{1}{4}$ and 4 acres; yet they often explained their grandparents had more than ten times that much.

As land has grown scarce families have sought a variety of means through which to make a living (Bryceson, 2002). Most combine subsistence agriculture with cash cropping, trading, wage labor and other means of gaining income; many informants try several investments or plans such as raising chickens, which are often beset by disease or other failures. The land crisis will likely only worsen in a country where the median age is 16. An urgent need exists to find livelihoods for the youth of today, many of whom will expect no connection to land. An at-all-costs attitude drives many families to invest heavily in an educational system that admits few to secondary school and even fewer to higher learning and with dubious returns.

The coming of age ceremony sacrifices cattle, makes beer from millet and maize, and circulates gifts of animals and foodstuffs. It is a ceremony that in the past celebrated destruction and consumption in a time of abundance after harvest, yet now takes place among people wedged uncomfortably in between a market economy and the rural livelihood of peasantry. Most of our families, we discovered, were dependent on accessing cash to buy many of the animals and foodstuffs needed to prepare the ceremony. We heard over and over again that the ritual is a luxury and that it is expensive. Many prominent local elites and political aspirants have lavish ceremonies that draw thousands of guests and spectators whose gifts express political patronage. In 2008 the senior author attended one such coming of age feast put on by a father with

political aspirations; the son received 19 cattle as gifts. Such lavish affairs are hardly typical.

Methodology

Our sampling strategy was to select around 40 families of average means in and around Bungoma and Kimilili towns. Our research managed to follow forty-six households who circumcised a child in August of 2014 with the following visits to each family: 1) visits in June and July to make initial contact; 2) visits on or shortly after the August season of feast/rite of passage; 3) visit after December passing out ritual; and 4) 1-2 visits for a financial diary of the assets of the home and major economic activities. In some cases families refused the financial diary portion; for most families, we have two months of this information, July 2014 and March 2015. Appendix 1 lists a brief sketch of some of these 46 households, the costs of the ceremonial meal, and the list of gifts given at the main celebration and passing out.

The ritual rite of passage in Western Kenya

In Western Kenya the coming of age ceremony for adolescent boys continues to be a fundamental rite of social and personal identity. It brings together families and communities in celebration and has economic, social and spiritual benefits. Today ceremonies begin in August of even years for boys 12-14 years old (Egesah, 2009; Wandibba, 1997).

In Africa, rites of passage mark the stages of the life cycle, strengthen social bonds among the living and with the ancestors, apprehend the sacred, and celebrate the perpetuity of society and culture (Beidelman, 1991; La Fontaine, 1958). The

circumcision of adolescent males is an ancient practice, widely distributed among Bantu- and Nilotic speakers (Marck, 1997; Silverman, 2004). In Western Kenya, these rites toughened and initiated older adolescent boys into a warrior age grade (Wolf, 1983). A period of seclusion imparted knowledge about warfare, sexuality and religion before the initiates were reborn as men and given cattle to begin new households (Egesah, 2009; Were, 1967). Today ceremonies include several stages:

1 *Khupa Chinyimba*: After receiving a supernatural “calling,” the boy dons bells, beads, and in some areas a colobus monkey headdress and begins practicing dances and songs.

2 *Khulanga*: Accompanied by his own or his father’s *bakoki*, the boy visits relatives’ homes, dancing to announce the ceremony. At the maternal uncle’s house (*Khulanga khocha*), the entourage should be feasted with a cow and be given the gift of a live animal - the so-called thirteenth cow - to return home. The thirteenth cow represents the “return” of the bridewealth given to the mother’s family at the parents’ marriage, which was traditionally stipulated at twelve cows. This “thirteenth cow” is a multivalent key symbol of the ritual as will further be explained. The boy should return home with the thirteenth cow in tow and with the entrails of the sacrificed cow around his neck, imparting his matriline’s courage.

3 *Khuchukhila*: Two days before the ceremony the boy carries water from the river to his mother to prepare millet beer. The boy removes his regalia and is smeared with millet flour, his ghostly appearance expressing liminality (La Fontaine, 1958).

4 *Khuminya*: A moon-dance the night before the ritual itself in which people move from East to West mimicking the oscillations of the moon and summoning supernatural

powers of procreation. Hundreds of guests may feast on a sacrificed bull and millet beer, dancing and singing bawdy and sacred songs; before dawn, the boy is led to the river, smeared with mud, and then circumcised by a ritual expert. The circumcision is a painful, destructive and transformative rite. We were told that circumcision is fire - “*embalu kumulilo.*”

5 *Likhombe*: The paternal aunt guides the initiate around the house backwards until he enters his healing room. After three days he will emerge and now sleep in his new home, the *esimba* (lion’s den).

6 *Khukhwalukha*: Three months after his circumcision the boy is given moral instruction, appearing in new clothes to another public feast. This phase is often known today as the “passing out” and is the most important phase of this ritual. None of our households left it out and it always involved the most gift-giving for the boy.

As Victor Turner noted for the Ndembu (Turner, 1975), Knut Myhre for the Chagga (Myhre, 2015) , and La Fontaine for the Bagisu (La Fontaine, 1958), coming of age ceremonies in sub-Saharan Africa often emphasize visibility or “showing” as an important ritual theme. Among the Ndembu this showing “asserted the fundamental health and wholeness of society and nature (Turner, 1975:16).” In Western Kenya too, the prescribed phases of the ritual involve the “showing” or public display of people, ritual objects, gifts and other symbols, including the insides of sacrificed animals and the beer as it ferments. The sacrificed bull is publicly divided, and the choicest parts given to the father’s age mates. The ancestors also become visible as they sit and drink beer with the father’s age mates under a small straw hut (Wagner, 1975), which was still being built in 2014.

The acts of showing also entail risk. The initiate in particular is vulnerable to forces of evil and jealousy which will bring witchcraft during the rite of passage. The boy may cry during the circumcision or the family may fail to provide a generous party that respects the ancestors and the community, which will bring shame to the family. A man's name in the community is at risk, as his age mates will chide him if meat or beer runs out. The family and community must protect a boy from risk as he passes from childhood to adulthood.

The families in our sample had varying levels of investment in marking the child's passing. Some enacted a so-called "traditional" ceremony, which included several of the above stipulated acts or phases of ritual, including carrying the water to brew the beer, sacrifice of a bull, a large feast and drinking party for the father's age mates, all culminating in a ritual circumcision at dawn. The visit to the mother's brother or *Khocha* is also very important, although few of our families achieved **both** a sacrificial feast from mother's brother and a gift of the thirteenth cow at this portion of the ritual. Informants explained that few people have enough cattle for the sacrificial feast, and that cow entrails have a very bad odor which make it difficult for the boy to use public transportation if necessary. However, in driving around Bungoma and Kimilili during the research phase, our team saw many children returning home from the *Khocha* including the thirteenth cow - usually a small young heifer. These heifers are now sold at the marketplace at an elevated price during the season of the coming of age ceremony for about 12,000 shillings¹. In the past, people would draw sacrificial and gift animals from a standing herd; today, almost all are purchased.

¹ General note: about 85 Kenyan Shillings (Ksh) make a dollar. 5000 Kenyan shillings is about \$60.00; 10,000 Ksh is about \$120.00.

Since the American missionary Jefferson Ford (originally from Ohio) set up a Christian mission through the Quakers of Richmond, Indiana at Lugulu in 1914, the coming of age ceremony has been discouraged by Christians. It involves the consumption of alcohol, which was of great concern to colonial administrators and missionaries alike throughout colonial Africa, and it was a site of indigenous spirituality. As an alternative, Christian missions in the area have been encouraging and offering a hospital circumcision and blessing and prayers by a priest or minister instead. In Kimilili, the cost of the hospital service was about 500 Kenyan shillings (about seven dollars) offered through the IcFEM mission. Its director Solomon Nabie spoke with us at length regarding the place of the ceremony in contemporary Western Kenya. He has been actively discouraging the ceremony for many years because of its expense and because of the difficulty of observing and controlling drunkenness in contemporary rural Africa², where adolescents are so numerous, in favor of the hospital visit, during which a paternal relative accompanies the boy to the hospital and administers a ritual blessing. For many families this visit includes a feast after the visit.

Many families now choose to have a “traditional” or “Christian” (hospital) ceremony. Our survey and study also found, however, that the impression that there are two opposing types of ceremonies is misleading; in reality families had varying degrees of investment in the ceremony and performance of its prescribed stages. The decision is only partly based on religion; all the households emphasized the boy’s agency in the affair. He must receive a calling, decide for himself, let his parents know, or announce to

² We attended such an affair where underage drinking was in evidence; we had been talking with the parents when all of us realized this had given an opportunity to several teenagers to access moonshine brought to the party. The father recalled for us that back in the day, the ritual beer was only for adults whose youngest sons had been circumcised. “It was a privilege of the elders,” he explained.

the community in one way or another his decision. A boy who braves the knife might earn the respect of his peers or be derided as a non-believer; communities in and around Bungoma town had more educated parents and were more likely to chose a “Christian” ceremony. But such factors did not completely predict the type of ceremony a boy would choose. In many families with several sons it was common for the oldest son to have a traditional ceremony, which is much more expensive and might appease and satisfy older generations and the ancestors.

Preparations for the ceremony were already ongoing in some households when we visited in June and July. During this period fathers are likely to sell a significant asset to prepare for the ceremony such as a cow or a tree (see family sketches in Appendix 1). Other fathers were seeking assistance from relatives or loans from a boss, savings group, or savings group at the local sugar company (Savings and Credit Cooperative or SACCO), and were holding between 5,000 and 15,000 shillings in a bank or MPESA account. Others had not secured funds for the ceremony, but they had begun preparations such as cleaning up the household or extending a house to accommodate the drinking party of the *bakoki*. Traditional beer-drinking pots were for sale in the weekly marketplace, and tents, chairs, musicians and sound-systems ready for hire.

Many families seemed unsure about how their ceremony would take place when first visited in June and July; they often professed a preference for a hospital circumcision, but ended up purchasing locally produced beer or moonshine after the hospital visit for the husband’s age mates (the *bakoki*). Other avowed Christians affirmed that *Khocha* would be providing an animal even though no sacred beer would be brewed. Furthermore many key aspects of the upcoming ceremony were up in the air when we visited in June and July – what would be the role of *Khocha*? Would the

thirteenth cow be given? Would the sacred beer be brewed? Would the child visit the hospital or would there be a traditional ritual expert who would conduct the ceremony by the river as dawn approached? All of these issues were up in the air for some of the households we visited while in others – particularly those committed to the “traditional” circumcision – moneys had been saved or earmarked or animals secured for the feast.

In all but one family (which barely conducted much to elaborate the hospital visit), the ritual of visiting (*khulanga*) took place, in which the boy invited important relatives, including mother’s brother and paternal uncles and grandfathers, to the rite/meal after the hospital. Importantly too, in all families the boy received gifts during a “passing out’ ceremony (*khukhwalukha*) which took place three months later in December in which he was welcomed into the community as an adult, equipped with new clothes and many gifts. The three month period marks a ritual seclusion that took place in the pre-colonial past, when groups of boys retreated into a liminal period, learning about warfare and masculinity before rejoining the community as new members of a warrior age grade. Today the liminality period is also marked by a two week period after the hospital operation or traditional rite when the healing takes place. The boy wears a short skirt and cannot be greeted with a handshake; rather, he carries a slingshot, with which a greeter may tap him on the heel for a hello. When schools open in late August, however, the boy usually returns to normal life until the passing out at December holiday.

During the passing out in December, a meal is again prepared, often in an outdoor setting to accommodate large numbers of visitors. Regardless of whether the boy has experienced a “traditional” circumcision at the river at dawn, or gone to the hospital accompanied by his father, the passing out will involve another feast and a

more generous round of gifts for the boy (most definitely including new clothes) and a series of speeches. Fathers, uncles, grandparents, a Catholic priest or Protestant minister will also speak and provide advice and moral instruction.

Kunyu and Wanyama attended several of the December passing outs and recorded inventories of gifts (Appendix 1). Many of the elders and religious specialists give revised versions of speeches and teachings first recorded by Wagner in the 1940s and widespread in sub-Saharan Africa for coming of age rituals. Wagner records that the most important teaching given to the young men was “do not enter a closed door; but if you find a door open, you may enter it.” This allegory meant that married women were off limits for sexual activity, but that unmarried women were acceptable partners. Such a message taught young men their place in a culture with high rates of polygyny where men often waited their turn for marriage into their 30s.

A coming of age ceremony communicates important cultural ideas about gender and sexuality. Today, the ceremony’s link to the beginning of sexual activity is played down. Most of the passing out speeches provided an opportunity to preach abstinence or awareness of HIV/AIDS. But they also spoke of the responsibilities of adulthood. Kunyu recorded part of a speech of a pastor at one of the households. Addressing the boys, he spoke of the challenges they would face in the world and the importance of moral choices. He explained the meaning of the rite they had undergone as one that would make them physically worthy of the challenges of life and of the benefits of life. He used the word *kimiandu*— a word that means wealth, but that is also closely related to *kumuandu* – the word for the penis of a circumcised man. This metonymy connects the

idea of wealth, abundance, reproduction and fertility with the transformation enabled by the ritual act of circumcision. Notes taken at the coming out read as follows:

“We are saying now that this man (meaning an adult man; referring to the boy in his new adult state) has the freedom to go out there and seek wealth (kimiandu). You use this for very specific purposes. Without it you are nothing. Without it you are nothing...without it you would be taken out of the house at night at midnight and just thrown away and your grave covered with thorns and bushes so that no one knows who you are. It is now your wealth (kimiandu). You don’t flaunt it but you guard it and you use it carefully. It is a source of wealth and the way you use it and the investments you make are very important. You do not go to married women. You do not go to prostitutes. The choices you are making should be wise. The choices you make as men are very important.”

The connections between a circumcised penis and adult masculinity, social reproduction, (and perhaps here to add a neo-liberal flavor) enterprise and investment, and moral responsibility are important and reinforced by the wisdom imparted during the passing out.

Mobile communication in the ritual and barriers to the use of mobiles

Safaricom’s advertising depicts mobile phones and mobile money as key to modern life, providing the leisure time to a comfortable, urban middle class through services like mobile banking (Gajjala & Tetteh, 2014). Much of the company’s marketing success has emphasized the symbolic modernity and prosperity associated with mobiles (Kuriyan, Nafus, & Mainwaring, 2012). At the same time, mobile phones are widely used by Kenyans of all walks of life to reinvigorate ties of family, kinship, and ethnic identity, revive and maintain customary realms of life, and amplify longstanding cultural practices of sharing and reciprocity in networks of mobile phone remittances.

In the context of this tension between modernity and tradition, the practices of mobile phones present a variety of social dilemmas about how this medium should be used and interpreted (Gershon, 2010). In much of the global south, mobile phones are often regarded with ambivalence despite their promises of connection, access, and mobility. The way time, place, and presence (Milne, 2010) can be compressed and reshaped can create novel forms of mediated relationship that may be regarded as morally suspect or duplicitous (Anderson, 2013; Archambault, 2013; Singh & Nadarajah, 2011). In New Guinea, mobile phone friends pledge false love and gifts (Anderson, 2013). In Coastal Kenya mobile phones might be associated with witchcraft, and bring deception, false relationships, a lack of respect for elders and obligations to them (McIntosh, 2010). In these cases the expectation of dishonesty seems to go beyond the phone and to mirror expectations of dishonesty in many forms of social interaction. While the phone might be blamed for causing mistrust, it is often a media through which existing forms of mistrust are conveyed (because of the phone). The practices of mobile money transfer, as a form of gifting and a form of communication, are also open to debates regarding the meaning of the medium and the message.

Visiting: Dilemmas of Mobile Phone Use

During the first phase, visiting (called *khulanga* literally to call or to invite), the boy announces his readiness to his parents and dons the bells of the initiate. He then visits relatives, accompanied by siblings and age mates, dancing for them and inviting them to the ceremony. All of the families in our sample used mobile phones to invite some of their friends and relatives to the ceremony in lieu of the traditional visiting. It was common to invite 50 or more people using phone calls. In most families texting was

discouraged. Many families explained that texting is known to cost very little money. Even in everyday contexts Kenyans avoid using text messages with parents and others who are seniors to them such as older siblings. An exception might be the free “please call” message on many feature phones, often used as a more polite equivalent to beeping or flashing by young people towards their elders or by women when communicating with husbands or boyfriends. The fact that messages rely on airtime, which communicates the social “value” of a relationship, seems to influence media ideologies about the use of texting versus calling.

We used to take our sons to Malaba or to Kitale all that distance. We would use money! so now when you want to go to Kitale and coming back, going by matatu (public van) is not less than 600. So now to use the phone to call for only 10 shillings. So we are saving using the mobile phones. (Wafula, age 57)

In spite of the greater ease of using the phone to reach out to friends and relatives, personal visiting must take place with a smaller set of relatives. The boy must visit his father’s age mates, grandparents, and at least one maternal relative. I was told these male relatives “must see him” and “must see the boy to confirm that he is ready”.

Only one of our 46 families did not include a personal visit to a relative, and this was a hospital visit without ritual elaboration. Phone calls might arrange the visit to the elders and the *Khoch*a but could not replace them. Informants explained that the boy must visit with bells and he must “go up to the doorstep” of the maternal uncle or the father’s age mates to invite them. These individuals will also provide gifts such as eggs, cash or animals if they are visited, which the boy almost always gave to his mother for safekeeping.

The idea of reciprocity between generations was used to justify the necessity of visiting.

Unless (the age mates) come and sit that ceremony will not kick off! Those ones are more than just a phone call. Those ones you send your son to call them with bells. This ceremony will not happen without the age mates. (Samuel, age 68)

*If they (the age mates) do not come there will be no ceremony. You see these phones came in recently.
(Age 72)*

When we inherited this from our forefathers, they were sending us with bells up to the doorstep. When he reached the doorstep he would give you an animal. A four-legged animal. That is to show their appreciation. You have honored your elders and respected them. You will also be honored when it is your turn. And when you call him on the phone he will just tell you, I am not a kid to be called on the phone. (Cullen, age 59)

I spoke with Nathan Khaemba, a farmer aged 74 with two wives, who has circumcised nine sons, to learn more about media ideologies of mobile communication in the context of this ceremony. In the following piece of the interview, Nathan sees the idea of seeing or showing as particularly important in his relationships with his wives and children:

Women are stubborn. Because they keep on monitoring what you are doing. It is just like when you are in this house. You can be seated talking, and the other one may be in her house. One may take her daughter or son...enda kuzikiza. Go see what your father is talking. See what they are cooking...maybe he has bought meat and we have none. So you are always spied on in whatever deeds you do in your own family. So you are monitored seriously. When you are away for two or three days they consult. Has he ever rang?

The majority of African women they have divorced so many households. They have become very unfaithful using the phones. Because you can ring. I'm at home. Sometimes a few are tricked. You come they are not at home you sit in the house you ring. She will tell you she is in the house when you are in her house and she is not there. So from there you start thinking twice.

Sometimes I have witnessed a situation. Where by a husband may beat his wife because of the phone. Because when it rings, a husband wants to know who is ringing when he wants to hold that phone the wife snatches it so that creates an impression that the caller is not a straightforward man.

What I would suggest ...If I was at the time they were making these phones especially for ordinary people. It would be safe if these phone could show the environment in which the receiver is receiving this call to confirm the presence of where this receiver is. But I know there are some phones I hear when you receive you see the picture the

photo of the receiver. I think that is not even enough. If we could have a phone whereby I am receiving and you see me in the surroundings of where I am I think that could be very good. It could instill the truth of people and this would correct so many situations I mean cheating, cheating on phones and what that I am where when you are where. But if I can see the environment in which you are I think I will exactly know. If it is my house I will know you see sometimes husbands are forced to direct their wives to call their daughters or their sons to witness the presence of you being in your house.

So a phone is used to deceive people?

Yes the majority of them using it in that way especially the younger generations. I have an example because I have a neighbor who took his son to Masinde Muliro University for engineering. He kept on calling, calling calling the boy was saying he was at college after three years the boy ran away from Masinde Muliro and went somewhere. And still when he was called he was saying he was at college. But the boy was discovered at when he was at Malaba boarding being a bar manager in Malaba you see. So the father discovered when he had spent a lot of money four and a half years paying school fees at Masinde Muliro engineering. That's already around, more than half a million. And if the father could see the surroundings you are calling maybe when he is at a bar. You could simply arrest him. So maybe if we could have this phones being tracked like other phones. I think that would instill the faith in most of us. And cheating would be reduced.

As a polygynous man, Nathan feels competing claims on his time, affection and resources. Although he laughingly resents the fact that he is monitored, he appreciates the privileges that come with being a provider and he actively monitors others. He sees women's connections as a source of deception and even seeks confirmation of his wife's claims through a second call asking a son or daughter to come and witness a wife's claimed location. For Nathan, the ability to distort the relationships of place makes the mobile an instrument of trickery for anyone so inclined, and his concerns speak to the ambivalence of elders in the face of the increased aspirations and mobility of youth (Archambault, 2012).

Interestingly Nathan does not reject the idea of mobile communication, but he has seen some kind of smartphone or phone with a visual display. He imagines a different kind of phone, one that can address his everyday need for "monitoring" and

that can confirm others' claims about "where they are." Indeed his concerns are well answered by the visual display and locational mapping capabilities of smartphones, which allow for networked phones to be spatially located or locatable (Gordon & de Souza e Silva, 2011). The iPhone's Facetime app allows a visual display of the contact, which might also create the kind of confirmation that Mzee Nathan is looking for.

Mobile money

All of our households who held a celebration used mobile money to accept donations from friends and family to prepare the feast. Because of the dependence on social networks, this ceremony is largely the result of micro-coordination in the last 2-3 days before the event, and as such mobile communication is an indispensable tool in preparing the feast, location, and donations. In fact one mother decided on a hospital procedure, as she said a traditional feast would "require so much chasing after contributions."

We visited one household three days before the event. The mother of the boy, Beatrice, had not yet received many of the donations she was expecting from her social network to provide for the feast the night before the circumcision and she explained that the timing was very important and needed to be last minute so that her requests could not be delayed. As a result most of these preparations take place in a flurry of activity in the 48 hours before the event. When we visited her again after the ceremony she explained she had received 1800 shillings in donations from five female friends to prepare the beer.

In some cases the social network does not provide. Samuel farms one acre of land in Naitiri Village and earns 12,000 shillings a month as a cutter for a sugar company. To

buy a cow to sacrifice for the feast he reached out to his younger siblings whom he had helped circumcise at great expense. He explained to us that his initial calls were met with the “*mteja*” message (a customer service message from Safaricom that explains that the party you are attempting to reach is not available), but later that both of them changed their SIM cards, which deeply hurt him and which he interpreted as an end to the relationship in general. He explained that he had borrowed 20,000 shillings from a local informal lender and that to cover other costs he relied on many friends. Fathers in particular spoke of recovering “debts” using M-PESA in order to amass money for the ceremony. For their part, many women drew payouts from their savings groups of between 6 and 10,000 shillings to organize the feast, especially the beer.

Digital money pooling and value transfer is a means through which this expensive ritual was achieved for most of our families. The importance of social networks for reproducing these cultural feasts seems to be a common phenomenon in the global South given the popularity of microcredit and savings groups. The impact of this enwebbing in debts and lines of credit can be positive and negative (Guérin, 2014) (see also Sykes³).

Short –term Savings: “The Contingency Fund”

Many people used their mobile money account as private/short term value storage for savings and for donations they had received from friends. We met many women who said they had 3000 to 6000 shillings saved on their M-PESA accounts,

³ The Domestic Moral Economy, <https://thequestforthegoodlife.wordpress.com/the-five-research-projects/the-domestic-moral-economy-an-ethnographic-study-of-value-in-the-asia-pacific-region-dme/>

which they planned to use for the ceremony, and fathers who had money saved for purchasing animals or meat for the feast. From field notes:

- “I mainly activate this M-PESA account for purposes regarding this ceremony.... It is the mother of the household who bears the shame, insults and all abuse (if there is not enough beer or food). . . I have set aside something (on my phone) for emergency.” -- Eunice, aged 43
- “The guests do not care how much ready the home is....they come to get a share of the ceremony. There are under-estimations always. In such a situation, there are rumblings and tumults. . . I have set aside foods and brew with a neighbor in a secret place. . . . and I can still buy more from what I have saved on the phone to heal the situation.” - Agnes
- “I have saved 600 on my wife’s phone for the circumciser. . . so I will not be embarrassed.” – Mukhwana

James circumcised his second son this August. He has two wives and earns 6000 shillings a month as a farm laborer. His first wife lives with his mother. Table 1 below shows the source of funds and costs of his son’s ceremony.

James’ Expenditures		Gifts Provided		Source
Live Cow, sacrificed for feast (purchased)	12,000	Bull for Initiate	Mother’s brother (purchased for the occasion)	
Ugali, Rice, Milk, Tea, Cabbage	6500	Loan of 15,000	Boss	
Maize and millet for beer	5200	Payout of 6,000 from Savings Group	Wife	
“Contingency Fund”* on MM Account	1500	1500 KS for truck rental	Friend	
Mattress	800	1050 KS for contingency fund	Age mates	
Bells and headdress	300	Seats and cooking utensils	Neighbors	
Bangles	100	Sheets for initiate	Paternal aunt	

Whistle	100	Clothing for initiate	Friend
Transport for 2 circumcisers	700	Advice and guidance	Great uncle
Service Charge for 2 circumcisers	700	Blessings	Uncles
Cock for circumcisers	400	Security (witchcraft, thieves)	Younger brother
Total Costs	26,300	Construction on house to increase area for bakoki to drink beer that also produced a barrier to paternal grandfather's grave, thus reducing risk of witchcraft	Organized by younger brother and paternal grandmother

James jokingly referred to the 1500 Kenya shillings he stored on his mobile money account for the ceremony his “Contingency Fund,” a tongue in cheek reference to its true purpose to purchase the beer for his age mates. The source of the contingency fund came in large part from 1050 Kenya Shillings in donations he received from said age mates. In town a few days before the ceremony he loaded this cash on his phone; he also offered that at the time he had not yet received a 20,000 shilling loan from his boss which was to purchase the cow for the feast and to rent the truck to carry his son to his brother-in-law’s house to receive the thirteenth cow. His wife told us she had received 6000 from her savings group to make the beer and feast. He also received donations from uncles and aunts. The morning after the ceremony his younger brother beamed from ear to ear at the success of the ceremony and the bravery of his nephew. He also added that the contingency fund had come in handy, as when the age mates finished the

traditional brew, he was able to purchase some of the local moonshine to keep the party going.

In supporting the planning, collecting of donations, and short term savings vehicle of the contingency fund, mobile money provides a personal and private means of amassing funds necessary to create the ceremony that complements the other forms of value in the ceremony - many of which are celebrated in public as socially embedded and shared. The private and personal nature of the M-PESA account allowed people to reserve and protect funds necessary for the upcoming ceremony in a context of extreme social and even supernatural pressure.

Overall Costs

The variety of degrees of investment in the ritual is considerable among the 46 households. We can roughly estimate that on the low end, a family spends about 20,000 shillings on the meal and passing out for the hospital version; and about 25,000 to 40,000 on the “traditional” version.

Gifts

Appendix 1 compiles a brief sketch of each household along with a list of gifts in the ceremonies (only a sample are provided). Many of the gifts at the passing out are focused on equipping children for school: books, pens, uniforms, jackets, and money for school fees. Mobile phones were gifts as well and were often given to a boy “to help give us information on our parents” or other caretakers or to allow him to amuse himself with games (see Appendix). On our data collection forms, for information on gifts, we asked for information on gifts, the giver, and the purpose of gifts. Even for traditional

animals the purpose was often immediately given to be “for fees” or “to rear and sell for fees.” Gifts reflect the high cost of education in Kenya today as well as the willingness of households at every economic level to invest heavily in education. The value of animals as relatively quick-growing savings /investment vehicles is also apparent in the list of gifts (see Appendix 1).

As in other ritual and public contexts (Mesfin, 2012) the role of mobile money gifts is relatively small. It is possible that they may reduce the social value of the gift created by display. Gifts may be given informally in and around the season, but are often given publicly 1) at the river at dawn immediately following a traditional rite or 2) at the passing out in December after the speeches. While a rigorous analysis of tabulated gifts is planned for the near future, it appears that the larger the assemblage of gifts, the more likely a few gifts on M-PESA will be a part of the suite of gifts. M-PESA gifts were given by absent relatives or by those concerned with “safekeeping.” Sometimes fathers and more often mothers were in charge of keeping the initiate’s gifts on their mobile money account or in a “secret place.” Furthermore, many M-PESA gifts were lumped together with cash and mobile money contributions of others to create a kind of amassed group gift, often on the mother’s phone. This group pooling provides the boy with a nest egg for the upcoming school year and may be a way of minimizing the social damage of the small size of individual contributions.

Gender and mobiles

The coming of age ceremony is shaped by many ideas about gender, sexuality, and social identity in Bukusu society, and it in turn expresses and reproduces these ideas. Gunther Wagner, based on work in the 1930s, argued that the purpose of the

ritual was to sever a boy from his maternal affiliations and ritually bind him to his patrilineal clan (Wagner, 1975). To be worthy of masculine identity in a patrilineal group also means that the boy will be able to seek the fruits of labor in the world – to build wealth (*kimiandu*). First however, the boy must prove his bravery by undergoing the ritual. As he separates from his mother, she also experiences the pain of loss of a close and nurturing relationship with her son (see songs in Appendix 2). As an adult, he may no longer (in the normative realm at least) seek her emotional closeness and support in quite the same way. Physical closeness will from this point on no longer be possible.

In much of sub-Saharan Africa lineage organization is a powerful source of social identity. In Kenya almost all of its ethnic groups are patrilineal; for men and women alike, social identity has historically been reckoned from the father's side of the family. For many children of inter-ethnic relationships, it is said that one's identity should come from the father, although this topic is hotly debated in Kenya. The bonds between a boy, his male relatives through his father, and his father's age mates are re-established through the ritual, the beer-drinking, the gift-giving and the circumcision, where the boy proves his bravery. The ceremony reinscribes women, boys, and anyone who is not circumcised as an outsider⁴.

⁴ The ethnic and political dimension of this ceremony is also important although it was somewhat tangential to the research agenda. In response to mission director Nabie's attempts to discourage the ceremony through the media and church groups, the Governor of Bungoma in 2014 decided to promote the ceremony as a form of cultural tourism, encouraging visitors during the festival season by organizing a massive dance, the boys in full regalia, in Bungoma town's main soccer stadium. The boys were chosen according to their scores on the recent KCPE national exam for High School admittance. The governor also provided a public forum for around 600 traditional circumcisers, who were instructed in proper procedures and HIV AIDS transmission avoidance. In expressing Bukusu political ethnicity, the ceremony could be a powerful reelection tool for the governor. Needless to say, Nabie was livid to hear of the governor's "publicity stunt." Around the same time a Bukusu man became famous on Facebook

Practices in the past complicated the gender binary to an extent. For example, according to Wagner (1975) when a boy with a twin sister was circumcised, the sister would stand with him for the rite, with a banana leaf tied around her waist, which was ritually cut. Another informant mentioned that a sister always stood with her brother for the ritual wearing her banana leaf, as she would then be married and her bridewealth cattle be used by her brother to wed. Other “queer” aspects of this ceremony are embodied in the *Khoch*a and the father’s sister (*Senge*), both of whom in many sub-Saharan African cultures have important social powers stemming from their fusion of masculine and feminine identities.

The maternal uncle is in many patrilineal societies in sub-Saharan Africa a role of emotional closeness and affection which Radcliffe-Brown considered a kind of female masculinity (Radcliffe-Brown, 1952). Mobile money has made these ties of closeness visible: in social networks of mobile money flows, the *Khoch*a is a far more common source of digital value transfers than the father (S. Kusimba, Yang, & Chawla, 2015). The closeness of the mother’s brother to his sister’s son is the foil to the avoidance relationship of father to son, which is still expressed among the Bukusu in many dimensions of life – within a lineage, generation becomes the most important differential. A father will normally not go inside his grown son’s house, but instead wait outside to speak to him in the compound. The Bukusu believe that conflict between fathers and sons is expected and natural, but needs to be assuaged whenever it occurs. This avoidance and distance between father and sons begins at the moment of the

for dating a South Asian woman, an inter-ethnic romance highly unlikely in Kenya today due to assumed class differences between urban, educated South Asians and the rural Bukusu. Soon the headline in the Daily Nation read, “All Kenyan men wish they were Bukusu.” Many expected visitors would come from other parts of Kenya to be circumcised and made honorary Bukusu.

coming of age ritual. It is at this point that men are careful not to interfere in the gifts boys gather - fathers normally make every effort to avoid any appearance that they might take advantage or steal from their sons as they gather gifts beginning at the visiting ritual. Mothers often become the safekeepers of their son's gifts:

“They are receiving gifts during the invitations. I have seen eggs, money....I have seen at least 15 eggs.... It is not me who is given but the mother. You know I may at any time go out to the elders (where they meet to drink) and consume everything. So I have barred myself from handling such gifts. It is the mother to keep for her son.”

(Mukhwana, 46, a father)

The coming of age ceremony gives a special role to mother's brother – he is, although biologically male, outside the patrilineal group. As the boy leaves his mother's care, he also leaves his maternal uncle. This visit (*Khulanga khocha*) is according to many the most important part of the visiting ritual.

Often the boy, the thirteenth cow, and their entourage form a colorful parade on the way home from the *Khocha*, the boy dancing with his bells and the thirteenth cow adorned with a colorful cloth and flowers in his horns. Some fathers hire a truck to carry the entourage and the thirteenth cow home in style. Such display increases the cow's social value and, by extension, its value as a long-term, informal savings mechanism. To fathers, “showing’ of the thirteenth cow expresses the solidarity of the patriline, its success in extracting a cow from its in-laws, its generosity and wealth, the marital harmony of the parents and their good in-law relations, its moral virtue and respect for the ancestors, and the elders’ gracious ceding of social power and resources to the next generation with the passage of time; women told me that the animal embodies blessings to the boy and his mother from his ancestors on the mother's side and that “my people are still here for me” - the gift means the mother is valued by her relatives - that she has not been “forgotten” in being married off.

Much phone-mediated communication assists women who look for the thirteenth cow from one of their relatives. Most fathers did not say if it would be a part of their celebration, saying little more than “the boy’s mother will talk to her people”. The thirteenth cow is for many families an aspiration that fails to be achieved. Today, few of the families in our sample were able to secure the thirteenth cow, and they were often young male animals purchased at an elevated price during the festival season. In four other cases the maternal uncle pledged some amount, often less than the cost of the thirteenth cow (about 15,000 shillings or \$200.00) towards the boy’s school fees; or gave a goat (for which the going rate is about 3500 shillings) or even an M-PESA contribution of a few hundred.

Live animal gifts were spoken of frankly as investments “for fees” that the boy’s father would raise and nurture as part of the family stock; they would contribute to producing more animals, provide milk, and then be sold for school fees, or perhaps be, themselves or through their progeny, part of the boy’s bridewealth. Purchase was not mentioned as a barrier to the ancestral blessings of such a cow. In fact the price of the young heifers preferred for this gift were inflated during the festival season. In other words, the thirteenth cow is purchased, gifted, nurtured, and then converted into school fees (M→C13→SF). This conversion speaks to the endurance of the underlying logic of bridewealth as a parallel “extension of people and cattle through time” (Hutchinson, 1992) even if the cattle are the “cattle of (mobile) money” as Hutchinson’s Nuer might call them.

Our Appendix also shows a sample of the variety of gifts *Khocha* gives in lieu of a cow; most of which are of much lesser value and speak to the poverty of today’s families vis a vis those presumed by the normative standards of the past (which of course, were

surely not always met either, it must be said). When no thirteenth cow is forthcoming, plans may quickly change to hold a joint ceremony with a neighbor or cousin who has received a cow in order to lessen disappointment for the initiate and embarrassment to the family. This occurred for one of our households where the third of four sons was being celebrated; the mother explained with disappointed resignation that although a generous bridewealth of eight cattle had been given on her marriage, “her people” could only return one for her second son, and none for her first or her third. She had contacted several male relatives and discussed the issue to no result. When no cow can be found, plans for the ceremony may also adjust in favor of a hospital option, which will still provide spiritual needs and establish the moral rightness of the family, while being a much cheaper ritual.

The father’s sister is a kind of social structural foil to the mother’s brother. After a circumcision the boy is nursed by his patrilineal aunt rather than his mother – the aunt is a kind of symbolic wife or mother to the boy, but is a part of the boy’s new patrilineal group. She will be a kind of advice-giver and could argue forcefully on her nephew’s behalf in any disagreement; among the Bukusu she was the person who could legitimize a marriage if a couple eloped. There is even an advice column entitled “Dear Shangazi” (paternal aunt) in a well-known Tanzanian newspaper. Her gift to the boy was traditionally a goat (a mirror to the thirteenth cow that also reflects women’s reduced ability to access resources like cattle in the past), and now may take many forms.

The ceremony asserts the cultural ideas of bravery, social solidarity, and wealth (*kimiandu*) - and one might even say personhood itself as masculine domains. Men describe the importance of the boy’s bravery, of choosing the right circumciser and visiting the *bakoki* “up to the doorstep”, but seem little concerned with other matters,

waving to a listening wife with “She will do the cooking.” Given that the ceremony also reinforces the bonds of patrilineal relations through which most durable exchanges occur, especially inheritance, we might be tempted to conclude that it furthers the marginalization of women from such relations, and from the value they produce and transmit; according to this logic, women’s work in this ritual might also produce their own alienation.

Women should not too quickly be relegated to a subaltern role; mostly we reject this interpretation because women themselves know and express their importance in the whole affair. First of all, women make the beer that brings the ancestors. The role of women in this was important enough that one of our interviewees was even looking for a wife in the days before the ceremony; his son’s mother had long run away, but he had returned from school and announced his intention to become a man. The man said he was looking for a wife in order to make the beer for his age mates.

Families are now very dependent on social networks to produce the ceremony, and most of these are testament to the greater social capital of women in mobile money circulations. Mothers receive SG payouts on their phones to prepare the beer. They spend a great deal more time calling relatives for assistance to prepare the feast and ready the homestead. They speak more openly, proudly and gratefully about close friends and siblings who have assisted them in making the ceremony possible. Many men refused to tell us the source of the funds they marshalled for their ceremonies or spoke of “recovering debts”. In some cases their wives would later reveal the funds were payouts from SGs or that their husband had taken a loan from his SACCO or his boss. Often, women’s activities amassing funds from deeper and wider social networks were vitally important to producing the ceremony, although their roles were not widely

acknowledged. As such mobile phones conceal an underlying problematic for men in rural Kenya, as this ceremony which is such an important testament to a man's success as a father and provider is often supported through the greater social capital of his wife. Interestingly, in South Africa similar ceremonies that celebrated cattle exchanges among male corporate groups were secretly financed by savings groups of wives who circulated cash (Ainslie, 2014).

Finally, of course, women's efforts in relationship with their kin produce the thirteenth cow, a key symbol of this ritual. It is a symbol of ties to women and ties through women in this culture, without which the ties among men would not exist.

The coming of age ceremony in Western Kenya brings families and communities together to shield an initiate from risk as he passes from childhood to adulthood. The ritual is based on public and visual confirmation of changes in personhood, status and relationship. It creates public agreement and confirmation around new social identities and relationships of obligation and accountability as the passage of time shifts the relationships among the generations and supernatural forces shape boys into new social persons.

In important ways, mobiles serve not to disrupt or replace, but to preserve existing relationships and practices around socio-economic and symbolic transfer that are reaffirmed in the ritual. Accessing social networks allows individual households to create public displays of prosperity, generosity, and respect for the ancestors in a society that no longer keeps the resources of peasantry in abundance, but realizes them through participation in market exchange. The source of donations, in particular the social capital of women, serves to shore up masculine social bonds as the basis of the socially

embedded resources of a peasant society, but also brings women the blessings of the thirteenth cow.

For the elders, the very ability of the phone to make difficult things easier disrupts the expectations of reciprocity that are expressed in the visiting ritual. Furthermore, because of the inability to see and show, the phone is associated with deception. In a society with polygynous marriage and ambivalent relationships between generations, people make many competing claims on each other's accountability. The coming of age ceremony may be seen as a special time when these competing claims of accountability and obligation are resolved through the concerted action and public display of visual symbols. As Turner phrased it, ritual continually restores a sense of wholeness, as the Ndembu were 'distrustful of all that is withdrawn from public view or company (Turner, 1975:17).' But as Mzee Nathan reminds us, it is not the phone versus "real" communication that matters, but the kind of presence, the kind of physical, psychic, or emotional proximity that can be created by any mediated relationship, that helps human beings build relationships of intimacy and trust.

Conclusion: Financial Inclusion Implications

The study of a coming of age ritual may seem an odd or even irrelevant topic for those focused on extending digital financial services to people in developing settings. However the study has many important implications for this effort.

Often the "financial" in mobile financial tools takes precedence in the minds of providers and other stakeholders. Many stakeholders view a hypothetical user as a kind of entrepreneur, assisted by the phone to buy stock, find clients, or make other time-saving and rational investments in a business or other value-seeking practice. While that

view of mobile use is surely important, it describes a small part of what people in every culture use mobiles for. More development attention should be focused on how people invest in making their lives meaningful, as it is clearly important enough to be grounds for indebtedness for many of our families.

In Kenya, financial inclusion advocates bemoan the limits of a very successful money transfer service. According to this view people cash in and out relatively quickly; the system becomes “a better form of cash” rather than a real financial service “ecosystem” where payments, transfers, and savings can use the e-money rails. How to get a broader array of digital financial tools in Kenya, according to this view? How to transcend the limits of money transfer? One response from this project is that there are in fact already many forms of value in circulation, and that digital value might be one of these that are used, transferred, and converted in many ways. The mother’s brother cannot just M-PESA his school fees on behalf of his nephew and then text message him that the deed has been done. Rather the conversion $M \rightarrow C_{13} \rightarrow SF$ is a much richer set of messages that expresses 1) the faith in livestock as a savings vehicle that may multiply when the cow reproduces 2) his respect for his sister whom he will honor with the parade; and 3) bridewealth cattle as symbol of value that links people with life forces that unfold the generations over time.

Saving behavior is also an important issue in financial inclusion. This study has shown that the social context of decisions around saving or sending digital value can be powerfully shaped by cultural beliefs. In the ritual, a time of social and even supernatural pressure, saving behavior on the mobile was associated with most of our households. This was in contrast to our 2012 study of everyday contexts, where sending

and receiving was the major use of digital money and associated with the sociality of the mobile phone, the talk of shared lives and struggles that shaped the digital money gifts. In the coming of age ritual the contingency fund enables families and communities to express gratitude to the ancestors and the existential forces for all their blessings, and to bring honor on their families and express hope for the future. Savings discipline indeed.

In the coming of age ceremony of 2014, bridewealth cattle and adult masculinity remained enduring metaphors of wealth - *kimiandu*. Too often perhaps, the effort towards financial inclusion promoted by powerful interests in the financial and telecommunications industries can represent the shift to digital payments as an end in itself. It is worth remembering that digital money, like all money, is at its best a means through which people will achieve value for themselves, and on their own terms. For many in Western Kenya, that value - the thirteenth cow – is more elusive than ever.

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Appendix 1: Household Survey: Mobile Money and Coming of Age Project, 2014-2015

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For this project, 46 households were contacted for collection of information around the coming of age ceremony. The households were rural and urban, of varying income and asset levels, and conducted traditional ceremonies, only hospital visits, or anything in between. The household analysis is ongoing but we here provide sketches of some of the 46 families.

Household 1 – Kisochele, Bungoma

Laban is 14. His father is polygynous. Laban’s parents have only primary education. They farm 1 ½ acres for maize, banana and dale which they sell. The father earns 5-10,000 shillings per month and his mother less than 5000 per month through selling produce and milk. The animals give about 6000 shillings per month after calving. Laban’s father has also successfully grown sugarcane. Laban’s household chose a traditional ceremony to respect the ancestors. An animal was purchased in March in anticipation of the event. Also sugarcane was planted in anticipation of the income it might yield.

In an average week, Laban’s mother puts about 1500 shillings in a secret place in her home. They use about 2500 on farm inputs and transport; 3000 shillings on food; 2100 on transport, 3000 on school fees, and 1200 on household goods. They assist relatives and friends with about 500 shillings.

Labon lives with his maternal grandparents, and his nephew bought him a phone as a gift to enable him to keep in touch about his grandparents’ condition.

In addition to the animal (10,000) for slaughtered for the feast, this family spent

Household Number

1

Gifts

shoes	father
3000 for school fees	churchmembers
2 textbooks	paternal aunt
phone	nephew
5 pens	mother
beddings	father
security	
singing - to encourage initiate to be brave	boys
blessings	paternal grandfather

Costs

Bull for slaughter	10000
3 crates soda	2700
10 liters milk	500
5 kilos sugar	500
20 loaves of bread	1000
5 kilos of meat	1500
10 kilos of rice	1000
maize for beer	3600
blanket and mattress	2000
medicine	400
	23200

Household 2:

Bukengele, Bungoma

Xavier is 13. His mother (secondary education) and father Samson (primary education) are both farmers. This is their second son. They farm about 1/2 acre of family land and estimate their income at around 10,000 shillings a month. They sell milk from a cow and farm produce. They occasionally receive about 1000 a month in remittances from a cousin. This is a traditional ceremony. Next year, the maternal uncles will pay school fees for the boy as he begins high school. The mother is expecting 6000 chama payout for the beer for the ceremony. In the month before the ceremony they spent around 9000 on household needs and gave 300 to a friend for maize. They received about 450 from a friend through MPESA and sent about 1400 through MPESA as payment for foodstuffs to a merchant. Mrs. Contributed 500 to a savings group and 300 to a Merry-go-Round.

Gifts	prayers	God's guidance
	songs	friends - for encouragement
	organizing ceremony	maternal uncle
	guidance and advice	paternal grandfather -to welcome initiate into adulthood
	goat	maternal uncle
	lamp	father
	school bag	mother
	bicycle	father
	2 pens	grandmother
	cash 1500	family friend
	exercise books	church members
	t-shirt	friend
	10 iron sheets	father - to construct a house
	jacket	aunt
	money - 3000	friends - for encouragement
	bag	friend

costs	10 korokoros of maize - ugali	600
	4 childrens	2000
	wheat flour	520
	juice	500
	crate of beer	2700
	15 posts to construct shade	2500
	musicians	2000
	maize and millet for beer	4000
	5 crates of soda	4500
	10 litres chang'aa	2000
		21320

Household 3 – Bukengele

Elkin is 13 and the oldest child. His parents are farmers who completed some secondary education. They own four acres of land, 3 for sugarcane and 1 acre for consumption (banana and maize farming). They also earn 3-4000 a month for each parent from casual labor for the sugar company and from sale of bananas. They also have two bulls which they loan out during the ploughing season for about 3000 a month each. The boy himself decided on a traditional ceremony. They have planned to use sugarcane sales for the boy's secondary school fees. To prepare, the compound is cleaned. The father sold a cow for about 15,000 before the ceremony. Mother has 3000 saved on her M-PESA account, which she will use to buy the maize and millet to make the ceremonial beer. She also has 500 in a merry-go round.

3 (Elkins)

Gifts

guidance	old men
songs	encouragement
prayers	maternal aunt
4 textbooks	friends
radio	paternal uncle
blanket	mother
	father- to carry books to
school bag	school
M-PESA (500)	maternal uncle
cash - 600	cousin
jeans	family friend
5 pens	teacher
torch	friends
exercise books	church members

fathers costs

hiring seats	700
hiring music	1500
wheat flour	900
3 crates of soda	2700
10 kg of rice	1000
4 chickens	2000
5 tins maize	300

Household number 4 -Siaka

Kevin is 14. His mother Hellen is a widow who farms one acre of land and earns about 3000 shillings a month from farm income. Kevin will have a small feast after a hospital procedure. Hellen will receive a savings group payout to pay for a small feast to mark the occasion and she also has 2500 in a secret savings place. She will pay the hospital fee with this and the maternal uncle will contribute the beddings.

Gifts

take boy to hospital	maternal uncle
songs	church members
prayers	pastor
security	uncle
2 hens	paternal uncle
10 exercise books	mother
1000 ksh cash	church members
	maternal
jacket	grandmother
watch	cousin
bicycle	family friend
bedsheet	maternal aunt
wooden bed	mother
pair of socks	mother
sweater	mother
books and pens	grandmother
bicycle	aunt
blanket	900
plastic basin	300
juice - recuperation for initiate	360
hospital fee (SG payout)	500

Household 5: Nyamwacha

Morgan is 13. His parents have secondary and primary education and they farm 2 acres, which they purchased 10 years ago near their relatives. They earn about 15-25000 shillings a month. In preparation for the ceremony they received 1000 shillings from mother's brother via M-PESA. Morgan decided to go to the hospital. Their one acre earns about 60,000 shillings every 18 months or so. 2 cows produce 7 litres of milk a day which is 420 shillings a day; they occasionally sell trees and have tried enterprises such as tomatoes.

They use MPESA quite a bit and Morgan's mother uses it to store value on her phone. They spend about 6000 on food each week, and send about 500 a week to friends on average. Mother also contributes to savings groups and a SACCO, and keeps money in the house in a secret place. They also have a bank account in Bungoma town, which is about a one hour trip.

They originally planned a quick visit to the hospital, but relatives wanted to have a party afterwards. The boy's sister sent five hundred shillings to the boy through the mother's phone. During the ceremony the money was still in the mother's phone and that is where it will be saved until it will be needed. Church members gave out seven hundred shillings to the boy for personal use this cash was received by the paternal aunt, who was in charge of receiving the boy's gifts. The money spent on preparation for the ceremony was saved in the mother's phone. This money was raised by both parents from various sources, which include farming and business.

5 Nyamwacha

Gifts

take initiate to hospital	cousin	
songs	church choir	
prayers	pastor	
guidance	old men	
security	cousins	
mattress		1500
blanket		900
sh. 200	father	
shirt	niece	
trouser	niece	
school uniform	father	
spectacles	cousin	
goat	paternal grandfather	
MPESA 400	sister	
textbook	mother	
bathing soap	Friend	
6 exercise books	church members	
cash 700 ksh	church members	

2 pairs of shoes church members
3 pens father

hiring music	1500
wheat flour	650
soda	3600
meat 5 kg	1500
maize	240
sugar	500
juice	460
cooking oil	300
Total Costs	8750

Household Number 6

Muchama

Timothy Juma is 14. His parents have 1 acre for consumption (maize and beans) and $\frac{3}{4}$ of an acre for bananas and cowpeas. They estimate their income at about 10-15,000 per month. They also receive about 2000 a month or so from their oldest son. They have two bulls that earn about 6000 per month during the plowing season. Sugarcane was planted in 2008 but yielded poorly. They have some bank savings for secondary school costs. They are selling a goat to pay hospital fee for the boy's procedure (800) and the remaining 2200 will take care of food. This household contributes to savings groups and sends and receives remittances to friends and relatives each month.

Timothy's mother bought him a phone as a gift, as she claims that he always disturbs her by taking her phone and playing games that are in it and facebooking. She wanted him to surf the internet and play games on his own phone. The cash gifts in this family did not involve M-PESA. This money was received from the maternal aunt and family friend by the paternal uncle and later given to the boy who kept it in a secret place. The money used in the passing out was from the mother's merry-go-round win. It was won in October and kept in the bank account of the father until the December passing out.

6 Timothy Juma

Gifts

songs	church choir
prayers	church members
life guidance	pastor
preaching	pastor

phone	mother
2 shirts and 2 trousers	church members
5 pens	father
1200 cash	maternal aunt
700 cash	friend
shoes	brother
exercise books	pastor
school bag	grandfather
2 t shirts	friend

meat	1200
sugar 5 kg	500
seats	800
tent	600
flour	390
chicken - 3	1800

oil	320
soda	900
Total	6510

Household 7

Pius Wanyonyi is 13. Both his parents have a primary education. They earn about 5-10,000 per month each. On 1 ½ acres, one acre is farmed for maize and beans and ½ acre for cash crops such as kale which earns about 5000 per month at maturity every 3 months.

They also keep rabbits which are a source of school fees at 400 each. Poultry was successful in 2005 but there was no capital to reventure into it. As a tailor, Pius' mother earns about 3000 per month. Pius' father bought a cow in July by recovering several "debts" he said were owed to him by brothers and friends to raise about 10,000 shillings (\$130). They also sold a goat for 3000 with the ceremony approaching.

MPESA played an important role in preparations for the ceremony in this family. Money for hiring seats was paid to the owner through M-PESA. Young boys in charge of erecting the tent and arranging the seats were contacted through the phone. The one thousand shillings given to the boy by church members was saved in the mother's phone until school opens, so that they can use it for fees. Mother also has a place in the house where she tries to keep about 2000 in cash.

7 Pius Wanyonyi

Gifts

songs	church choir
prayer	pastor
preaching	pastor
2 shirts	mother
cash 1200	church members
10 pens	friends
jacket	grandmother
exercise books	father
blanket	cousin
solar panel	father

3 kg meat	900
3 kg sugar	300
2 kg wheat flour	260
1 crate soda	900
hiring tent	400
hiring seats	800
5 kg rice	500
Total	4060

Household 8

Bukengele

Metrine Naliaka

Walter is 14. He is the third born child and his parents earn about 5-15,000 per month on 2 1/2 acres. 1 1/2 acres is for consumption and 1 acre is for bananas and sweet potatoes. They keep animals - 2 bulls which earn about 7000 during plowing season. Two young bulls will be sold for school fees. They were preparing the compound when we visited them, and had sold a tree for 13,000 shillings to prepare for the ceremony. This money was kept in the bank. The mother of the household, Metrine, participates in a merry go round (contributing about 400 shillings a month) and a SACCO and also has a place in her home where she keeps cash from time to time.

During the ceremony 400 ksh. Was contributed by a family friend via M-PESA. This money was sent on the mother's phone on the day of passing out. Another 500 shillings contributed by a neighbor was in cash form. The money used to cater for this ceremony was raised from the tree sale and withdrawn from the bank two days before the ceremony. Apart from the ceremony, the phone was widely used to call and text people about the ceremony and pass out date, but not the maternal uncles, circumciser or grandfather, who were visited.

8 Metrine Naliaka

Gifts

cow for slaughter	father's cousin
security to prevent witchcraft	aunt
	maternal
cow "for school fees"	uncle
shoes "for school"	mother
school bag	father
M-PESA 400	family friend
cash 500	neighbor
	church
3 textbooks	members
football "to play football and nurture his talent"	paternal uncle

maize for beer	3600
4 crates of soda	3600
5 litres chang'aa	1000
Musicians	2500
3 kg sugar	300
5 kg rice	500
2 chicken	1000
2 tins maize	120
2 liters cooking oil	250
	12870

Household 9

Lwanda

Peter Gerishom is the oldest of three boys who is being fostered by his maternal grandmother and grandfather. This household receives M-PESA remittances from two maternal uncles, one who sends about 10,000 per month and one who sends about 2,000 per month. These uncles are also expected to pay his form 1 fees next year as well. His mother married another man and lives far from this homestead.

This farm has five acres, 2 of which are farmed for maize and three of which are farmed for kale (yielding about 10,000 shillings per month when mature in April), sugarcane (50,000 every 18 months) and bananas (600 per tree, maturing after one year)

The grandmother makes and sells milk gourds. This boy was initiated in December according to the Kabras sub-tribe.

9 Gerishom

Gifts

songs	church choir
prayer	church members
preaching	pastor
	maternal
mattress	grandmother
textbooks	father
cash	uncles
socks	cousin
phone	mother
exercise books	neighbor
electric heater	family friend

goat for food	3500
4 kg sugar	400
hiring tent	600
cooking oil	220
maize	240
wheat flour	500
soda	2000
Total	7460

Household 10

Lwanda

Abner is 12. He is a middle child of three and lives with his parents. His father sells shoes and performs casual labor. They live on ¼ acre of land where they grow maize. They estimate 2000 shillings a month income from selling hens and 6000 shillings per month from selling shoes. The father has a phone and has saved 3000 shillings on it for the upcoming hospital ceremony and feast. They make merry go round (700) and SACCO (500) contributions and save in their home.

build house for initiate	father	
take initiate to hospital	pat uncle	
shoes	father	
textbook	mother	
pens	mother	
songs	church choir	
prayer	church members	
preaching	pastor	
crate of soda	900	
chicken for initiate	400	
chicken, meat for meal	1400	
hiring tent	700	
5kg rice	500	
juice	300	
sugar	300	
cooking oil		220
beans		280
box for books		cousin
2 hens		mother
bicycle to use to go to school		father
cash 900 ksh		mother
textbook		neighbor
		maternal
iron sheets		grandfather
goat "for school fees"		maternal uncle
exercise books		sister
5 eggs		brother
2 bedsheets		neighbor

Household Number 11

Lwanda

Ezron is 11. His parents have two younger siblings. They both have a primary education and farm about ½ an acre, 1/4 with maize and beans, and ¼ with bananas. The father, Lazaro, earns 8000 per month from building houses; and the wife Nekesa about 2,000 from selling bananas. They also keep hens. They chose a hospital ceremony as it is cheaper; they expect that the boys' uncles will assist him with school fees. In June, the father was looking for savings or cash for the economic preparations for the feast and for the hospital fee. They contribute about 500 shillings each month to savings and assisted friends and relatives with about 1000 that month. They sold a chicken to assist them to assist these friends in need.

take initiate to hospital	father
prayers	pastor
shoes	mother
school bag	cousin
phone	father
life guidance	old men
prayer	sisters
	church
songs	members
mattress	father
soap	maternal aunt
school uniform	mother
shoes	pastor
slasher	father
body lotion	friend
thermos flask	neighbor
hat	friend
flour	650
rice	1100
beans	360
meat	1800
busaa ("for the old men")	1000
soda	1800
hiring seats	800
	7510

Household 12

Lwanda

Walter is 14 and the son of Metrine and Barasa. They purchased their plot 16 years ago. Barasa has another family with two children in it. With Metrine he estimates an income of 5-15,000 shillings a month. The child chose a traditional ceremony and an animal was bought for the feast in April by the father. Maize is being prepared in the shamba and is under weeding this interview (July 2), and the ritual brew will be made in August for the party. The couple has 2 acres, one for consumption and one for sugarcane, which yields about 60,000 every 18 months. One cow yields calves that are sold for 10,000 shillings each. They have about 4000 in a bank account, which they are saving for the ceremony. The father also took a loan from the SACCO which he was given a month before the passout day. This loan would purchase the sacrificial animal, foodstuffs, and extra liquor for the beer drinking party of the age mates.

Father's bakoki and the boys' cousin send their contributions through M-PESA on the father's phone. This money was sent a day before the ceremony. It was then withdrawn from the ceremony day and given to the boy. The boy will spend part of the money on clothing and keep the rest in a secret place. Also five hundred shillings cash was given to the boy by the father. His money also will be kept in a secret place by the boy and used later when necessary.

Gifts

money	brother	
cap	sister	
security	uncles	
gifts at feast:		
pair of jeans	pat. Aunt	
prayers	pat. Uncle	
songs	friends - for encouragement	
traditional teachings	old men	To ensure tradition continuing
father		
meat	2000	
6 crates soda	5500	
moonshine	1000	
Loan from SACCO	20,000	
hiring music	1600	
tent	400	
4 kg meat	1200	
6 kg rice	600	
4 kg sugar	400	
5 l juice	450	
passing out gifts:		

mpesa 600	bakoki	for books
mpesa 1000	cousin	personal use
cash 500	father	personal use
	maternal	“will be sold for school
goat	uncle	fees”
socks	family friend	for wearing
6 pens and 2 ex.		
Books	neighbor	for school
2 shirts	mother	for wearing
2 bedsheets	nephew	for bed.

Household 13

Muchuma

Bodwig's parents have four acres of land, 2 for consumption and 2 for sugarcane (which yields 80,000 shillings every 20 months). They live on family land with relatives nearby. They said they chose a traditional ceremony to preserve tradition. Gifts and Costs for the feast were:

Ceremony gifts

Goat maternal uncle for the initiate's use
Security grandmother reduce witchcraft

Costs

Cow 10,000 for slaughtering in ceremony
Flour 2400 to make mandazis for visitors
Crates soda 1700 drink for visitors
Maize 1800 for the ritual brew

Gifts in the morning:

Money (cash) relatives
Bread grandmother - for consumption
Watch paternal aunt – for timing at school

Passing Out Costs (the mother paid for the passing out):

2 crates soda 1800
Hiring seats 600
5 kg sugar 600
4 heads chicken 2000
6 kg rice 600
10 litres busaa (ritual beer) 500 (for the old men to drink)
5 litres changaa (moonshine) 1200 (for visitors)

Passing out gifts:

Security paternal uncle to curb violence
Songs friends encouragement
Pieces of advice the old men to shape the boys' behavior
Phone paternal aunt
2 textbooks mother
Umbrella mother
Cash 600 maternal grandmother
School uniform neighbor
Mpesa ksh. 300 maternal aunt
3 pens friend
Pressure lamp father – use at night for studying
Box (metallic) father – to keep books

Household 14

Kitale Centre

Franco is the son of Patrick and Roselyn; he is 14. They farm about 4 acres of family land, half for sugarcane and half for consumption and small crops. They also earn money from casual labor (around 3000 per month) and keep dairy animals which earn around 20,000 per month if they calve, which supplement a monthly income of around 20,000 shillings. Patrick had 10,000 shillings on his MPESA account saved for a traditional ceremony when he was visited July 20 2014. They keep animals and said their sacrificial cow would come from their herd, except that when we followed up the father said he had purchased one as his animals were good milkers and he preferred to keep them. The mother was about to begin preparing around 80 litres of brew for the upcoming ceremony. She had also purchased flour to make the chapatis. Franco's older brother took him to visit his maternal uncle where he was feasted with a sacrificial animal and given a live heifer. The phone was used to call paternal uncles who held two meetings to talk about the boy's ceremony. This ensured its proper preparation. Pastor sent 500 shillings through mother's phone to the boy. Another 300 shillings was given to the boy by church members. The five hundred shillings of MPESA money was not withdrawn, but instead added together with the 300 to make up 800 in the mother's MPESA for saving on behalf of the boy. The money towards this ceremony was contributed by paternal uncles with a major share of the contribution coming from parents, sisters and brothers.

Gift

Take initiate to uncle	brother	to be given an animal
Singing	group of boys	encourage the initiate
Blessings	grandmother	for a successful initiation

Costs to father:

Cow	11,000	for slaughter -
Brew - moonshine	3000	extra in case
Beer	2400	visitors to drink

Gifts received

Money – numerous small bills	friends and relatives
Blanket	cousin
Leso	mother

Passing Out:

Prayers	pastor	God's guidance
Songs	church choir	entertainment
Pieces of advice	pastor	to fit into society
Sandals	neighbor	
2 blankets	father	
Mattress	mother	
Gumboots	paternal aunt	
2 textbooks	father's bakoki	
Cash 300 sh	church members	
MPESA 500 sh	pastor of church	

Passing out Costs to mother and father:

6 kg meat	1800
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6 kg rice 720
3 korokoros of maize 180
2 crates soda 1800
Hiring tent 300
Hiring music system 500
Wheat flour 4 kg 500

Household 15
Namwacha

Edwin is 13. His parents are Vitalis and Margaret. Vitalis is 50 and works in a supermarket. He attended an accounting college after secondary school, which his wife also finished. Mother is engaged in small business and they live on inherited family land "with their relatives all around." The husband is polygynous and has another household with two other children. They receive remittances from one of the siblings in the other home. The boy decided he wanted a traditional ceremony like his older brother. This couple has one acre for farming, $\frac{3}{4}$ of an acre for consumption and $\frac{1}{4}$, which is used to grow napier grass (cow feed) for sale. 3000 is earned from this every harvest, which is harvested after 3 months. Chicken is reared, pig keeping was tried but was too expensive, and the father also has a phone and battery charging business. When visited 1 week before the ceremony the father had 5000 saved in a bank account, and Margaret had one sack of maize worth 3600, $\frac{1}{2}$ a bag of millet from their own farm ready for preparation of the beer which she estimated would be about 100 liters. They ended up buying another 4000 shillings worth of millet.

Gift

Security	Uncle	Control violence and witchcraft
Goat	Uncle	Was slaughtered for ceremony

Father provided:

Meat	ksh. 3000	food for visitors
Millet	4000	for the ritual brew
Baking flour	2800	make mandazi for visitors

Gifts received:

Money (ksh 1100)	relatives	for the boy's use
Sheets	mother	beddings
School bag	nephew	to carry his books to school

Passing out:

Security	pat. Uncle	control theft
Singing	Friends	encouragement
Pieces of advice	Pastor	for the initiate to fit in to society

Father's costs at passing out:

5 kg sugar	500	for tea
5 kg of rice	500	
2 cans of beans	280	
4 kg of meat	1400	
1 chicken	700	
4 l of juice	320	
Seats hire	500	
Biscuits box	400	

Gifts to boy at passing out:

Bananas	paternal grandmother	Cash ksh. 500	mother
2 bedcovers	maternal uncle	2 pens	friend
1 textbook	church members	1 blanket	niece
One padlock	father		

Household 16

Benedict's parents are Victor and Teresia. They both completed secondary school. They live on family land and earn 15000-20000 per month. They have three acres, one for consumption and 2 for sugarcane, which nets them around 100,000 every 18 months. They keep chickens and ducks (5000 shillings per month), and they tried fish but their fish were stolen at night. Victor and Teresia said that they chose a hospital procedure because it was less involving and did not "require so much chasing after contributions". Teresia is in a Chama but, unlike many of our mothers who made beer with chama payouts, she said that "chama cash" is not meant for initiation.

There was a passing out in December:

Gifts

Security	cousin	control theft
Singing	church choir	entertainment
Prayer	pastor	God's guidance
Shoes	mother	
School bag	paternal aunt	
2 pens	friend	
2 hens	neighbor	
5 eggs	maternal grandfather	
1 textbook	father	
Cash 600	church members	
Cash 400	father's bakoki	
5 exercise books	family friend	

Costs:

6 kg wheat flour	750	chapatis
4 kg rice	400	for food
5 kg of meat	1800	
Soda	1800	
Hiring tent	600	
Hiring music system	400	
4 kg sugar	400	

Appendix 2: Songs

These songs are sung during the moon dance the night before the circumcision.

1. "LUKEMBE"

Embalu papa ewe eluma bubi,
Lukembe,
Embalu ya baluhya eluma bubi,
Lukembe,
Muchuli lwolile okhabona omukhebi ne wancha chimbilo,
Lukembe,
Eeh muchuli lwolile okhabona omukhebi oli tawe,
Lukembe,
Embalu bakiloma eluma emwalo
Lukembe,
Eeh muchuli lwolile khukhacha eluchi oli tawe,
Lukembe.

"THE KNIFE"

Circumcision ooh son is very painful,
The knife,
The baluhya circumcision is very painful,
The knife,
Tomorrow is come do not see the circumciser and run away,
The knife,
Eeh tomorrow is come do not see the circumciser and shy off,

The knife,
Circumcision as said pains the lower abdomen,
The knife,
Eeh tomorrow is come lets not get to the river and shy off,
The knife.

2. *"OMUSINDE WEE"*

Lukembe mayi ewe nalila ko,
Aah lukembe,
Omusinde wee,
Lukembe aah lukembe,
Lukembe papa ewe lurafu ko,
Aah lukembe,
Omusinde wee,
Lukembe aah lukembe.

"YOU CANDIDATE"

The knife ooh mother cries out,
Aah the knife,
You candidate,
The knife aah the knife,
The knife ooh son is very painful,
Aah the knife,
You candidate,

The knife aah the knife.

3. "MULONGO"

Mulongo ahooo, mulongo ahooo,
Wamwene weyama papa ahooo,
Lukembe luri lurafu papa ahooo,
Mulongo ahooo, mulongo ahooo,

"MULONGO" (The younger twin; mukhwana is the older twin)

Mulongo ahooo, mulongo ahooo,
You accepted it son ahooo,
The knife is painful son ahooo,
Mulongo ahooo, mulongo ahooo,

4. "OKHABONA BWASIA WEKANA"

Eeh okhabona bwasia wekana,
Omusinde,
Eeh,
Omusinde,
okhabona bwasia wekana,

eeh eeh eeh,
eeeeh,
okhabona bwasia wekana,

“DO NOT SHY OFF AT SUNRISE”

Eeh do not shy off at sunrise,
Candidate,
Eeh,
Candidate,
Do not shy off at sunrise,
Eeh eeh eeh,
Eeeeh,
Do not shy off at sunrise.