

# Mobile Money and Coming of Age in Western Kenya

Sibel Kusimba

Gabriel Kunyu

Alexander Wanyama

Nanjala Musombi

A ritual with economic, social and spiritual dimensions









# Visiting, Feasting, Gift-giving











# Preparations







# Be prepared! The “Contingency Plan”

- “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
- “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.” - Robert



# Visiting and Inviting Relatives







“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, a father





The Mother's Brother  
gives "the Thirteenth  
Cow"







# The Feast







The  
Bakoki







## James' Expenditures

## Assistance and Gifts Provided

Live Cow	10,000	Bull for initiate	mother's brother
Ugali, Rice, Milk, Tea, Cabbage	6500	Generator and fuel	friend
Maize and millet for beer	5200	1000 KS for truck rental	friend
<b>Contingency Fund*</b>	<b>1500</b>	1500 KS for truck rental	friend
Mattress	800	1050 KS for contingency fund	friends
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		
<b>Total Costs</b>	<b>26,300</b>		

**\*Stored on MM account**













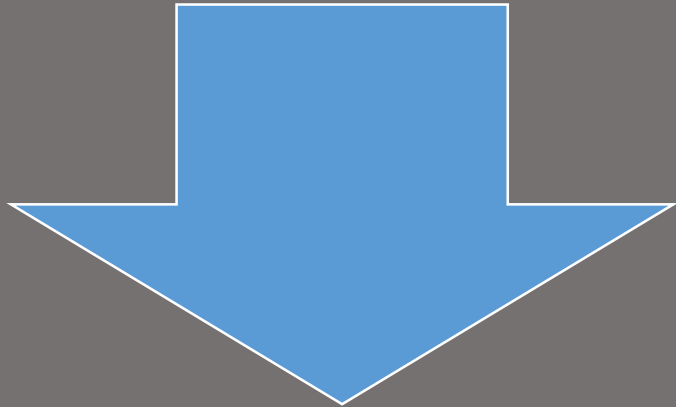


# The Paternal Aunt



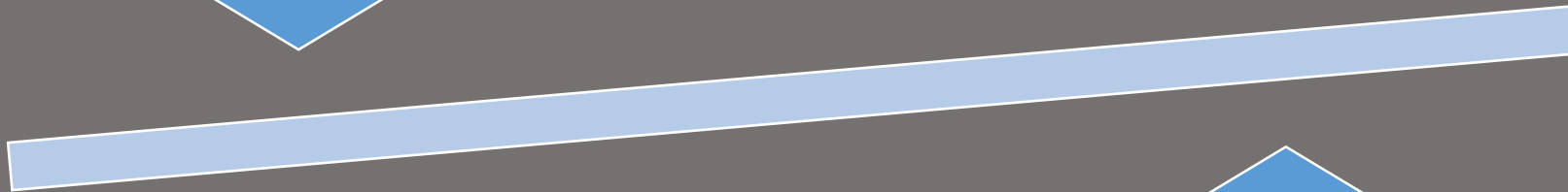


# Saving Methods



## Mobile Money

- Private
- Short-Term
- Small Amounts



## The Thirteenth Cow

- Public
- Long-term
- Symbolic and Economic Value

